

The Urban Migrant's Stack — Every Scheme a Tribal Migrant Worker in Odisha's Cities Can Access

This note is for urban NGOs, city-based social workers, ULB officials, and corporate CSR managers working with migrant and informal sector communities in Bhubaneswar, Cuttack, Rourkela, Berhampur, Sambalpur, and other Odisha cities. It maps every government scheme that an Odisha....

JABASU KNOWLEDGE COMMONS · JABASU.ORG

A

convergence-notes

Published: June 2026 · Last reviewed: June 2026

Who Is the Urban Migrant?

Regional estimates indicate that over 60,000 families — approximately 2 lakh individuals — from Bolangir, Nuapada, Kalahandi, Boudh, Sonapur, and Bargarh migrate annually. Some go to neighbouring states; approximately 40,000-50,000 move to brick kilns and construction sites near Cuttack and Bhubaneswar. Research in Bolangir's blocks found that 72% of these migrants are young adults aged 16-29, predominantly from Scheduled Tribe and OBC communities, earning Rs. 8,000-12,000 per month in construction, domestic work, brick kilns, vegetable vending, and street food.

In Bhubaneswar specifically — Odisha's fastest-growing city — the informal workforce is primarily migrant. The construction workers who built Bhubaneswar's smart city infrastructure, the street vendors who sell vegetables at Saheed Nagar and Nayapalli, the domestic workers employed in Patia and Chandrasekharapur — a significant

proportion are tribal migrants from western Odisha and the KBK (Koraput-Bolangir-Kalahandi) region. They are among Odisha's most economically productive workers and among the most welfare-invisible.

The Complete Entitlement Stack

Layer 1 — Bank Account and Financial Identity (Value: Gateway to all else)

PM Jan Dhan Yojana (PMJDY) Every migrant worker is entitled to a zero-balance PMJDY bank account — regardless of city, address proof, or employment status. Since 2021, migrants can open accounts with a self-declaration of current address — eliminating the earlier requirement for a local ration card.

The PMJDY account is not merely a bank account. It is the delivery pipe for every DBT scheme below. Without it, no welfare transfer can reach the worker. The account also comes with:

- A free RuPay debit card with Rs. 2 lakh accident insurance built in
- An overdraft facility of up to Rs. 10,000 after 6 months of active use
- Gateway enrollment for PMJJBY (life insurance) and PMSBY (accident insurance)

In Odisha, as of the July-September 2025 saturation campaign, 1,387 zero-balance accounts were opened for PM SVANidhi beneficiaries alone — confirming that the PMJDY-to-welfare linkage is being operationalised for urban informal workers.

Barrier: Joint accounts block individual welfare access. Many migrants share accounts with spouses or family members in their home village. DBT schemes (Subhadra, MAMATA) require individual accounts in the beneficiary's own name.

Layer 2 — Social Security Insurance (Annual premium: Rs. 456; Protection: Rs. 4 lakh + pension)

PM Jeevan Jyoti Bima Yojana (PMJJBY) Rs. 2 lakh life insurance for migrant workers aged 18-50 with a PMJDY account — at Rs. 436/year auto-debited from the account.

For a construction worker or brick kiln labourer whose accidental death would plunge their family into debt bondage, this coverage is life-changing.

In Odisha, 6,421 PM SVANidhi street vendor beneficiaries were covered under PMJJBY as of January 2026 — showing that the urban informal worker-PMJJBY linkage is being made, but incompletely.

PM Suraksha Bima Yojana (PMSBY) Rs. 2 lakh accident insurance at Rs. 20/year.

For construction workers — one of India's most accident-prone occupations — this is the most directly relevant protection available. The premium is less than the cost of two cups of tea. Yet the majority of Odisha's construction workers remain unenrolled.

Atal Pension Yojana (APY) For migrant workers aged 18-40 not covered by any formal pension scheme: APY provides a guaranteed Rs. 1,000-5,000/month pension after age 60 in exchange for a monthly contribution starting from Rs. 42-210/month depending on age and chosen pension. For a 25-year-old construction worker, Rs. 84/month now secures Rs. 2,000/month from age 60 — indefinitely.

The total Jan Suraksha package costs Rs. 456/year plus APY contribution. For a worker earning Rs. 10,000/month, this is 0.4% of annual income — for Rs. 4 lakh in protection plus lifetime pension.

Layer 3 — Working Capital Credit (Value: Rs. 10,000 to Rs. 50,000)

PM SVANidhi (Street Vendors) Migrant street vendors in Bhubaneswar, Cuttack, and other Odisha cities who are surveyed by their ULB are entitled to:

- Rs. 10,000 (first loan) → Rs. 20,000 (second, on repayment) → Rs. 50,000 (third, on repayment)
- 7% interest subvention — effectively near-zero cost credit
- Rs. 1,200/year cashback for digital transactions

In Odisha, over 1.10 lakh PM SVANidhi loans have already been disbursed — directly benefiting street vendor families. This is a substantial penetration, but it covers only surveyed vendors. The most marginalised migrants — those who vend in informal areas outside official market zones — are systematically excluded from ULB surveys.

