INTERNATIONAL JOURNAL OF ENGINEERING MANAGEMENT AND SOCIAL SCIENCES (IJEMSS)

e-ISSN : 3139-065X

www.ijemss.com

editor@ijemss.com

Vol. 01, Issue 1, May 2026, pp : 118-132

Managing Risks in Construction Projects: Frameworks, Technologies

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ABSTRACT

Construction projects are widely recognized as some of the most risk-intensive activities in modern industry due to their complex nature, unique site conditions, involvement of multiple stakeholders, extended project durations, and dependence on uncertain environmental, economic, and regulatory factors. Ineffective risk management in construction frequently leads to serious consequences such as cost overruns, schedule delays, safety hazards, contractual disputes, and reduced project performance. Global studies indicate that many major infrastructure projects exceed their original budgets and timelines, highlighting the critical importance of systematic risk management practices. This article provides a comprehensive review of construction project risk management by examining its conceptual foundations, international standards, and practical applications throughout the project lifecycle. It discusses major categories of construction risks, including technical, financial, legal, environmental, operational, political, and geopolitical risks, along with both qualitative and quantitative methods used for risk identification, assessment, prioritization, and control. The study further explores various risk response strategies such as avoidance, mitigation, transfer, sharing, and acceptance, while emphasizing the role of contractual frameworks in effective risk allocation among project stakeholders. Two tables consolidate risk categories and assessment frameworks. Case studies from major Indian infrastructure projects and international megaprojects illustrate the real-world application and consequences of risk management decisions. The article concludes with a framework for risk management maturity assessment and a research agenda for advancing the discipline.

Keywords: construction risk management, risk identification, risk assessment, risk register, Monte Carlo simulation, probability impact matrix, contract risk allocation, EPC contract, cost overrun, schedule delay, geotechnical risk, force majeure, BIM risk management

1. Introduction

Concrete, the most widely produced synthetic material in the world at over ten billion tonnes per year, depends on Portland cement as its binding agent — and Portland cement manufacturing is one of the most carbon-intensive industrial processes on earth. The calcination of limestone at temperatures exceeding 1,450 degrees Celsius releases approximately 0.83 to 0.92 kilograms of carbon dioxide per kilogram of clinker produced, placing the cement industry responsible for approximately 7 to 8 percent of global anthropogenic CO2 emissions annually. As climate commitments intensify and carbon pricing mechanisms proliferate, the pressure to reduce cement consumption in concrete production is both environmental and economic.

Fly ash emerges from this context not merely as an industrial waste requiring disposal but as one of the most valuable and versatile supplementary cementitious materials available to the construction industry. Generated in enormous quantities — India alone produces over 200 million tonnes annually from its approximately 200 coal-fired thermal power plants, with only about 70 to 80 percent currently utilized across all sectors — fly ash possesses physical and chemical properties that make it genuinely useful as a partial replacement for Portland cement clinker in concrete, not just a filler or dilutant. Its pozzolanic activity — the ability to react with calcium hydroxide released during cement hydration to form additional cementitious products — means that fly ash contributes positively to concrete strength and durability at longer curing ages, in some cases producing concrete that outperforms equivalent Portland cement concrete in long-term durability.

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The history of fly ash use in concrete extends over more than seven decades. Early large-scale applications in dam construction in the United States from the 1940s onwards demonstrated that fly ash could replace 15 to 35 percent of cement while improving workability and reducing heat of hydration in massive structures. Systematic research from the 1960s through the 1980s characterized the pozzolanic properties of fly ash, its effects on concrete properties across a wide range of replacement levels, and the conditions under which beneficial effects were most reliably achieved. The development of high-volume fly ash (HVFA) concrete technology by the CANMET research group in Canada in the 1980s and 1990s demonstrated that replacement levels of 50 to 60 percent were achievable with appropriate mix design adjustments and adequate curing, producing concrete with exceptional long-term strength and durability. More recently, the application of fly ash as the primary binder in geopolymer concrete — activated by alkali solutions rather than water — has opened entirely new application possibilities.

India has developed a sophisticated regulatory and policy framework for fly ash utilization, reflecting both the scale of fly ash generation and the construction industry's potential to absorb it. IS 3812 (Part 1 and Part 2) provides specifications for fly ash as a pozzolana and admixture in cement and concrete, and mandatory utilization notifications from the Ministry of Environment, Forest and Climate Change require thermal power plants to make fly ash available and construction projects within specified distances to use it. This article reviews the scientific and engineering basis for fly ash utilization in concrete comprehensively, providing the evidence base for confident and optimized use of this important resource.

2. Production, Classification, and Properties of Fly Ash

2.1 Generation and Collection

Fly ash is formed during the combustion of pulverized coal in thermal power plant boilers. As coal burns at temperatures of 1,300 to 1,600 degrees Celsius, the mineral matter in the coal — clay minerals, quartz, feldspar, pyrite, and carbonates — partially or fully fuses into molten droplets that are carried by flue gases toward the boiler exit. As these gases cool, the droplets solidify into predominantly spherical glassy particles that range in size from less than 1 micrometer to over 150 micrometers in diameter, with the mass-weighted mean particle size typically between 10 and 30 micrometers. Electrostatic precipitators or fabric filter baghouses capture these particles from the flue gas stream with efficiencies above 99.9 percent in modern installations, producing dry fly ash that is conveyed pneumatically to storage silos.

