

# The Construction Worker's Protection Stack — Every Scheme an Odisha Construction Worker Can Access

This note is for urban NGOs, trade unions, labour department officers, construction site contractors, and community workers who interact with building and construction workers in Odisha's cities and towns. It maps every scheme a registered construction worker is entitled to — and...

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## The Most Welfare-Invisible Urban Worker

The construction worker who builds Odisha's roads, bridges, schools, hospitals, and housing colonies is among the country's most economically productive and welfare-invisible workers simultaneously.

He is not a farmer — so CM-KISAN and PMFBY don't apply. He is not a government employee — so no provident fund, no ESI. He is often not urban enough for PM SVANidhi (he doesn't have a street vend) and not rural enough for VB-G RAM G (he has migrated to the city for work). He falls between the formal and informal economies — doing dangerous physical work without health coverage, accident insurance, or education support for his children.

Yet the Government of Odisha has, since 2004, operated a dedicated welfare system specifically for him: the **Odisha Building and Other Construction Workers' Welfare Board (OB&OCWWB)** — funded by a 1% cess on all construction project costs, and providing a comprehensive welfare package to every registered worker.

The catch: registration is voluntary and awareness is near-zero. Most construction workers in Odisha have never heard of the Board, do not hold a Nirman Shramik (Labour) Card, and access none of the benefits listed below. This note exists to change that.

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# The Gateway: Odisha Labour Card (Nirman Shramik Card)

Everything in this note flows from one document: the **Odisha Labour Card** issued by the OB&OCWWB. Without it, none of the Board's benefits are accessible. With it, the worker and his family access a comprehensive welfare package worth Rs. 2-5 lakh in potential benefits over a working lifetime.

## Eligibility

Any individual who works in construction-related activities:

- Building construction (residential, commercial, industrial)
- Road construction and maintenance
- Bridge and dam construction
- Canal and pipeline work
- Electrical installation and plumbing in buildings
- Carpentry, masonry, steel fixing, painting in construction

### Specific eligibility criteria:

- Age: 18 to 60 years
- Must have completed **at least 90 days of construction work in the preceding 12 months**
- Must not be covered under ESI (Employees' State Insurance)

## Registration Process

**Online:** Visit the e-Shramik portal ([eshram.gov.in](http://eshram.gov.in)) — which serves as the national platform for all unorganised sector workers — and register with Aadhaar. The registration is verified and a Labour Card is issued.

**Offline:** Visit the District Labour Office (DLO) or the Assistant Labour Officer in the block/subdivision with:

- Aadhaar card
- Proof of 90 days of construction work (employer certificate, or self-declaration with supporting evidence)
- Bank account passbook (Aadhaar-linked)
- Passport photograph

**Registration fee:** Rs. 20 (nominal contribution)

**Annual renewal:** The Labour Card must be renewed every financial year — with an annual contribution of Rs. 20-25. Benefits are only available to **active members** with a valid, renewed

card. An expired card means zero benefits.

**This is the single most critical action NGOs can take:** Organise registration camps at construction sites. One camp with a District Labour Officer and a CSC operator can register an entire site's workforce in a morning.

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## The OB&OCWWB Benefits — Complete List with Amounts

### Benefit 1 — Accident Assistance

**For accidental injury during or outside work:**

- Rs. 2,00,000 for accidental death or permanent total disability
- Rs. 1,00,000 for permanent partial disability
- Medical expenses reimbursement for hospitalisation following an accident: up to specified limits (verify current cap with DLO)

**Sanctioning authority:** Headquarters of the Board (Labour Commissioner's office, Bhubaneswar) — not the District Labour Office. Applications filed at DLO are forwarded to HQ.

**Documents needed:** FIR (if accident), medical certificate, discharge summary, Aadhaar, Labour Card.

**Why this matters:** Construction is one of India's most dangerous occupations. Falls from scaffolding, electrocution, being struck by falling objects, equipment accidents — these are daily realities on construction sites. The OB&OCWWB accident assistance is the only financial protection most workers have. Combined with PMSBY (Rs. 2 lakh, Rs. 20/year), a registered worker has **Rs. 4 lakh in accident protection.**

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### Benefit 2 — Death Benefit

- **Accidental death:** Rs. 2,00,000 to legal heir/nominee
- **Natural death:** Rs. 1,00,000 to legal heir/nominee
- **Funeral expenses:** Rs. 5,000 to the family/nominee — separate from the death benefit, paid immediately on application

**Documents:** Death certificate, proof of relationship (legal heirship certificate), Labour Card, bank account of nominee.

For a worker whose family receives this benefit along with PMJJBY life insurance (Rs. 2 lakh): combined death benefit = Rs. 4-5 lakh — the difference between a family managing the loss and

falling into debt.

