



# The Orunodoi Scheme and Its Role in Enhancing Women Empowerment and Household Welfare: A Study in Barpeta District of Assam

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## ABSTRACT

The present study, titled “The Orunodoi Scheme and Its Role in Enhancing Women Empowerment and Households Welfare: A Study in Barpeta District of Assam”, aims to examine the effectiveness of the Orunodoi Scheme in improving the socio-economic condition of women and their families. The Orunodoi Scheme, launched by the Govt. of Assam, provides monthly financial assistance to economically weaker households with women designated as the primary beneficiaries. The scheme seeks to promote financial inclusion, enhance women’s decision-making power and improve overall household welfare.

This study is based on both primary and secondary data. Primary data were collected through field surveys and structured questionnaires administered to selected beneficiaries in Barpeta District, while secondary data were gathered from government reports and official website. A descriptive and analytical research design is adopted to assess the scheme’s impact.

The present study examines the effectiveness of the Orunodoi Scheme by govt of Assam. The scheme provides financial assistance to economically weaker families, with women as primary beneficiaries. The study focuses on key areas such as women’s financial independence, participation in household decision-making and changes in living standards, including expenditure on food, health and education. It also identifies the challenges beneficiaries face in accessing and utilising the scheme’s benefits.

The findings of the study are expected to reveal that the Orunodoi Scheme has contributed positively towards women’s empowerment and improvement in household welfare, although certain implementation challenges may still exist. The study will provide valuable insight for policymakers and contribute to the improvement of the welfare scheme in Assam.

**Keywords:** Orunodoi Scheme, women’s Empowerment, Household Welfare, Financial Inclusion.

## INTRODUCTION:

Women empowerment is a fundamental prerequisite of society, as they play a central role in sustaining both the structure of the family and the broader social system. Their contributions extend across economic, social, and cultural dimensions, making them indispensable to the process of development. Within the household, women act as primary caregivers, resource managers, and key decision influencers, shaping the well-being of family members and the overall quality of life. At the societal level, they contribute to human capital formation by nurturing and educating future generations. Thus, the progress of any society is intrinsically linked to the status, agency, and empowerment of its women.

Despite their critical role, women particularly in developing contexts often face structural constraints such as limited access to financial resources, restricted participation in decision-making, and socio-cultural barriers. These challenges not only hinder their individual growth but also impede broader socio-economic development. Development literature consistently emphasizes that empowering women leads to multidimensional benefits, including improved household welfare, enhanced educational outcomes, and better health indicators. Therefore, women's empowerment is not merely a matter of social justice but a strategic necessity for achieving inclusive and sustainable development.

In recognition of this, contemporary welfare policies have increasingly adopted a gender-sensitive approach, placing women at the centre of development initiatives. In India, this shift is evident in the growing emphasis on Direct Benefit Transfer (DBT) mechanisms, which aim to deliver financial assistance directly to beneficiaries in an efficient and transparent manner. Within this policy framework, the Orunodoi Scheme of Assam emerges as a significant intervention that seeks to integrate poverty alleviation with women's empowerment.

The Orunodoi Scheme was launched on 2 October 2020 by the Government of Assam under the leadership of Sarbananda Sonowal. The selection of this date holds symbolic importance, as it coincides with the birth anniversary of Mahatma Gandhi, whose philosophy of uplifting the most marginalized sections of society continues to guide welfare policymaking in India. Conceptualized as a flagship scheme, Orunodoi provides regular financial assistance to economically vulnerable households, with a distinctive focus on transferring benefits directly to women.

The prioritization of women as primary beneficiaries reflects a well-founded developmental rationale. Women, owing to their central role in household management, are more likely to allocate financial resources toward essential needs such as food, healthcare, and education. By ensuring that financial assistance reaches women directly, the scheme enhances their economic independence, decision-making power, and social status within the household. This, in turn, contributes to improved household welfare and promotes a more equitable distribution of resources.

The introduction of the scheme is particularly relevant in the socio-economic context of Assam, a state characterized by a predominantly rural population and persistent developmental challenges. Issues such as income instability, limited employment opportunities, and vulnerability to natural disasters like floods exacerbate the conditions of poverty and economic insecurity among many households. In such a context, targeted welfare interventions become essential to support vulnerable populations and ensure a minimum standard of living.

Against this backdrop, the Orunodoi Scheme represents a context-specific and inclusive policy response aimed at addressing both immediate and long-term needs of disadvantaged households. By providing a steady flow of financial assistance through the DBT Mechan, the scheme not only supports basic consumption but also promotes financial inclusion and economic stability. Moreover, its focus on marginalized groups, such as widows, single women, and economically weaker sections, reflects a broader commitment to equity and social justice.