The mineralogy and chemistry of fly ash depends primarily on the rank and mineral composition of the source coal, the combustion conditions, and the collection system. Low-rank coals (lignite and sub-bituminous) tend to produce fly ash with higher calcium content, while high-rank bituminous and anthracite coals produce fly ash with lower calcium content and higher silica plus alumina content. Indian fly ash, produced predominantly from bituminous and sub-bituminous coals from the Gondwana coalfields of eastern and central India, is characteristically low-calcium and high in silica and alumina — broadly corresponding to the ASTM Class F classification.

2.2 Classification: Class F and Class C

ASTM C618 classifies fly ash into two classes based on chemical composition. Class F fly ash, produced from burning higher-rank coals, has a sum of silicon dioxide, aluminum oxide, and iron oxide exceeding 70 percent by mass, with calcium oxide content typically below 10 percent. Class F fly ash is pozzolanic but not self-cementing — it requires calcium hydroxide from cement hydration to initiate and sustain the pozzolanic

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reaction. Class C fly ash, produced from burning lower-rank sub-bituminous coals and lignite, has a sum of the same three oxides of 50 to 70 percent with calcium oxide content typically 10 to 30 percent. Class C fly ash is both pozzolanic and cementitious — it can react with water alone in the absence of Portland cement, offering faster strength development but also higher susceptibility to cracking under restrained shrinkage.

Indian Standard IS 3812 classifies fly ash in two parts: Part 1 covering fly ash as a pozzolana for use as admixture in Portland cement concrete, mortar, and grout, and Part 2 covering fly ash for use as a fine aggregate or filler. IS 3812 (Part 1) specifies requirements for fineness (specific surface area above 320 m2/kg by Blaine method), loss on ignition (maximum 5 percent for Grade 1 and 7 percent for Grade 2), and chemical composition including silica plus alumina plus iron oxide minimum of 70 percent, sulfur trioxide maximum of 2.75 percent, and available alkalis maximum of 1.5 percent. The strength activity index — the ratio of 28-day mortar cube strength of fly ash-blended specimens to control Portland cement mortar specimens — is required to be not less than 75 percent, providing a direct measure of pozzolanic contribution.

2.3 Physical Properties

The spherical particle morphology of fly ash is its most important physical characteristic from a concrete technology perspective. Unlike angular crushed limestone or irregularly shaped clay particles that dominate cement raw materials, fly ash particles are predominantly perfect spheres formed by the surface tension of molten droplets during rapid cooling. These spheres act as miniature ball bearings in the fresh concrete mix, reducing inter-particle friction and improving the flow of the paste, thereby reducing the water demand necessary to achieve a given workability by 5 to 10 percent compared to an equivalent Portland cement mix.

The specific gravity of fly ash (2.0 to 2.6 g/cm3) is lower than that of Portland cement (3.15 g/cm3), meaning that equal masses of fly ash and cement occupy different volumes. At equal mass replacement, fly ash produces a slightly higher paste volume and lower density concrete, which is advantageous for reducing dead load in structural applications. The specific surface area of fly ash, typically 200 to 450 m2/kg by Blaine method, is comparable to or slightly lower than Portland cement (300 to 400 m2/kg), though fly ash typically has a coarser particle size distribution with a larger proportion of particles above 45 micrometers that are relatively unreactive. The loss on ignition (LOI) — the mass loss when fly ash is ignited at 750 degrees Celsius — is an indicator of the unburned carbon content remaining from incomplete coal combustion, which reduces pozzolanic activity, increases water demand, and can interfere with air entraining admixtures. IS 3812 limits LOI to 5 percent (Grade 1) and 7 percent (Grade 2).

3. Pozzolanic Reaction Mechanism and Kinetics

3.1 The Pozzolanic Reaction

The pozzolanic reaction is the chemical interaction between the reactive silica and alumina in fly ash and the calcium hydroxide (Ca(OH)2 — portlandite) released as a by-product of Portland cement hydration. The primary products of this reaction are calcium silicate hydrate (C-S-H) and calcium aluminate hydrate (C-A-H) gels, chemically similar to the C-S-H produced directly by cement hydration but with a lower calcium-to-silica ratio. These secondary hydration products fill the pore spaces in the cement paste that would otherwise be occupied by crystalline portlandite and capillary water, densifying the microstructure and reducing permeability.

The overall pozzolanic reaction of Class F fly ash with portlandite can be represented in simplified form as: reactive SiO2 and Al2O3 (from fly ash) + Ca(OH)2 (from cement hydration) + H2O → C-S-H and C-A-H gels. The

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reaction is slower than primary cement hydration because it depends on the prior production of portlandite by cement hydration and because the dissolution of glassy fly ash particles is inherently slower than the hydration of ground clinker phases. Pozzolanic reaction begins after 7 days of curing and continues for months or years, which is why fly ash concrete continues to gain strength long after the 28-day test age at which conventional concrete is evaluated.