PM MUDRA Yojana (Shishu — Rs. 50,000) Any migrant worker with a non-agricultural micro-enterprise — a tea stall, tailoring unit, mobile repair shop, or small food business — can access a Shishu MUDRA loan of up to Rs. 50,000 at any bank or MFI, with no collateral required. This is the most accessible formal business credit available to the informal urban workforce.

Layer 4 — Food Security (Value: 35 kg grain per month)

One Nation One Ration Card (ONORC) The most important scheme for migrant food security. Under ONORC, a migrant worker can use their home-state NFSA ration card at any PDS shop anywhere in India — specifically in the city where they are working. An Odisha tribal migrant in Bhubaneswar with an Odisha NFSA card can collect their monthly food grain entitlement from any Bhubaneswar PDS shop.

In Odisha, ONORC has been linked to PM SVANidhi — confirming that the urban vendor-ONORC connection is being operationalised. For a family of 5 receiving 25 kg of free grain per month, this is Rs. 5,000-6,000/year in effective food expenditure savings.

Barrier: Migration destination is not communicated. Many migrants do not know their home ration card works in the destination city. ULB ward offices and NGOs near migrant worker habitations can specifically communicate this.

Layer 5 — Housing and Shelter (Value: Rs. 2.50 lakh subsidy or regulated rental)

PMAY-Urban 2.0 — Beneficiary Led Construction (BLC) Migrant workers who own a plot in their home village or in the city can access up to Rs. 2.50 lakh subsidy for constructing a pucca house. PMAY-Urban 2.0 explicitly lists street vendors surveyed under PM SVANidhi and construction workers registered with the Building and Other Construction Workers Welfare Board (BoCWFB) as priority categories.

PMAY-Urban 2.0 — Affordable Rental Housing (ARH) For workers without land who live in rented accommodation: the ARH vertical of PMAY-Urban 2.0 is specifically designed for them — providing regulated-rent housing in urban areas for migrants, construction workers, and street vendors. In Bhubaneswar and Cuttack, ARH implementation is still in early stages — but it is the framework NGOs should advocate for accelerating.

Interest Subsidy Scheme (ISS) Migrant workers with family income below Rs. 6 lakh (LIG) who take a home loan are entitled to 4% interest subsidy on the first Rs. 8 lakh of the loan — saving up to Rs. 1.80 lakh over 12 years.

Layer 6 — Health Coverage (Value: Up to Rs. 10 lakh/year)

Gopabandhu Jana Arogya Yojana (GJAY) + AB-PMJAY Migrant workers who are NFSA/SFSS ration card holders from Odisha remain eligible for GJAY — cashless treatment at government hospitals (all Odisha government hospitals are free regardless of scheme) and empanelled private hospitals (up to Rs. 5 lakh per family, Rs. 10 lakh for families with women). The GJAY-PMJAY integration from February 2025 expands the empanelled hospital network nationally.

A construction worker with a GJAY card who has an accident in Bhubaneswar can receive cashless treatment at any empanelled hospital.

PM SVANidhi — PMSBY linkage PM SVANidhi beneficiaries in Odisha have been automatically linked to PMSBY (accident insurance) — demonstrating the urban

vendor-health protection convergence in practice.

Barrier: Urban hospitals often challenge GJAY card eligibility, particularly during the BSKY-to-GJAY transition. Migrant workers without GJAY cards (or with old BSKY cards) need facilitation to understand their continued entitlement.

Layer 7 — Skill and Livelihood Upgradation

PMKVY 4.0 — Free Skill Certification Any migrant worker aged 15-45 in an urban area can access free skill training and NSQF-aligned certification through PMKVY Training Centres. For a worker currently doing unskilled construction labour who wants to formalise as a certified mason, electrician, or plumber — PMKVY is the pathway. Certification typically leads to 25-40% higher wages.

Recognition of Prior Learning (RPL) under PMKVY 4.0 Workers with 3+ years of experience in their trade can receive formal certification in 12-80 hours — without full training. A construction worker with 10 years of experience as a carpenter can become a certified carpenter in days. This is the most underutilised provision in the entire skills architecture for the migrant workforce.

PM Internship Scheme (PMIS) For migrant youth aged 21-24 who are not in full-time employment or education — including those who completed ITI or Class 12 and came to the city to find work — PMIS provides 12-month internships in India's top 500 companies at Rs. 5,000/month stipend. ITI and skill centre graduates are explicitly encouraged; IIT/IIM graduates are excluded.

Layer 8 — Women Migrants (Annual value: Rs. 5,000-10,000 direct transfer)

Subhadra Yojana Every Odisha tribal woman migrant aged 21-60 with an individual PMJDY bank account is entitled to Subhadra Yojana — Rs. 5,000 per year (Rs. 10,000 over 2 years in two installments). Women who have migrated to Bhubaneswar retain their eligibility as permanent Odisha residents.

