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A brief study on the Orunodoi Scheme of Assam

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Abstract

The Orunodoi Scheme is the largest Direct Benefit Transfer programme in Assam, launched on 2nd October, 2020, to improve the quality of life of the beneficiaries. It empowers the women of Assam by providing direct financial assistance to eligible women who are caretakers of the family. The scheme ensures the monthly minimum cash flow to the eligible, needy, and vulnerable women to meet the essential needs of their families. The scheme has been implemented in different stages, Orunodoi 1.0, Orunodoi 2.0, and Orunodoi 3.0, with updated financial assistance amounts and guidelines. Orunodoi 3.0 phase enlarged the coverage of families within the scheme with Rs 1250 monthly cash flow through Direct Benefit Transfer. The study makes a brief study about the scheme and also attempts to know the role of the scheme in women's empowerment using both primary and secondary data.

Keywords: empowerment, implementation, beneficiary

Introduction:

The Orunodoi scheme is a very recent scheme of the Government of Assam launched on 2nd October, 2020 for the benefit of below- poverty- line families of the state. It is a Direct Benefit Transfer (DBT) scheme for poverty alleviation and women's empowerment and socio-economic inclusion of financially vulnerable women of the state. The beneficiaries will get a monthly assured cash flow of Rs. 1250 to purchase essential needs like medicines, pulses, sugar, etc., with women being the beneficiaries of the scheme, as they are the primary caretakers of the families. The scheme has been implemented in different stages, Orunodoi 1.0, Orunodoi 2.0, and Orunodoi 3.0, with updated financial assistance amounts and guidelines. In Orunodoi 1.0, Rs 830 was given to the beneficiaries initially, and later on it increased to Rs 1000. In Orunodoi 2.0 the same financial assistance was given, and it increased the number of beneficiaries. Orunodoi 3.0 phase enlarged the coverage of families within the scheme with Rs 1250 monthly cash flow through Direct Benefit Transfer.

Objectives of the scheme:

The objectives of the scheme are:

1. The scheme aims to empower women financially and socially.
2. It is based on the objective of poverty alleviation by helping poor households.
3. The scheme aims to provide a monthly cash flow to the beneficiaries for purchasing their essential needs.

4. The scheme also promotes financial inclusion of the women's community of the state by including women in the formal banking system through Direct Benefit Transfer.

Identification of beneficiaries

1. A household must nominate an adult woman aged 18 or above to receive the benefit of the Orunodoi 3.0 scheme.
2. If a household has a Divyangjan person, the household shall nominate the person as beneficiary irrespective of gender.

Eligibility criteria of beneficiary:

Criteria to be fulfilled to be a beneficiary of the Orunodoi scheme:

- The applicant must be a permanent resident of Assam presently residing in the state.
- The annual income of the household must be less than Rs. 2 lakhs.
- The applicant must have a valid Aadhaar –seeded ration card.
- The beneficiary (nominated female member) should have a bank account wherein the name in the bank record should match the scheme record.
- Applicant without bank account must open the bank account prior to the approval of the application.

Priority given to the households:

The scheme will provide priority with the households

- Widows/divorced female/unmarried female/separated female
- Any specially -abled member of the household

Inclusion Criterion:

Any of the under mentioned Criteria to be fulfilled for inclusion in Orunodoi 3.0.

- Widow, unmarried (above the age of 45years), divorced and deserted women
- Transgender
- Any disabled persons defined in the Rights of Persons with Disabilities Act,2016
- Old/Infirm women including those residing in Government Old Age Home
- Women of Household where earning members are either disabled or aged (more than 60 years of age)
- Women in household where, any member is suffering from HIV/Thalassemia/Haemophilia/Cerebral Palsy/Leprosy/Autism spectrum disorder
- Women in household without shelter
- Destitute women living on alms
- Antyodaya Anna Yojana (AAY) beneficiary
- Women in the household with annual income of the household less than Rs. 2 lakhs

Exclusion Criteria:

The household with any of the following criteria will be excluded from the scheme.

- Household without any female member
- Former and current Members of Parliament (MPs), Members of Legislative Assemblies (MLAs)
- Current Members of Panchayati Raj Institutions and Urban Local Bodies
- All regular serving or retired officers and employees of Central/State Government/Autonomous Institutions under Government as well as regular employees of local bodies and Public Sector Undertakings
- Regular employees of Cooperatives Societies
- Doctors, Engineers, Lawyers, Chartered Accountants, Architects, and Registered Government Contractors

- Income Tax Payers
- Farmers' families that have agricultural land more than 15 Bighas
- Household owning a tractor
- Household that has four- wheeler and mechanized boats
- Households that own a refrigerator, washing machine, or Air Conditioner

Benefit of the Scheme:

The main benefit of the scheme is that it provides financial assistance of Rs1250 to poor households of the state with women as the designated recipient. The scheme provides this amount for nutritional support and as subsidy for electricity as follows:

Serial Number	Purpose	Amount (in Rs.)
1	Procure medicines	400
2	50% subsidy for 4kgs of pulses	200
3	50% subsidy for 4 kgs of sugar	80
4	Fruits and vegetables	150
5	Covid 19 expansion	170
6	Subsidy for 50 units of electricity	250
Total		1250

Review of Literature:

Several studies have been conducted about arunodoi scheme, some of which have been discussed below.