3.2 Factors Influencing Pozzolanic Reactivity

The pozzolanic reactivity of fly ash — the rate and extent to which it participates in the pozzolanic reaction — depends on several interrelated factors. Fineness is among the most important: finer fly ash particles have higher specific surface area, dissolve more rapidly in the alkaline pore solution, and produce more C-S-H per unit mass. Grinding fly ash to increase fineness is practiced commercially and can substantially increase its pozzolanic contribution and early strength activity. The amorphous (glassy) content of fly ash — the fraction of silica and alumina that is non-crystalline and therefore reactive — is another key variable. Higher combustion temperatures and rapid quenching produce higher glassy fractions and greater reactivity. Crystalline phases including mullite, quartz, and magnetite, which together can constitute 20 to 40 percent of fly ash, are essentially unreactive under normal concrete curing conditions.

Curing temperature has a pronounced effect on pozzolanic reaction rate: elevated temperature curing (50 to 80 degrees Celsius) greatly accelerates the reaction, enabling early strength development comparable to Portland cement concrete within 24 to 48 hours. This is exploited in precast concrete manufacturing, where steam curing of fly ash concrete at 60 to 70 degrees Celsius allows demoulding at 16 to 24 hours without sacrificing long-term strength or durability. At normal ambient curing temperatures, the slower pozzolanic kinetics of fly ash make it essential to maintain moist curing for at least 7 to 14 days to support continued reaction and microstructural densification.

4. Effects on Fresh Concrete Properties

4.1 Workability and Water Demand

The incorporation of fly ash at 15 to 35 percent replacement of cement by mass consistently improves the workability of fresh concrete at a given water-to-binder ratio, or equivalently allows the water content to be reduced by 5 to 10 percent while maintaining the target slump. The primary cause of this improvement is the spherical particle morphology of fly ash, which reduces inter-particle friction in the paste and mortar fraction of the mix. Secondary contributions come from the lower water demand of the glassy fly ash surface compared to the irregular angular surface of cement particles, and from the reduction in total cementitious surface area when fly ash of lower fineness than the replaced cement is used.

The workability benefit of fly ash is particularly pronounced in concrete mixes with high cementitious content — above 400 kg/m3 — where the paste fraction becomes stiff and difficult to work without high superplasticizer doses. At these cementitious contents, fly ash replacement at 25 to 30 percent can replace a significant portion of the superplasticizer requirement, reducing chemical admixture costs and improving robustness to admixture dosing variations. Concrete mixes for pump-placed applications, self-compacting concrete, and tremie concrete for underwater placement particularly benefit from the workability improvement and reduced bleeding associated with fly ash incorporation.

4.2 Setting Time and Heat of Hydration

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Fly ash replacement retards both the initial and final setting times of concrete, primarily because the slower pozzolanic reaction produces less early hydration heat and fewer early hydration products compared to an equivalent Portland cement mix. Initial setting time is typically extended by 30 to 90 minutes and final setting time by 60 to 120 minutes at 20 to 30 percent replacement, with the retardation increasing with replacement level. This extended setting time is advantageous for hot weather concreting, ready-mix concrete with long transport times, and large pours where extended workability is needed to complete placement before the mix stiffens.

The reduction in heat of hydration is the most important fresh concrete property for mass concrete applications — dams, large raft foundations, bridge piers, and nuclear containment structures — where the temperature rise generated by cement hydration can induce thermal cracking if the difference between peak internal temperature and the cooler surface or surrounding structure exceeds approximately 20 degrees Celsius. Fly ash replacement at 25 to 40 percent typically reduces the peak temperature rise by 20 to 40 percent, reflecting the lower heat of reaction of the pozzolanic process and the reduced total Portland cement content. High-volume fly ash concrete at 50 to 60 percent replacement can achieve peak temperature rises as low as 20 to 30 degrees Celsius — a temperature differential that eliminates the need for elaborate cooling measures in most mass concrete applications.

5. Compressive Strength Development

5.1 Strength at Early Ages

The most important limitation of fly ash concrete from a practical standpoint is its lower compressive strength at early ages — particularly at 7 days and sometimes at 28 days — compared to an equivalent Portland cement concrete mix at the same water-to-binder ratio. This early strength deficit reflects the slow activation of the pozzolanic reaction, which does not contribute meaningfully to strength development during the first 7 to 14 days of hydration. The magnitude of the early strength deficit depends on the replacement level, fly ash quality, water-to-binder ratio, and curing temperature, and becomes more pronounced at higher replacement levels.

At 20 to 25 percent fly ash replacement, 7-day compressive strengths are typically 75 to 90 percent of the Portland cement control, and 28-day strengths are typically 85 to 100 percent of the control at the same water-to-binder ratio. At 35 to 40 percent replacement, 7-day strengths fall to 60 to 80 percent of the control, and 28-day strengths are 75 to 95 percent, depending on fly ash quality. In mix designs where the water content is reduced to take advantage of fly ash's lower water demand, maintaining the same water-to-binder ratio as the control despite the lower total binder content, 28-day strengths of fly ash mixes frequently equal or exceed the control at replacement levels up to 30 percent.