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### **Benefit 3 — Maternity Benefit**

**For registered female construction workers:**

- Rs. 10,000 per child (maximum two children)
- Application through the District Labour Office

This is in addition to — not instead of — MAMATA-PMMVY (Rs. 10,000-16,000) and JSSK (free delivery). A female construction worker who is a registered OB&OCWWB member and accesses all three schemes can receive Rs. 26,000-36,000 in maternity-related transfers for a single birth.

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### **Benefit 4 — Education Assistance for Children**

The OB&OCWWB provides annual educational assistance for children of registered construction workers:

Level	Annual Amount
Class 1-5	Rs. 3,000
Class 6-8	Rs. 5,000
Class 9-10	Rs. 8,000
Class 11-12	Rs. 10,000
Graduation (BA/BSc/BCom)	Rs. 15,000
Professional/Technical (Engineering, Medical, Law)	Rs. 20,000-30,000

Application through the State Scholarship Portal, Odisha — linked to the e-Shramik/OB&OCWWB registration.

**This is stackable with SC/ST scholarships.** A Scheduled Tribe construction worker's child in Class 10 in a hostel can access:

- OB&OCWWB education assistance: Rs. 8,000
  - Central Pre-Matric Scholarship (ST hosteller): Rs. 9,000
  - Madho Singh Hata Kharcha (Class 9): Rs. 5,000
  - **Combined: Rs. 22,000/year** — more than enough to cover school-related costs
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### **Benefit 5 — Marriage Assistance**

Rs. 50,000 for the marriage of:

- A daughter of the registered worker (up to two daughters)
- The registered worker herself (if she is female and getting married)

**Application:** Through the District Labour Office.

This provision — completely unknown to most construction workers — is one of the most significant anti-debt provisions in the welfare architecture. The most common reason construction workers fall into moneylender debt is wedding expenses for daughters. Rs. 50,000 per daughter changes this calculus fundamentally.

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## **Benefit 6 — Housing Assistance**

**Nirman Shramik Pakka Ghar Yojana:** Financial assistance for construction of a pucca house or purchase of a house/flat. The specific amount under the current scheme is up to Rs. 1,50,000 (verify current amount with DLO — amounts are periodically revised).

**Convergence with PMAY-G:** If the worker's household qualifies for PMAY-G, the two can be combined — OB&OCWWB housing assistance can be used as the farmer's contribution toward PMAY-G's 10% margin requirement, or as supplementary support.

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## **Benefit 7 — Pension**

Workers who have been registered members for the prescribed period (verify minimum membership years with DLO) and have reached age 60 are entitled to a monthly pension from the Board.

**Convergence with NSAP+MBPY:** The OB&OCWWB pension is in addition to — not instead of — IGNOAPS (Central old age pension for BPL elderly) and MBPY (Odisha state top-up). A retired construction worker aged 60+ from a BPL household can receive:

- OB&OCWWB pension (Board)
  - IGNOAPS: Rs. 200/month (Central)
  - MBPY top-up: Rs. 300-800/month (State)
  - **Combined: Rs. 500-1,000/month minimum**, depending on Board pension amount
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## **Benefit 8 — Medical Assistance for Major Ailments**

The Board reimburses medical expenses for treatment of major ailments — cancer, cardiac surgery, kidney disease, neurological conditions — beyond what is covered by GJAY/AB-PMJAY.

**Sanction:** Headquarters (Labour Commissioner's office) — not district level.

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## Benefit 9 — Tools, Safety Equipment, and Bicycle

- **Working tools grant:** For specific construction trades (mason, carpenter, plumber, electrician) — grant to purchase professional-grade tools
- **Safety equipment:** Helmets, safety boots, gloves, high-visibility vests — free or highly subsidised
- **Bicycle:** Grant for purchase of bicycle for commuting to work sites

Sanctioned by the District Collector/District Labour Officer.

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## Benefit 10 — Skill Upgradation and RPL

**Recognition of Prior Learning (RPL) under PMKVY 4.0:** The OB&OCWWB specifically supports construction workers for RPL certification — the fastest way for an experienced mason, carpenter, or electrician to get a formal NSQF-aligned certificate. The certificate leads to better wages on organised construction sites and access to formal sector employment.

**Skill upgradation training:** Financial assistance for skill training at NSDC Training Centres and ITIs.

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## Layer 2 — The Jan Suraksha Stack (Over and Above OB&OCWWB)

Even with a Nirman Shramik Card, the OB&OCWWB benefits do not cover all social protection needs. Three Jan Suraksha schemes complete the stack:

**PMJDY — Zero-balance bank account:** The prerequisite for all DBT transfers. If the worker has been paid cash at construction sites and never had a bank account — open PMJDY immediately. It enables DBT of OB&OCWWB benefits, PMSBY and PMJJBY auto-debit, and all other scheme transfers.