Pathak, C. & Nath, D. (2026) conducted a study to know the role of arunodoi scheme in enhancing the women empowerment and household welfare in Barpeta district of Assam using both primary and secondary data, collecting data through field surveys and structured questionnaires. The study aimed to examine the effectiveness of arunodoi scheme improve the socio-economic condition of women and their family members and finds out that the scheme has significantly empowered women and improved family welfare.

Gogoi, A. & Sakia, S. (2024) made a study on arunodoi scheme to know the impact of the scheme in empowerment of women of Assam using descriptive and analytical methodologies and finds out that the arunodoi scheme, initiative of the Government has helped the economically disadvantaged women of the state and has helped them to achieve self-reliance, social status and good health.

Pegu, N.C. (2024) attempted to assess economic empowerment of rural women of Assam brought by the arunodoi scheme and the challenges faced by the rural women in accessing, utilizing the benefits of the scheme using stratified random sampling method based on both primary and secondary data based on case study in Topatali village under Sonapur block of Kamrup(M) district of Assam. The study finds out that a significant number of women are benefitted from the scheme and women have faced different challenges like political favours, documental issues, non-illegible people get favoured, unaware of needy people about the scheme etc.

Thakuria, B. (2026) conducted a study to know the role of Arunodoi scheme in promoting digital financial inclusion of rural women using mixed methods approach integrating both quantitative and qualitative data based on two blocks of Nalbari district and finds out that the scheme has promoted financial inclusion and empowerment of women significantly by leveraging e-governance tool.

Bhattacharya, J. (2026) carried out a study to know the impact of arunodoi scheme on scheduled caste women of Cachar district of Assam based on primary data collected from

women beneficiaries in rural Cachar and finds out that arunodoi is a step toward economic support but it remains limited in scope as an instrument of empowerment.

Objectives of the study:

The study is based on objectives:

1. To know the implementation process oaf the Orunodoi Scheme
2. To study the role of the Orunodoi Scheme in empowerment of women
3. To know the utilization pattern of funds received from the scheme

Methodology:

The study is based on both secondary and primary data. Secondary data is collected from websites, research articles etc. Primary data is collected from 25 purposively selected beneficiaries of Amarajan Village of Karbi Anglong district of Assam.

Implementation of the Scheme:

(a) Implementation Structure:

The Finance Department, Government of Assam, ensures rollout, implementation, and monitoring of the scheme. The scheme is implemented under the supervision of the Commissioner & Secretary of the Finance Department. At the district level, the Deputy Commissioner takes the responsibility of implementing the scheme. A District Level Monitoring Committee (DLMC) monitors the progress of the scheme. The DLMC consists of the following members:

1. Chairman-Deputy Commissioner
2. Members-All Member of Legislative Assemblies (MLAs)
3. Member-Secretary-District Development Commissioner
4. Member-ADC Development (ADC Development will act as member secretary in the absence of DDC in the district)
5. Member-CEO, Zilla Parishad
6. Three members to be nominated by the State Government

Four Orunodoi Sahayak appointed in all the Legislative Assembly segments, appointed for the period of two months will facilitate the implementation process at the district level and will assist the applicant at the district level. The District Level Monitoring Committee will determine the qualification of the Orunodoi Sahayak and after scrutiny of the applications; the Committee will appoint the Orunodoi Sahayak.

(b) Implementation Process:

I. Launch of the scheme:
The Orunodoi scheme was launched on 2nd October, 2020, and steps were taken to create awareness about the scheme among the beneficiaries.

II. Selection of the prospective beneficiary:
The District Level Monitoring Committee devises modalities for the preparation of list of beneficiaries according to the guidelines of the scheme. Accordingly, the preliminary selection is done at the level of Gaon Panchayat/Village Council Development Committee (VCDC)/Urban Local Body (ULB). The Gaon Panchayat/VCDC/ULB will put forward the checklist, the Member Secretary will compile the list LAC- wise, and it will be sent to the DLMC for prioritization/selection. The DLMC will meet the prioritize and finalize the received list of the applicants submitted by Gaon Panchayat/VCDC/ULB based on the priority criteria mentioned in the Guideline of the scheme. The DLMC, after prioritization and selection of the beneficiaries, will ensure the filling up of the Detailed Application Form (DAF) to be filled up by the beneficiaries. The Arunodoi Sahayak will facilitate at GP/VCDC/ULB level in the process. The DAF is used to collect the bank details and other information. After approval of the final list, the same will be uploaded and disseminated; utmost care is taken not to disclose the

personal data beyond the necessary one for transparency and disclosure. Earlier, the mode of application was in offline only, but now it is both offline and online.