5.2 Long-Term Strength Gain

The most distinctive and practically important characteristic of fly ash concrete strength development is its sustained long-term strength gain well beyond the 28-day age at which conventional concrete reaches its design strength. As the pozzolanic reaction continues through months and years of moist curing, additional C-S-H gel is produced from the reaction of fly ash glass with portlandite, progressively filling capillary pores and increasing concrete density. The result is that fly ash concrete that has lower 28-day strength than an equivalent Portland cement concrete may achieve equal or greater strength at 90 days, and substantially greater strength at one year and beyond.

Published data from multiple long-term studies document 90-day to 28-day strength ratios of 1.10 to 1.30 for

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20 to 30 percent fly ash replacement, compared to ratios of 1.05 to 1.15 for Portland cement concrete. At one year, fly ash concrete strengths are typically 20 to 40 percent above 28-day values, compared to 10 to 15 percent for Portland cement concrete. For high-volume fly ash concrete at 50 to 60 percent replacement, 28-day strengths may be only 70 to 80 percent of the Portland cement control, but one-year strengths frequently equal or exceed the control, demonstrating that the long-term strength potential of HVFA concrete is fully competitive with conventional concrete when adequate curing is provided.

5.3 Influence of Replacement Level and Water-to-Binder Ratio

The compressive strength of fly ash concrete at any given age is determined primarily by the water-to-binder ratio (w/b) — the ratio of water content to total cementitious material content including fly ash — and by the fly ash replacement level, which controls the proportion of slowly reactive pozzolanic material relative to rapidly hydrating Portland cement. At a given w/b ratio, increasing the fly ash replacement level reduces early strength and initially reduces 28-day strength, but the strength deficit decreases with time as the pozzolanic reaction proceeds. The practical implication is that fly ash concrete mix designs targeting a specific 28-day strength grade typically require a lower w/b ratio than an equivalent Portland cement concrete, partially offsetting the economic and workability benefits of fly ash incorporation.

The relationship between fly ash content, w/b ratio, and 28-day compressive strength has been extensively characterized in the literature and is incorporated into mix design procedures in IS 10262 and ACI 211. A generally applicable rule of thumb for Indian conditions is that at 20 to 25 percent fly ash replacement, the w/b ratio can be maintained at the Portland cement concrete design value to achieve approximately equal 28-day strength; at 30 to 35 percent replacement, a reduction in w/b ratio of 0.02 to 0.04 units is required to maintain equivalent 28-day strength; and at 40 to 50 percent replacement, more substantial w/b reductions or acceptance of lower 28-day strength with improved long-term performance is required.

6. Other Mechanical Properties

6.1 Flexural and Split Tensile Strength

The flexural strength (modulus of rupture) and split tensile strength of fly ash concrete broadly follow the same trends as compressive strength: slightly lower values than Portland cement concrete at early ages, converging toward and sometimes exceeding control values at later ages. The ratio of flexural strength to compressive strength — the flexural efficiency — is generally maintained or slightly improved in fly ash concrete, reflecting the densified interfacial transition zone between aggregate and paste that results from the pozzolanic reaction consuming portlandite and producing denser C-S-H at this interface.

At 28 days, fly ash concrete with 20 to 30 percent replacement typically achieves flexural strengths of 90 to 100 percent of the Portland cement control at the same w/b ratio, and split tensile strengths of 88 to 98 percent. At 90 days, these ratios typically reach 100 to 115 percent of the control, reflecting the continued pozzolanic strength development. The improved interfacial transition zone in fly ash concrete — where the denser microstructure reduces the preferential crack path along aggregate boundaries that governs tensile fracture — contributes to these favorable long-term tensile properties.

6.2 Modulus of Elasticity and Shrinkage

The elastic modulus of fly ash concrete at a given compressive strength is generally comparable to that of Portland cement concrete of equivalent strength, as the elastic modulus depends primarily on the strength and

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stiffness of the aggregate-paste composite rather than specifically on the binder composition. At equal compressive strength, fly ash concrete and Portland cement concrete exhibit elastic moduli within 5 to 10 percent of each other in most studies, with the differences attributable to variations in paste volume and aggregate type rather than fly ash content per se.

Drying shrinkage of fly ash concrete is generally equal to or slightly lower than that of Portland cement concrete at equivalent strength and curing conditions. The reduced calcium hydroxide content of the mature fly ash concrete paste — which is consumed by the pozzolanic reaction — and the finer pore size distribution of the densified microstructure contribute to slightly reduced shrinkage in well-cured fly ash concrete. However, inadequately cured fly ash concrete can exhibit higher shrinkage than properly cured Portland cement concrete if the pozzolanic reaction is incomplete and the microstructure remains more open. Adequate moist curing for a minimum of 7 days — and preferably 14 days — is essential to achieve the microstructural densification that gives fly ash concrete its durability and shrinkage advantages.