**PMSBY — Rs. 2 lakh accident insurance at Rs. 20/year:** The OB&OCWWB accident benefit (Rs. 2 lakh) requires documentation, application, and processing time. PMSBY accident insurance is faster to claim and operates through the bank. Combined protection: Rs. 4 lakh.

**PMJJBY — Rs. 2 lakh life insurance at Rs. 436/year:** Combined with OB&OCWWB natural/accidental death benefit: total family protection of Rs. 3-4 lakh on death.

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## Layer 3 — Food, Health, and Housing

**NFSA / PDS food grain:** BPL construction worker households with NFSA ration cards receive 5

kg grain/person/month free under PM Garib Kalyan Anna Yojana (extended through December 2028).

**GJAY + AB-PMJAY health insurance:** All BPL construction workers with NFSA ration cards access cashless treatment at government hospitals (free) and empanelled private hospitals (up to Rs. 5 lakh/year). The OB&OCWWB medical assistance supplements GJAY for major ailments not covered or exceeding GJAY limits.

**PMAY-Urban 2.0 (for city-based workers):** Construction workers are an explicit priority category under PMAY-Urban 2.0. The Affordable Rental Housing (ARH) vertical is specifically designed for workers in urban areas who live in temporary/informal accommodation near construction sites.

**PMAY-G (for workers with rural land):** Workers who have land in their home village and a kutcha house are entitled to PMAY-G pucca housing while continuing to work in cities.

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## Layer 4 — Women Construction Workers

Female construction workers — who work in significant numbers on Odisha's construction sites, primarily in unskilled labour roles — are entitled to all OB&OCWWB benefits including the enhanced maternity benefit (Rs. 10,000/child), marriage assistance for self, and equal access to tools, safety equipment, and education assistance for children.

**Subhadra Yojana:** Every female construction worker aged 21-60 with an individual PMJDY account is entitled to Subhadra Yojana — Rs. 5,000/year.

**Mission Shakti SHG:** Female construction workers who are Odisha residents (even if currently working in another city) can join Mission Shakti SHGs in their home village — accessing zero-interest credit and the Lakhpati Didi pathway.

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## The Complete Annual Value — What a Registered Construction Worker Household Accesses

Source	Annual Value
OB&OCWWB accident protection	Rs. 2,00,000 (activated on accident)
OB&OCWWB death benefit	Rs. 1,00,000-2,00,000 (activated on death)
OB&OCWWB marriage assistance (1 daughter)	Rs. 50,000 (one-time)
OB&OCWWB education assistance (1 child, Class 9)	Rs. 8,000/year
OB&OCWWB maternity benefit (female worker)	Rs. 10,000/child
PMJJBY + PMSBY	Rs. 4,00,000 protection (Rs. 456/year)
GJAY health insurance	Up to Rs. 10,00,000 (protection)

Source	Annual Value
NFSA food grain (5 persons)	Rs. 6,000 (in-kind)
PMAY-Urban ARH or PMAY-G housing	Rs. 1,20,000-2,50,000 (one-time)
Subhadra (female worker)	Rs. 5,000/year

## The Three Reasons Workers Don't Access This

**1. "I didn't know the Board existed."** The OB&OCWWB operates through District Labour Offices — not through banks, AWCs, or gram panchayats. The informal construction sector has no institutional touchpoint through which most workers learn about the Board. NGOs and trade unions are the primary awareness channel.

**2. "I haven't completed 90 days."** Migrant workers who arrive in Bhubaneswar for a 3-month construction contract and leave are ineligible unless they can document 90 days of work. A worker who moves between sites — brick kiln to road construction to building — accumulates 90 days but cannot easily document it. Self-declaration with corroborating evidence (wage payment records, contractor certificate) is accepted.

**3. "My card expired and I lost benefits."** Annual renewal at Rs. 20-25 is forgotten by most members. An expired card means zero benefits — even though the worker has been contributing to the cess through their construction work for years. NGOs supporting construction worker communities should create an annual card renewal reminder system.

## Contact Points

Authority	For	Contact
District Labour Officer (DLO)	Registration, education/marriage/maternity benefits	At district HQ
OB&OCWWB HQ	Accident, death, medical benefits	Labour Commissioner's office, Unit-3, Kharavel Nagar, Bhubaneswar. Ph: 0674-2390079
e-Shramik Portal	Online registration	eshram.gov.in
State Scholarship Portal	Education assistance application	scholarship.odisha.gov.in

Last verified: June 2026. OB&OCWWB constituted 03.01.2004 under BOCW (RE&CS) Act, 1996. Cess: 1% on construction project cost. Registration fee: Rs. 20; annual renewal: Rs. 20-25. Benefits amounts verified from Bhadrak District Labour Office and Labour Directorate Odisha sources (2025) — verify current OB&OCWWB scholarship and housing amounts with your DLO as they are periodically revised. Portal: bocboard.labdirodisaha.gov.in.

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