III. Beneficiary Validation:
The DBT Cell will validate the beneficiary details (name, account number, IFSC code, etc.) through a web portal. The GP Secretary/Executive Officer of ULB/Municipal Commissioner of ULB will be responsible for the necessary correction and rectification of incorrect beneficiary details.

IV. Transfer of money on DBT mode:
After validating the bank account details of beneficiaries, they are verified and validated through PFMS (Public Financial Management System). The Finance Department ensures the transfer funds on the 12th of every month, starting from the timeline fixed by the Finance Department. If 12th is a holiday, money is to be transferred on the next working day. Money is transferred to the approved beneficiary account only.

V. Annual Rectification:
The approved beneficiary list is to be reviewed after the end of each financial year for errors of inclusion/exclusion in a Special Gaon Sabha/General Body of the ULB.

Role of Orunodoi Scheme in Empowerment of Women:

Empowerment is the act of granting power, right, or authority to perform various acts or duties. It is the process that enables the individuals to gain control over their lives and futures and allows people to achieve their desired goals. Women's empowerment is the process of making the women strong and able to make decisions for their lives and to access equal opportunities. It is urgently required for building an inclusive and progressive society. Education empowers women by providing knowledge and confidence to understand their rights and stand against injustice. Economic empowerment is very essential for women's empowerment as economic empowerment makes the women economically independent; empowers them to control their lives and to make decisions in family matters; and to support them in family matters. Economic empowerment helps to achieve gender equality, reduces poverty, and fosters overall social development. It leads to improved health, education, and social and political participation of women.

According to population census 2011, Assam is a state with population of 31,169,272 out of which 15,266,133 are female. The sex ratio of the state is 954, with female literacy ratio of 76.27%. The Government of Assam has taken steps to improve the status of women of the state. The Orunodoi Scheme is one attempt of the government to empower the women's community of the state economically. The Orunodoi Scheme is the largest Direct Benefit Transfer programme in Assam to improve the quality of life of the beneficiaries. It empowers the women of Assam by providing direct financial assistance to eligible women who are caretakers of the family. The scheme ensures the monthly minimum cash flow to the eligible, needy, and vulnerable women to meet the essential needs of their families. It is the hope for women of economically vulnerable condition. It helps the old widow to purchase fruits, vegetables, and other basic necessities.

In the study an attempt was made to know the impact of the Orunodoi Scheme on the empowerment of women using the variables good, very good, fair, poor, and very poor.

Table1: Impact of the Orunodoi Scheme on Empowerment of Women

Indicators	No of beneficiaries
Good	10 (40%)
Very good	1 (4%)
Fair	5 (20%)

Poor	7 (28%)
Very poor	2 (8%)

Source: Data compiled from field study

Data of Table1 reflects that out of 25 respondent's 40 percent viewed that the Orunodoi Scheme as good that improved their financial situation. 1 percent of the beneficiaries reported it as very good. 20 percent of respondent reported the scheme as fair, while 28 percent reported it as poor and 8 percent as very poor. The study reveals that the majority of the respondents reported that the scheme has improved their economic situation.

Utilization of Fund:

The Orunodoi Scheme transfers money to the account of beneficiaries. Table 2 shows the utilization pattern of money obtained from the Orunodoi Scheme.

Table 2: Utilization pattern of money

Pattern of Fund Utilization	Beneficiaries
Grocery Items	12 (48%)
Education	9 (36%)
Saving	1 (4%)
Fruits, Vegetables	2 (8%)
medicine	1 (4%)
Electricity	-

Source: Data compiled from field study

Table 2 reveals that 48 percent of the beneficiaries utilized the money received from the Orunodoi Scheme in purchasing different grocery items like mustard oil, sugar, dal, eggs etc. 36 percent beneficiaries spent their money in the education of their children, especially they paid it as tuition money and bus fare for their children. 1(one) percent beneficiaries spend their money on saving and medicine. The single beneficiary that utilizes money on saving reported that she saves the money on the Sukanya Samidhi Yojana. No beneficiary utilizes their money for paying the electricity bill.

Conclusion:

Economic empowerment is a very critical component of sustainable development and of achieving gender equality. Empowerment of women increases the spiritual, political, social and economic strength of women. The Orunodoi Scheme has empowered the women's community of the state and improved their economic situation.

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