7. Comparative Strength Data

Table 1 presents a consolidated summary of compressive strength data for fly ash concrete at different replacement levels and ages, expressed as percentages of the Portland cement control at the same water-to-binder ratio (w/b = 0.45, M30 grade base mix):

Fly Ash Replacement (%)	7-Day Strength (% of control)	28-Day Strength (% of control)	90-Day Strength (% of control)	1-Year Strength (% of control)	Split Tensile at 28 days (% of control)
0% (control)	100%	100%	100%	100%	100%
10%	92-97%	96-102%	103-110%	108-118%	96-101%
20%	84-92%	90-100%	102-112%	112-125%	90-98%
25%	78-88%	87-98%	100-112%	112-128%	88-97%
30%	70-82%	82-95%	98-112%	112-130%	85-95%
40%	60-74%	75-88%	92-108%	108-128%	78-90%
50% (HVFA)	48-65%	65-80%	85-102%	100-122%	68-82%

Table 1: Compressive and split tensile strength of fly ash concrete as percentage of Portland cement control (w/b = 0.45)

8. Durability Properties

8.1 Chloride Ion Penetration and Resistance

The resistance of concrete to chloride ion penetration — the primary mechanism driving reinforcement corrosion in marine environments, structures exposed to deicing salts, and coastal infrastructure — is one of the most dramatically improved properties in fly ash concrete. The pozzolanic reaction produces a denser, finer pore system than Portland cement concrete by consuming the larger capillary pores and portlandite crystals that provide pathways for ionic transport in conventional concrete. Additionally, fly ash concrete contains more aluminate phases that chemically bind chloride ions as chloroaluminate phases, reducing the free chloride concentration available for corrosion initiation.

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Rapid chloride permeability test (RCPT) values for fly ash concrete at 20 to 30 percent replacement are consistently 30 to 60 percent lower than Portland cement concrete controls at equal 28-day compressive strength, and 40 to 75 percent lower at 90-day age when the pozzolanic reaction has further densified the microstructure. For high-volume fly ash concrete at 50 percent replacement, 90-day RCPT values in the range of 300 to 800 coulombs are reported — in the Very Low to Low permeability categories of ASTM C1202 — compared to 2,000 to 4,000 coulombs for M40 Portland cement concrete. This exceptional chloride resistance makes HVFA concrete particularly attractive for marine structures, bridges in coastal environments, and parking structures exposed to deicing salts.

8.2 Sulfate Attack Resistance

Sulfate attack — the deterioration of concrete exposed to sulfate-bearing groundwater, seawater, or industrial effluents through expansive reactions involving calcium aluminate hydrates and calcium hydroxide — is significantly reduced in fly ash concrete. The mechanism of improvement operates through two pathways: the pozzolanic reaction consumes portlandite (Ca(OH)2), reducing the calcium available for the expansive ettringite and gypsum-forming reactions that drive sulfate attack; and the densified pore structure of fly ash concrete reduces the rate of sulfate ion ingress into the concrete.

Research comparing the expansion of Portland cement concrete and fly ash concrete prisms immersed in sulfate solutions consistently demonstrates that fly ash replacement at 25 to 35 percent substantially reduces or eliminates the expansive cracking observed in Portland cement concrete control specimens over equivalent exposure periods. Class F fly ash, with its low calcium content and high reactive alumina and silica, performs particularly well in sulfate resistance because it contributes relatively little aluminate to the system and produces a pore system that retards sulfate ion diffusion. Indian fly ash, being predominantly Class F, is therefore well-suited to applications in sulfate-aggressive environments including coastal foundations, underground structures, and structures adjacent to industrial waste.

8.3 Alkali-Silica Reaction Mitigation

Alkali-silica reaction (ASR) is an expansive reaction between hydroxyl ions in the concrete pore solution — associated with high alkali (sodium and potassium) concentrations from cement — and certain reactive silica minerals in aggregates, particularly opal, flint, strained quartz, and volcanic glass. The expansive gel produced absorbs water and swells, causing internal pressure that leads to characteristic map cracking, surface staining, and progressive structural deterioration. ASR is a significant durability concern for concrete structures using reactive aggregates, which are present in many Indian geological formations including granites, quartzites, and basalts.

Fly ash is one of the most effective preventive measures against ASR. The mechanism of suppression involves both the dilution of cement alkalis through reduced cement content, and the pozzolanic consumption of portlandite that reduces the pH of the pore solution and thereby the concentration of hydroxyl ions available to drive the ASR reaction. Additionally, the reactive silica in fly ash itself is distributed in extremely fine particles that react quickly and harmlessly with available alkalis rather than forming expansive gel. Research consistently demonstrates that fly ash replacement at 20 to 25 percent reduces ASR expansion to below the threshold of concern for most reactive aggregates, and at 30 to 35 percent virtually eliminates ASR expansion in concrete made with even highly reactive aggregates.

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8.4 Carbonation Resistance

Carbonation — the reaction of atmospheric carbon dioxide with calcium hydroxide in concrete pore water to form calcium carbonate — reduces the pH of the pore solution from approximately 13 to below 9, removing the passivating alkaline environment that protects steel reinforcement from corrosion. The depth of carbonation increases with time and exposure to CO2, and when the carbonation front reaches the reinforcement cover depth, corrosion initiation occurs. Carbonation rate is inversely proportional to concrete density and directly proportional to permeability.

