# An Empirical Study on the Determinants of Income and Work Participation of Women Construction Workers in Bengaluru South City, Karnataka

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**ABSTRACT**

The construction sector in India has long been a driving force behind urban growth and remains one of the largest employers of informal labour. Yet, the everyday experiences and struggles of women in this industry often go unnoticed. This study takes a closer look at the factors shaping the income and work participation of women employed on construction sites in Bengaluru South City, Karnataka. Drawing on primary survey data from women working across different sites, the study documents their social and demographic backgrounds, employment patterns, skill levels, health concerns, and access to welfare benefits. To make sense of these dynamics, regression analysis was used to explore how variables such as age, education, migration, work experience, hours of labour, household responsibilities, and workplace safety affect both income levels and labour force participation. The initial results suggest that education, skill training, and steady employment play a key role in securing higher wages and more consistent work. At the same time, barriers such as long commuting distances, limited childcare options, and unsafe working conditions continue to hold women back. These findings reveal the persistent gendered vulnerabilities that shape women's place in the construction industry. The study underscores the need for stronger policy interventions which are ranging from skill-building initiatives and wage regulation to improved social security and gender-sensitive workplace practices. By presenting fresh empirical evidence, this research adds to academic debates on labour and also provides insights that can guide policy reforms in urban Karnataka.

***Keywords:*** Women construction workers, Bengaluru South, income determinants, work participation, regression analysis, informal labour, Karnataka.

## Background of the Study:

India's construction industry is booming, employing millions across urban and rural areas. Women are at the heart of this workforce, but their contribution often goes unnoticed. Most are engaged in low-paid, physically demanding jobs like carrying bricks, cleaning sites, or assisting masons. Despite being vital to building our cities, they remain excluded from basic protections such as earning less, working without contracts, facing unsafe conditions, and lacking access to welfare schemes.

Bengaluru's rapid urban expansion, especially in the South City zone, has driven a sharp rise in construction activities, attracting both local and migrant women workers. Yet their economic participation is shaped by multiple vulnerabilities: low education, migration pressures, caste and class barriers, and family responsibilities. These issues weaken their bargaining power and deny them opportunities to gain new skills or secure better wages.

Existing research has often described the hardships faced by women in construction but rarely examined the root determinants of their income and work participation. This study fills that gap by analysing how factors such as education, work experience, hours of labour, migration status, family duties, and workplace safety affect their earnings and stability in the labour force.

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The findings are intended not just for academics but for policymakers, urban planners, and labour welfare boards. They point to urgent areas for action i.e., improving skill training, regulating wages, ensuring workplace safety, and extending social protection. By addressing these issues, Bengaluru can create a construction sector that is not only productive but also fair and inclusive.

**Role of Women as Construction Workers from Unorganised Sector and Significance of the Study**

Women construction workers form an integral part of India's unorganised workforce, which accounts for nearly 90% of the national labour force. Within the industry, they are typically employed as manual labourers who carries bricks, mixing mortar, transporting materials, and assisting masons. Although physically demanding and essential for construction progress, their labour remains poorly remunerated and largely invisible. Most of these women belong to rural, migrant, and economically vulnerable households, entering construction work due to limited livelihood alternatives and the urgent need to supplement family income. Their participation is shaped by entrenched gender divisions of labour, which confine them to unskilled roles with minimal scope for mobility or skill recognition. The absence of union representation, weak enforcement of labour laws, and the temporary, project-based nature of construction work further deepen their precarity. Despite these challenges, women construction workers make critical contributions to urban development while also carrying the dual burden of domestic and caregiving responsibilities. Recognising their role within the unorganised sector is therefore essential for ensuring fair labour rights, expanding social protection, and advancing inclusive growth. By placing their experiences at the centre of labour market analysis, this study highlights the urgent need for policies that safeguard their rights and improve their socio-economic outcomes