MAMATA-PMMVY Pregnant migrant women from Odisha are entitled to MAMATA benefits — Rs. 10,000 in two installments. Urban ANMs and ASHAs at the destination city are supposed to register and track them. In practice, migrant pregnant women are the most likely to fall through the cracks of both origin and destination health systems.

Layer 9 — Digital Literacy and Identity

PM Gramin Digital Saksharta Abhiyan (PMGDISHA) Any migrant worker who has not received digital literacy training can access free 20-hour PMGDISHA courses at urban CSCs (Common Service Centres). Digital literacy is the foundational enabler for: eKYC, UPI payments (the PM SVANidhi cashback), ONORC QR scanning at PDS shops, PMJDY balance checking, and scheme status checking.

The Urban Migrant Entitlement Stack — Summary

Scheme	Value	Key Requirement
PMJDY bank account	Gateway for all DBT	Self-declaration of current address
PMJJBY	Rs. 2 lakh life insurance	PMJDY account + Rs. 436/year
PMSBY	Rs. 2 lakh accident insurance	PMJDY account + Rs. 20/year
APY	Rs. 1,000-5,000/month pension after 60	PMJDY account + monthly contribution
PM SVANidhi	Rs. 10,000-50,000 working capital	ULB vending survey + Certificate
MUDRA Shishu	Up to Rs. 50,000 business loan	Any bank/MFI
ONORC	Home-state ration at destination PDS	NFSA card + Aadhaar
GJAY	Up to Rs. 10 lakh/year health cover	NFSA card / existing BSKY/GJAY card
PMAY-U 2.0 ARH	Regulated rent housing	ULB registration

Scheme	Value	Key Requirement
PMKVY/RPL	Free skill certification	Age 15-45
Subhadra (women)	Rs. 5,000/year	Individual Aadhaar-linked account
MAMATA (pregnant women)	Rs. 10,000	AWC registration
PMGDISHA	Free digital literacy	Age 14-60, not yet digitally literate

The Critical Barriers — Why Eligible Migrants Don't Access This

The address problem: Most schemes require either a home-state address (for origin entitlements) or a city address (for destination entitlements). Migrants live in temporary jhuggis, construction site barracks, or shared rented rooms without any address proof. The PMJDY self-declaration provision partially solves this — but awareness is near-zero.

The ULB survey problem: PM SVANidhi and PMAY-Urban both require ULB registration. Migrant vendors who operate in informal areas outside designated market zones are never surveyed. They are invisible to the system that is supposed to serve them.

The digital gap: eKYC for Subhadra, QR scanning for ONORC, UPI for PM SVANidhi cashback — all assume basic digital literacy. For first-generation migrant workers from Bolangir or Nuapada, a smartphone is a new acquisition. PMGDISHA is the bridge — but it has not reached urban informal worker communities at scale.

The destination-origin disconnect: A woman who was registered for MAMATA in her home village before migrating is supposed to transfer her registration to the urban AWC. This transition is rarely managed — she falls out of both systems simultaneously.

How JaBaSu and Partner NGOs Can Close the Gap

Entitlement camp at migrant worker settlement: A single, well-organised camp at a construction worker colony or migrant market area can complete: PMJDY account opening → PMJJBY + PMSBY enrolment → PM SVANidhi ULB survey request → ONORC awareness + QR generation → PMGDISHA registration → Subhadra eKYC for women. This is a one-day intervention with multi-year impact.

ULB survey advocacy: Formally write to the BMC (Bhubaneswar Municipal Corporation) or CMC (Cuttack Municipal Corporation) requesting expansion of PM SVANidhi survey coverage to informal vending zones where migrant vendors operate.

MAMATA destination registration facilitation: Work with urban ANMs and urban AWC supervisors (CDPO) to create a protocol for migrant pregnant women to register at the destination city AWC — so they do not fall out of MAMATA coverage during their highest-need period.

Contact Points:

Authority	Relevance	Contact
BMC (Bhubaneswar Municipal Corporation)	PM SVANidhi, PMAY-Urban	bmc.gov.in
Lead District Manager (LDM)	PMJDY, bank account issues	At Bhubaneswar district
Town Vending Committee	PM SVANidhi survey	Through BMC
CDPO (Urban)	MAMATA registration	Urban ICDS project office
CSC (Common Service Centre)	PMGDISHA, Subhadra eKYC, MUDRA	Nearest Jan Seva Kendra

Last verified: June 2026. PM SVANidhi in Odisha: 1.10 lakh+ loans disbursed; 6,421 PMJJBY, 12,391 PMSBY enrolments among vendor beneficiaries (January 2026 data).

ONORC: operational in all Odisha ULBs. PMAY-U 2.0: launched September 2024, ARH vertical under implementation. VB-G RAM G replaces MGNREGA from December 2025; Job Cards valid during transition.

JaBaSu Knowledge Commons · knowledge@jabasu.org · jabasu.org/knowledge/convergence

Published by JaBaSu Trust. For corrections or additions: knowledge@jabasu.org