Fly ash concrete generally shows slightly higher carbonation rates than equivalent Portland cement concrete at equal 28-day compressive strength under standard exposure conditions, primarily because the pozzolanic reaction reduces the portlandite content — the principal alkalinity reserve — of the mature concrete paste. However, this increased carbonation susceptibility can be offset by designing fly ash concrete with a lower water-to-binder ratio, which produces a denser microstructure that restricts CO2 diffusion. Well-cured fly ash concrete with w/b below 0.45 and adequate cover depth typically achieves carbonation resistance equivalent to Portland cement concrete in normal atmospheric exposure conditions. In high CO2 environments — tunnels, car parks, industrial atmospheres — additional concrete cover or protective coatings should be specified to compensate for the reduced portlandite reserve in fly ash concrete.

9. Durability Performance Comparison

Table 2 summarizes the durability performance of fly ash concrete at different replacement levels relative to Portland cement concrete controls, based on consolidated published data:

Durability Property	Control (0% FA)	20-25% FA	30-35% FA	50% FA (HVFA)	Test Method
RCPT at 28 days (coulombs)	2000-4000	1200-2500	800-1800	600-1200	ASTM C1202
RCPT at 90 days (coulombs)	1800-3500	800-1500	500-1000	300-800	ASTM C1202
Sulfate expansion (% at 1 yr)	0.05-0.15	0.01-0.04	< 0.01	< 0.01	ASTM C1012
ASR expansion (% at 14 days)	0.10-0.30	0.05-0.12	0.01-0.04	< 0.01	ASTM C1567
Carbonation depth (mm/yr0.5)	2.5-5.0	3.0-6.5	3.5-8.0	5.0-10.0	EN 13295
Water absorption (%)	3.5-5.5	2.5-4.0	2.0-3.5	1.5-3.0	IS 2386 Pt 3
Drying shrinkage (microstrain)	400-600	380-580	350-550	320-520	ASTM C157

Table 2: Durability performance of fly ash concrete at varying replacement levels versus Portland cement control

10. Mix Design Principles for Fly Ash Concrete

10.1 IS 10262 Mix Design Approach

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The Bureau of Indian Standards' IS 10262:2019 provides guidelines for concrete mix design that explicitly accommodate fly ash as a supplementary cementitious material. The fly ash content is expressed as a percentage of the total cementitious material content (cement plus fly ash) and is limited to 35 percent for structural concrete under IS 456:2000 in general environments, with higher replacement levels permitted in specific applications under the Ministry of Environment, Forest and Climate Change fly ash utilization notifications and with appropriate engineering justification.

The key design variables in fly ash concrete mix design are the water-to-binder ratio (w/b) — which controls long-term strength and durability in the same way as water-to-cement ratio in conventional mix design — and the fly ash replacement level, which determines the balance between early strength development and long-term performance. For a target M30 grade at 28 days with 25 percent fly ash, a typical design process establishes a target mean strength accounting for standard deviation, determines the required w/b ratio from the water-to-binder strength relationship, calculates total cementitious content from water content divided by w/b, splits the total into 75 percent cement and 25 percent fly ash, and adjusts aggregate proportions to maintain workability. The reduced water demand of fly ash mixes often allows water content reduction of 5 to 10 kg/m3, reducing w/b and thereby compensating for the early strength reduction due to fly ash incorporation.

10.2 High-Volume Fly Ash Concrete

High-volume fly ash concrete (HVFA), defined as concrete with fly ash replacement of 50 percent or more of total cementitious material content, represents an important evolution of fly ash technology that substantially amplifies the environmental and economic benefits of conventional fly ash concrete while achieving excellent long-term performance. HVFA concrete was systematically developed by the CANMET (Canadian Centre for Mineral and Energy Technology) research group through the 1980s and 1990s, demonstrating that properly designed and cured HVFA concrete with w/b ratios of 0.30 to 0.35 can achieve 28-day compressive strengths of 30 to 50 MPa, 90-day strengths of 40 to 65 MPa, and exceptional chloride resistance and durability performance comparable to the best conventional high-performance concretes.

The key mix design requirements for HVFA concrete are: a water-to-binder ratio of 0.30 to 0.40 to achieve adequate 28-day and long-term strength despite the reduced Portland cement content; a high-quality Class F or Grade 1 IS 3812 fly ash with low LOI and high fineness; a water-reducing or high-range water-reducing admixture (superplasticizer) to achieve the required workability at the low water content; and extended moist curing for a minimum of 7 days, and preferably 14 days, to support the pozzolanic reaction on which the long-term performance depends. Indian power plant fly ashes generally meet the quality requirements for HVFA concrete when properly selected and managed for fineness and LOI, providing a domestically available, low-cost feedstock for this high-performance concrete system.

11. Fly Ash in Geopolymer Concrete

Geopolymer concrete uses fly ash (or other aluminosilicate materials) as the sole binder, activated by alkaline solutions — typically sodium hydroxide and sodium silicate — rather than by water hydration. The alkali activation dissolves the reactive alumina and silica in fly ash and causes them to polymerize into an aluminosilicate gel network — the geopolymer — that binds aggregates together and hardens to form a structural material with compressive strengths of 20 to 80 MPa depending on mix design.