The significance of this study lies in its focus on an often-overlooked segment of the labour force i.e., women construction workers in Bengaluru South City, Karnataka. The construction sector, while central to India's urban growth and infrastructure development, remains one of the most unregulated and insecure forms of employment. Women's labour is indispensable to both household survival and the city's development, yet their contributions are routinely undervalued. They continue to face systemic barriers including meagre wages, the absence of formal contracts, unsafe working conditions, and limited access to welfare schemes. By examining the determinants of income and work participation, this research provides empirical insights into the socio-economic factors that shape women's livelihoods in construction. These findings hold value not only for academic discourse but also for policy action, offering evidence to guide interventions such as skill development, wage regulation, social security inclusion, and gender-sensitive workplace reforms. Importantly, the study extends the limited body of regression-based evidence from urban India, filling a critical gap in research on gender, informality, and urban labour markets.

**Review of Literature and Research Gap**

Research on women construction workers in India highlights persistent vulnerability, marginalization, and under-recognition. Women are concentrated in unskilled, physically demanding tasks like carrying bricks or mixing mortar, while men dominate skilled and supervisory roles. Wage gaps remain stark, with women paid less for similar work. Employment is informal, lacking contracts, welfare, or social security. Alongside paid labour, women shoulder unpaid caregiving, limiting opportunities for skill development or mobility. Migrant women face added precarity due to exclusion from state entitlements and weak support networks. While global evidence shows education, training, and social protection can improve outcomes, Indian studies remain largely descriptive by focusing on poor conditions rather than using rigorous quantitative methods to examine the demographic, occupational, and socio-cultural determinants of women's livelihoods. This study addresses these gaps by applying a regression-based approach to analyse the determinants of income and work participation among women construction workers in the city. By integrating variables such as education, migration status, childcare responsibilities, workplace safety, and skill training into a comprehensive framework, the research generates evidence with direct relevance for both academic debates on gender and informality and policy interventions aimed at wage regulation, skill development, and social protection.

## Research Questions

1. How do education, work experience, skill levels, and workplace safety influence the participation and earnings of women construction workers in Bengaluru South City?

## Objectives & Hypothesis for the Study

1. To investigate the influence of education, work experience, skill levels, and workplace safety on the participation and earnings of women construction workers in Bengaluru South City, Karnataka.
    a. $H_{1a}$: Higher levels of education are positively associated with women construction workers' monthly income.
    b. $H_{1b}$: Greater work experience significantly increases women workers' income.
    c. $H_{1c}$: Women with higher skill levels earn higher monthly income compared to unskilled workers.
    d. $H_{1d}$: Better workplace safety conditions are positively associated with higher income.
    e. $H_{1e}$: Availability of childcare support is positively associated with women's income.
    f. $H_{1f}$: Access to social security benefits contributes positively to women's income.
    g. $H_{1g}$: Favourable occupational conditions (e.g., shorter commute, stable employment) are positively related to women's income.

## Research Design and Methodology

This study adopts a quantitative, cross-sectional design to examine the factors that determine the income of women construction workers in Bengaluru South City, Karnataka. A sample of 385 respondents was drawn using Cochran's formula at a 95 percent confidence level and a 5 percent margin of error. To ensure representation, a stratified multistage sampling method was used, covering residential, commercial, and infrastructure projects, followed by the systematic selection of workers from muster rolls at each site.

Data were collected through a structured questionnaire that included socio-demographic information (such as age, education, caste, household size, and dependents), work-related details (experience, days worked per month, skill level, and training), workplace conditions (safety, hours, commute, and facilities), as well as childcare support, social security access, and income data (daily wages, days worked, and monthly earnings). Multi-item scales, including those for workplace safety and childcare, were tested for reliability using Cronbach's alpha, and monthly income values were log-transformed for analysis. The data were analyzed using SPSS, with descriptive statistics used to profile the respondents and Ordinary Least Squares (OLS) regression applied to assess the impact of the independent variables on income. Robustness was checked through tests for multicollinearity and heteroskedasticity. Ethical considerations were carefully observed, with respondents giving informed consent and assurances of confidentiality and voluntary participation.

## Data Analysis and Interpretation

This study applies regression analysis to understand the key factors that shape the income of women construction workers. Ordinary Least Squares (OLS) regression is used since the dependent variable—monthly income, expressed in log form—is continuous in nature. The model enables the examination of several predictors at once, including education, work experience, skill level, workplace safety, childcare support, access to social security, and occupational conditions, while also accounting for socio-demographic characteristics. The regression coefficients indicate both the direction and strength of these relationships, while p-values show whether they are statistically significant. The explanatory power of the model is captured by $R^2$, and diagnostic checks such as multicollinearity and heteroskedasticity are carried out to ensure the results are reliable. The women who took part in the survey in Bengaluru South City mostly come from rural and economically disadvantaged households. Many have little formal education and few livelihood alternatives outside of construction work. A large proportion are migrants and belong to socially marginalized groups. Alongside long hours of wage labour, they shoulder the burden of unpaid domestic and caregiving responsibilities. Their participation in construction is primarily a matter of economic necessity, and they are often confined to strenuous, low-paid, and unskilled tasks due to entrenched gender roles in the industry.

## Demographic and Social Profile of Women Construction Workers

The demographic and occupational profile of the 385 women construction workers surveyed in Bengaluru South City presents a picture of a labour force that is both diverse and vulnerable. In terms of worksite distribution, nearly equal proportions are engaged in residential (39.0%) and commercial (39.2%) projects, while a smaller segment (21.8%) is employed in large-scale infrastructure work, reflecting the predominance of housing and real estate in absorbing female labour. The workforce is relatively young to middle-aged, with 40.5% between 18 and 30 years and 42.1% between 30 and 50 years, while a notable 17.4% are over 50, indicating that women often remain in construction well into older ages due to economic necessity rather than choice. Marital status further highlights their socio-economic obligations: 41% are married and often contributing to household survival alongside their spouses, 35.8% are single and may be supporting natal families, 17.4% are widowed, and 5.7% are separated or divorced, groups that are particularly dependent on precarious daily wages in the absence of male breadwinners.

Educational attainment is strikingly low, with 39.5% having only primary schooling and 35.3% with upper-primary, while only 14.3% progressed to secondary education; very few have studied beyond the 10th standard (PUC/12th = 4.9%, Diploma/ITI = 3.9%, Graduate and above = 2.1%). This lack of formal education severely restricts their chances for upward mobility or transition into more stable employment sectors. Experience in construction is also concentrated at the lower end: 51.7% have less than 5 years of experience and 40.8% have 5–10 years, with only 7.5% exceeding 10 years, pointing to high turnover and the temporary nature of women's participation in construction. Skill levels mirror these patterns, with 43.4% classified as unskilled, 42.6% as semi-skilled, and only 14% identified as skilled, underscoring the gendered segmentation of labour where women are confined largely to physically demanding but low-paying tasks such as carrying materials, cleaning sites, or assisting masons rather than advancing to skilled trades. Taken together, these findings illustrate that women construction workers remain concentrated in unskilled, low-wage, and insecure employment, shaped by poor educational backgrounds, limited experience, and constrained opportunities for skill enhancement, while simultaneously balancing household responsibilities and navigating the vulnerabilities of marital or migration-related circumstances.

**Image 1: Descriptive Statistics**

**Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| Women construction workers' income | 1.69 | .423 | 385 |
| Better workplace safety conditions | 2.82 | 1.148 | 385 |
| Availability of childcare support | 2.97 | 1.044 | 385 |
| Access to social security benefits | 1.71 | .269 | 385 |
| Favourable occupational conditions | 2.03 | .318 | 385 |
| Educational Qualifications of Women Construction Workers | 2.05 | 1.192 | 385 |
| Total Years of Experience in Construction Field | 1.56 | .631 | 385 |
| Skill Level of Women Construction Workers | 1.71 | .699 | 385 |

**Source:** Output generated from SPSS (Structured Questionnaire – Tabulated Responses)

The descriptive analysis of 385 women construction workers in Bengaluru South City highlights their socio-economic vulnerabilities. Income levels are low and show little variation, reflecting the uniformity of wages in the informal construction sector. Workers generally reported poor to moderate workplace safety (M=2.82) and childcare support (M=2.97), while access to social security benefits was strikingly limited (M=1.71) and almost uniform across respondents.