Geopolymer concrete eliminates Portland cement entirely, potentially reducing CO2 emissions by 40 to 80

INTERNATIONAL JOURNAL OF ENGINEERING MANAGEMENT AND SOCIAL SCIENCES (IJEMSS)

www.ijemss.com

e-ISSN : 3139-065X

editor@ijemss.com

Vol. 01, Issue 5, May 2026, pp : 118-132

percent compared to conventional concrete. Its high temperature resistance — geopolymer pastes maintain integrity at temperatures above 800 degrees Celsius while Portland cement paste loses strength above 300 degrees Celsius — is particularly advantageous for fire-exposed structural applications. Geopolymer concrete also shows excellent resistance to sulfate attack and acid exposure due to the absence of calcium hydroxide and calcium aluminate phases that are vulnerable to these degradation mechanisms.

The main practical challenges of geopolymer concrete are: the handling and safety requirements for the concentrated caustic alkaline activator solutions; the sensitivity of properties to fly ash composition and reactivity variability; the requirement for heat curing to achieve adequate early strength in many mix designs; and the absence of established design codes and specifications that limit the confidence of structural engineers and clients to specify the material. Research programs in India, Australia, and Europe are addressing these challenges through mix design optimization, activator development, and durability characterization, and several precast manufacturers in Australia and South Africa have adopted geopolymer concrete for commercial production.

12. Summary of Key Properties: Fly Ash Concrete versus Portland Cement Concrete

Table 3 provides a comprehensive property-by-property comparison of fly ash concrete at 25 to 30 percent replacement with Portland cement concrete, indicating whether fly ash incorporation improves, is equivalent to, or reduces each property:

Property	Effect of Fly Ash (25-30%)	Direction vs Control	Notes
Fresh workability	Improved (5-15% lower water demand)	Better	Due to spherical particle morphology
Setting time	Initial set delayed 30-90 min	Slower	Beneficial for hot weather and long hauls
Heat of hydration	20-35% reduction in peak	Better	Critical for mass concrete
7-day comp. strength	70-88% of control	Lower	Early strength deficit is key limitation
28-day comp. strength	87-100% of control	Slightly lower to equal	Depends on w/b ratio and fly ash quality
90-day comp. strength	100-115% of control	Better	Pozzolanic reaction contribution
Flexural strength (28d)	90-100% of control	Slightly lower to equal	Improves with age
Modulus of elasticity	95-105% of control	Equivalent	At equal compressive strength
Drying shrinkage	5-15% reduction	Better	Requires adequate curing
Chloride resistance	30-60% lower RCPT	Much better	Densified microstructure

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Vol. 01, Issue 5, May 2026, pp : 118-132

Property	Effect of Fly Ash (25-30%)	Direction vs Control	Notes
Sulfate resistance	Significantly improved	Much better	Reduced portlandite content
ASR mitigation	Major reduction in expansion	Much better	At 20-25% replacement
Carbonation resistance	Slightly increased carbonation rate	Slightly worse	Offset by reduced permeability
CO2 emissions (embodied)	20-30% reduction per m3	Better	Major environmental benefit
Cost of materials	3-8% reduction	Better	Subject to regional prices

Table 3: Comprehensive property comparison of fly ash concrete (25-30% replacement) versus Portland cement concrete

13. Regulatory Framework and Indian Policy Context

India's regulatory framework for fly ash management and utilization is among the most comprehensive in the world, driven by the scale of fly ash generation and the environmental and public health risks associated with inadequate disposal. The Ministry of Environment, Forest and Climate Change has issued a series of fly ash utilization notifications — the most recent and comprehensive being the Fly Ash Notification of 2021 — that mandate increasing utilization targets for thermal power plants and require construction projects within specified distances of power plants to use fly ash in specified quantities.

IS 3812 (Part 1):2013, Specification for Pulverised Fuel Ash — Part 1: For Use as Pozzolana in Cement, Cement Mortar and Concrete, is the primary Indian standard governing fly ash quality for concrete applications. It specifies two grades of fly ash: Grade 1 with maximum LOI of 5 percent and minimum strength activity index of 75 percent, and Grade 2 with maximum LOI of 7 percent and minimum strength activity index of 75 percent. IS 456:2000, the Indian standard for plain and reinforced concrete, permits fly ash addition up to 35 percent of total cementitious material for structural concrete, with the specific percentage depending on the application and exposure class.

The National Mission for Clean Ganga, which requires the use of fly ash concrete in river embankment and flood protection works along the Ganga and its tributaries, and the Smart Cities Mission requirement for fly ash utilization in urban infrastructure projects are among the policy drivers accelerating fly ash adoption beyond traditional power plant proximity markets. The development of fly ash-based lightweight concrete blocks, aerated autoclaved concrete (AAC) panels, and fly ash bricks under IS 12894 has created additional high-volume utilization channels that complement fly ash concrete in the construction materials market.

14. Environmental and Sustainability Dimensions

The substitution of fly ash for Portland cement clinker in concrete production is among the most impactful available strategies for reducing the construction sector's carbon footprint. Each kilogram of fly ash used in place of cement clinker avoids approximately 0.82 to 0.90 kilograms of CO2 associated with limestone calcination and fuel combustion in cement manufacturing, while also avoiding the energy consumption of cement grinding. At 25 percent replacement in India's estimated 300 million cubic metres of concrete produced

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Vol. 01, Issue 5, May 2026, pp : 118-132

annually — at approximately 350 kg of cement per cubic metre — the theoretical CO2 saving exceeds 60 million tonnes per year, representing a reduction of over 15 percent in India's total cement sector emissions.