Occupational conditions were largely unfavorable (M=2.03), with minimal variation, indicating systemic issues in the sector. Educational attainment averaged just beyond primary school (M=2.05), years of experience were concentrated at the lower levels (M=1.56), and most workers remained unskilled or semi-skilled (M=1.71). Overall, the profile reveals that women construction workers face multiple, overlapping disadvantages in terms of income, education, working conditions, and access to welfare support.

**Image 2: Correlations**

**Correlations**

| | | Women construction workers' income | Better workplace safety conditions | Availability of childcare support | Access to social security benefits | Favourable occupational conditions | Educational Qualifications of Women Construction Workers | Total Years of Experience in Construction Field | Skill Level of Women Construction Workers |
|---|---|---|---|---|---|---|---|---|---|
| Pearson Correlation | Women construction workers' income | 1.000 | .000 | -.046 | -.052 | .246 | .030 | .339 | .002 |
| | Better workplace safety conditions | .000 | 1.000 | .918 | .006 | .017 | -.053 | .040 | .045 |
| | Availability of childcare support | -.046 | .918 | 1.000 | .035 | -.005 | -.024 | .033 | .068 |
| | Access to social security benefits | -.052 | .006 | .035 | 1.000 | -.031 | -.076 | .044 | .019 |
| | Favourable occupational conditions | .246 | .017 | -.005 | -.031 | 1.000 | -.011 | .287 | .089 |
| | Educational Qualifications of Women Construction Workers | .030 | -.053 | -.024 | -.076 | -.011 | 1.000 | .031 | .070 |
| | Total Years of Experience in Construction Field | .339 | .040 | .033 | .044 | .287 | .031 | 1.000 | .066 |
| | Skill Level of Women Construction Workers | .002 | .045 | .068 | .019 | .089 | .070 | .066 | 1.000 |
| Sig. (1-tailed) | Women construction workers' income | . | .496 | .182 | .153 | .000 | .275 | .000 | .484 |
| | Better workplace safety conditions | .496 | . | .000 | .451 | .367 | .148 | .219 | .189 |
| | Availability of childcare support | .182 | .000 | . | .245 | .458 | .320 | .259 | .092 |
| | Access to social security benefits | .153 | .451 | .245 | . | .275 | .068 | .197 | .354 |
| | Favourable occupational conditions | .000 | .367 | .458 | .275 | . | .414 | .000 | .040 |
| | Educational Qualifications of Women Construction Workers | .275 | .148 | .320 | .068 | .414 | . | .272 | .086 |
| | Total Years of Experience in Construction Field | .000 | .219 | .259 | .197 | .000 | .272 | . | .100 |
| | Skill Level of Women Construction Workers | .484 | .189 | .092 | .354 | .040 | .086 | .100 | . |
| N | Women construction workers' income | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Better workplace safety conditions | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Availability of childcare support | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Access to social security benefits | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Favourable occupational conditions | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Educational Qualifications of Women Construction Workers | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Total Years of Experience in Construction Field | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |
| | Skill Level of Women Construction Workers | 385 | 385 | 385 | 385 | 385 | 385 | 385 | 385 |

**Source:** Output generated from SPSS (Structured Questionnaire – Tabulated Responses)

The correlation analysis shows that women construction workers' income is most strongly associated with total years of experience in the construction field ($r = 0.339$, $p < 0.001$) and favourable occupational conditions ($r = 0.246$, $p < 0.001$), both of which are statistically significant. This indicates that workers with longer experience and better working environments tend to earn higher wages. By contrast, education, skill level, workplace safety, childcare support, and access to social security benefits show no meaningful or significant relationship with income. These findings suggest that in the informal construction sector, income growth is largely driven by experiential learning and worksite conditions rather than by formal education, training, or welfare access.

**Image 3: Model Summary**

**Model Summary[b]**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | | Durbin-Watson |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change | |
| 1 | .393[a] | .155 | .139 | .393 | .155 | 9.848 | 7 | 377 | .000 | 1.040 |

a. Predictors: (Constant), Skill Level of Women Construction Workers, Access to social security benefits, Better workplace safety conditions, Total Years of Experience in Construction Field, Educational Qualifications of Women Construction Workers, Favourable occupational conditions, Availability of childcare support

b. Dependent Variable: Women construction workers' income

**Source:** Output generated from SPSS (Structured Questionnaire – Tabulated Responses)

The regression model examining the determinants of women construction workers' income shows a multiple correlation coefficient of R = 0.393, indicating a moderate relationship between the independent variables and income. The $R^2$ value is 0.155, meaning that about 15.5% of the variation in income can be explained by the predictors in the model (education, experience, skill level, workplace safety, childcare support, social security access, and occupational conditions). The Adjusted $R^2$ = 0.139 accounts for the number of predictors, suggesting that the model maintains reasonable explanatory power after adjusting for sample size and predictors. The F-test is statistically significant (F = 9.848, df1 = 7, df2 = 377, $p < 0.001$), confirming that the model as a whole provides a better fit than a model with no predictors. The Durbin-Watson statistic = 1.040 suggests some positive autocorrelation in residuals, though generally values close to 2 are ideal.

The regression model is statistically significant, explaining about 15.5% of the variation in women construction workers' income ($R^2$ = 0.155, Adjusted $R^2$ = 0.139). This indicates that factors such as education, experience, skill level, workplace safety, childcare support, social security, and occupational conditions collectively contribute to differences in income, though the explanatory power is modest. The F-test confirms the overall validity of the model ($p < 0.001$), and the Durbin-Watson statistic (1.040) points to mild autocorrelation in the residuals.

**Image 4: ANOVA**

**ANOVA[a]**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 10.643 | 7 | 1.520 | 9.848 | .000[b] |
| | Residual | 58.204 | 377 | .154 | | |
| | Total | 68.846 | 384 | | | |

a. Dependent Variable: Women construction workers' income

b. Predictors: (Constant), Skill Level of Women Construction Workers, Access to social security benefits, Better workplace safety conditions, Total Years of Experience in Construction Field, Educational Qualifications of Women Construction Workers, Favourable occupational conditions, Availability of childcare support

**Source:** Output generated from SPSS (Structured Questionnaire – Tabulated Responses)

The ANOVA results test whether the overall regression model significantly predicts women construction workers' income. The table shows that the regression model explains a statistically significant portion of variance in income (F (7, 377) = 9.848, $p < 0.001$). This means that, taken together, the predictors such as education, years of experience, skill level, workplace safety, childcare support, social security access, and occupational conditions will contribute meaningfully to explaining differences in income among women construction workers. The ANOVA confirms that the regression model is statistically significant (F (7, 377) = 9.848, $p < 0.001$), indicating that the set of predictors jointly explains variation in women construction workers' income. In other words, factors such as education, experience, skills, workplace conditions, and access to welfare collectively provide a better explanation of income levels than a model without these variables.