The environmental benefit extends beyond carbon. Fly ash disposal as landfill or in ash ponds — the alternative to productive utilization — occupies enormous land areas, poses groundwater contamination risks from leaching of soluble trace elements, and creates fine particulate dust hazards during windy conditions. The utilization of fly ash in concrete production simultaneously eliminates these disposal-related environmental impacts. Life cycle assessment studies consistently confirm that fly ash concrete has lower global warming potential, lower resource depletion impact, and lower eutrophication impact than equivalent Portland cement concrete across all functional unit comparisons.

A note of caution is warranted regarding the environmental characterization of fly ash itself. Fly ash contains trace concentrations of heavy metals — arsenic, chromium, lead, mercury, selenium, and boron — inherited from the coal and its mineral matter. When properly immobilized in the alkaline cement matrix of concrete, these elements have very low leachability and pose minimal environmental risk. Research on leachate from fly ash concrete demonstrates concentrations of trace elements well below drinking water standards in standard leaching tests. However, the use of fly ash in applications where it is not encapsulated in a cementitious matrix — as fill material in hydraulically sensitive areas, or in contact with acidic groundwater — requires careful assessment of leaching risk.

15. Challenges and Research Priorities

Despite the extensive research base and growing commercial adoption of fly ash concrete, several challenges and knowledge gaps warrant continued research attention:

- Quality variability management: the composition, fineness, and reactivity of fly ash vary between power plants, between collection electrostatic precipitator fields within a single plant, and seasonally as coal blends change. Developing rapid, low-cost quality assessment methods and establishing robust quality management systems for fly ash supply chains is essential to enable confident specification of fly ash concrete at the design stage
- Performance prediction at early ages: the early strength deficit of fly ash concrete is its most significant practical limitation, restricting its use in applications with early loading requirements such as precast elements, prestressed concrete, and fast-track construction unless steam curing is available. Better understanding of the kinetics of pozzolanic reaction under ambient curing conditions, and the development of chemical activators that accelerate early pozzolanic activity without compromising long-term performance, would expand the application range of fly ash concrete
- Standardization of high replacement levels: IS 456:2000 limits fly ash replacement to 35 percent for structural concrete, while research consistently demonstrates that higher replacement levels with appropriate mix design produce concrete fully meeting structural and durability requirements. Updating codes to accommodate HVFA concrete at 50 to 60 percent replacement — supported by sufficient long-term field performance data — would substantially increase fly ash utilization in the Indian construction sector
- Long-term field performance data: while laboratory studies provide detailed mechanistic understanding and short-term performance data, systematic long-term monitoring of fly ash concrete structures in service across diverse Indian exposure conditions is needed to build the evidence base for extending design service life predictions and for refining durability design models
- Geopolymer concrete commercialization: the scale-up of fly ash geopolymer concrete from research demonstrations to mainstream commercial production requires development of safe, economical activator supply chains, resolution of code and approval barriers, and demonstration projects that build engineer and client confidence in the technology

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16. Conclusion

The use of fly ash in concrete production is one of the most thoroughly validated, technically mature, and economically compelling applications of supplementary cementitious materials in the construction industry. The comprehensive review presented in this article demonstrates that fly ash incorporation at 20 to 35 percent of total cementitious material content consistently delivers a favorable combination of properties across the fresh and hardened concrete domains: improved workability and reduced water demand, lower heat of hydration for mass concrete applications, modest early strength reduction offset by superior long-term strength development, and substantially improved durability against chloride penetration, sulfate attack, and alkali-silica reaction.

The data consolidated in Tables 1, 2, and 3 provide a comprehensive and quantitative picture of these performance relationships across the range of replacement levels from 10 to 50 percent, enabling engineers and mix designers to make informed decisions about fly ash content for specific applications, exposure classes, and performance requirements. The message from the data is clear: for most structural concrete applications in India's predominantly warm and humid climate, fly ash replacement at 20 to 30 percent produces concrete that is technically equal or superior to Portland cement concrete in long-term performance at lower cost and with significantly reduced environmental impact.

India's position as the world's second-largest generator of fly ash, combined with its status as the world's second-largest producer and consumer of cement, creates both an obligation and an opportunity to maximize fly ash utilization in concrete. The regulatory framework — IS 3812, IS 456, IS 10262, and the MoEFCC fly ash notifications — provides the standards basis for confident fly ash concrete specification. The extensive experience of Indian infrastructure projects — dams, power plants, highways, bridges, and buildings — using fly ash concrete provides the field evidence base for expanded adoption. The primary needs are for higher replacement levels to be accommodated in codes, for quality management systems in fly ash supply chains to be strengthened, and for engineers and construction professionals to be more comprehensively trained in the design and production of optimized fly ash concrete. Meeting these needs would enable India to convert its vast fly ash resource more completely into a structural benefit for its infrastructure and a contribution to its climate commitments.

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e-ISSN : 3139-065X

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Vol. 01, Issue 5, May 2026, pp : 118-132

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