**Image 5: Coefficients**

**Coefficients[a]**

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 1.169 | .200 | | 5.850 | .000 | | |
| | Better workplace safety conditions | .083 | .045 | .224 | 1.856 | .064 | .154 | 6.501 |
| | Availability of childcare support | -.104 | .049 | -.257 | -2.129 | .034 | .154 | 6.507 |
| | Access to social security benefits | -.079 | .075 | -.050 | -1.053 | .293 | .983 | 1.017 |
| | Favourable occupational conditions | .208 | .066 | .157 | 3.150 | .002 | .907 | 1.102 |
| | Educational Qualifications of Women Construction Workers | .010 | .017 | .027 | .560 | .576 | .980 | 1.020 |
| | Total Years of Experience in Construction Field | .199 | .033 | .297 | 5.988 | .000 | .911 | 1.098 |
| | Skill Level of Women Construction Workers | -.015 | .029 | -.025 | -.521 | .603 | .978 | 1.022 |

a. Dependent Variable: Women construction workers' income

**Source:** Output generated from SPSS (Structured Questionnaire – Tabulated Responses)

The regression results show that women construction workers' income is significantly influenced by two key factors: total years of experience (B = 0.199, $p < 0.001$) and favourable occupational conditions (B = 0.208, p = 0.002), both of which have strong positive effects on earnings. Interestingly, availability of childcare support shows a significant negative association with income (B = –0.104, p = 0.034), possibly reflecting that women who depend on childcare may accept lower-paying jobs to balance work and family needs. Workplace safety, social security access, education, and skill level did not have significant effects on income, indicating that structural conditions in the informal construction sector reduce the value of formal qualifications or training. Multicollinearity diagnostics indicate acceptable levels, though workplace safety and childcare support show some overlap. Overall, the findings highlight that income growth for women in construction is primarily driven by experience and working conditions rather than education, skills, or welfare access.

## Suggestions

To enhance the income and working conditions of women construction workers, several measures can be implemented. Since the majority are unskilled or semi-skilled with limited educational attainment, tailored literacy and skill development programs should be introduced to help them access higher-paying roles and gain recognition for their experience. Occupational conditions must be improved by ensuring the availability of safe and gender-sensitive facilities at worksites, including toilets, drinking water, shade, protective gear, and adequate rest breaks.

Access to social security remains minimal, underscoring the need for simplified registration processes and portable entitlements through the BOCW Board and other welfare schemes, particularly for migrant workers. The absence of childcare facilities continues to limit women's participation and earnings, making it essential for large projects to provide on-site crèches or develop community-based childcare services.

Given that experience directly contributes to higher income, introducing structured, experience-linked wage systems and enforcing equal pay for equal work would help stabilize and improve earnings. Special support should also be extended to widowed, single, and divorced women, who face greater economic vulnerability. Finally, institutional mechanisms such as labour monitoring cells, gender audits, and stronger enforcement of labour laws should be established to ensure accountability, safeguard rights, and promote inclusive, equitable opportunities for women in the construction sector.

## Conclusion

This study set out to examine the determinants of income among women construction workers in Bengaluru South City, Karnataka; an essential yet under-recognized workforce in the rapidly expanding construction sector. The analysis shows that income is primarily influenced by years of work experience and favourable occupational conditions, highlighting the value of on-the-job learning and workplace environment over formal education or skill training in this informal labour market. While factors such as workplace safety, access to social security, childcare support, and educational qualifications remain important from a welfare perspective, their weak association with income underscores the structural barriers that hinder women from converting these attributes into higher earnings. The findings reaffirm that women remain concentrated in unskilled, low-paid, and insecure roles, often driven by socio-economic vulnerabilities, and are largely excluded from welfare benefits and opportunities for upward mobility.

Although the study contributes empirical insights into the economic determinants of women's income in construction, it also points to several avenues for further research. Longitudinal studies could track income progression over time to capture the cumulative effects of experience, training, and welfare access. Qualitative approaches may complement the quantitative analysis by examining women lived experiences, household negotiations, and the influence of gender norms on labour participation. Comparative studies across cities or between urban and rural contexts could reveal regional variations in opportunities and constraints. Furthermore, assessing the impact of emerging government schemes, skill development initiatives, and technology adoption in the construction sector could highlight new pathways for enhancing women's livelihoods.

Taken together, these future directions would not only deepen academic understanding of women's economic participation but also provide stronger evidence for policymaking aimed at creating equitable, inclusive, and sustainable opportunities in India's construction sector.

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