In this context, the present study seeks to examine the role of the Orunodoi Scheme in enhancing women's empowerment and improving household welfare in Assam. By situating the scheme within the broader framework of gender-sensitive development and welfare policy, the study aims to contribute to a deeper understanding of its socio-economic impact and policy relevance.

## **REVIEW OF LITERATURE:**

Several studies have been conducted on women's empowerment and welfare schemes in Assam, particularly focusing on the Orunodoi Scheme and similar initiatives. Early studies on women empowerment in Assam highlight that women have traditionally faced socio-economic disadvantages in terms of education, employment, and decision-making power.

In recent years, scholarly attention has increasingly shifted towards Direct Benefit Transfer (DBT)-based welfare schemes, such as the Orunodoi Scheme. Ranjeeta Phukan (2021) emphasized that women's empowerment is closely associated with key socio-economic factors, including income, health, and education, and highlighted the importance of providing targeted financial assistance to women-headed households.

A study by Dr. Nijan Chandra Pegu (2024) found that the Orunodoi Scheme has contributed significantly to the economic empowerment of rural women by providing a regular source of income. The study also identified challenges such as difficulties in accessing benefits and lack of awareness among beneficiaries.

Furthermore, Barnali Thakuria (2026) points out that e-governance and Direct Benefit Transfer (DBT) systems play an important role in improving financial inclusion among women. The study explains that digital payment systems have made welfare schemes like the Orunodoi Scheme more transparent, efficient, and easier to access.

Overall, existing studies show that the Orunodoi Scheme has had a positive impact on women's empowerment and household welfare in Assam. However, some challenges remain, especially in terms of implementation, awareness, and accessibility. Most studies have focused only on specific regions, which highlights the need for more research at the district level, particularly in areas like Barpeta District, Assam.

### RESEARCH OBJECTIVES:

1. To examine the level of awareness and access to the Orunodoi Scheme among the beneficiaries.
2. To assess the impact of the Orunodoi Scheme on women empowerment.
3. To evaluate the impact of the Orunodoi Scheme on household welfare.
4. To identify the problems faced by the beneficiaries in receiving the benefits of the scheme.

### METHODOLOGY:

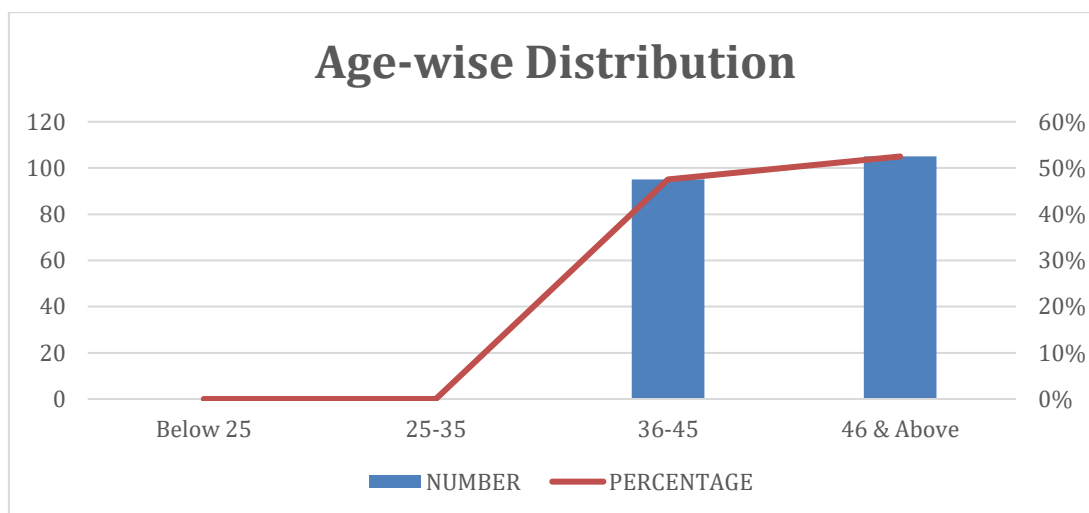
The present study adopts a descriptive and analytical research design. It aims to describe the implementation of the Orunodoi Scheme and analyse its impact on women empowerment and household welfare in Barpeta district. The study is conducted in Barpeta District of Assam, which includes both rural and semi-urban areas. The district is selected due to its significant number of beneficiaries under the Orunodoi Scheme. The population of the study consists of all women beneficiaries of the Orunodoi

Scheme in Barpeta district. A sample of 200 women beneficiaries is selected for the study. In this study, samples are selected by purposive sampling only. The present study uses both primary and secondary data. Primary data are collected directly from respondents through structured questionnaire, personal interviews and field survey, and secondary data are collected from Government reports, official websites, research articles and journals, books and previous studies.

### DATA ANALYSIS AND INTERPRETATION:

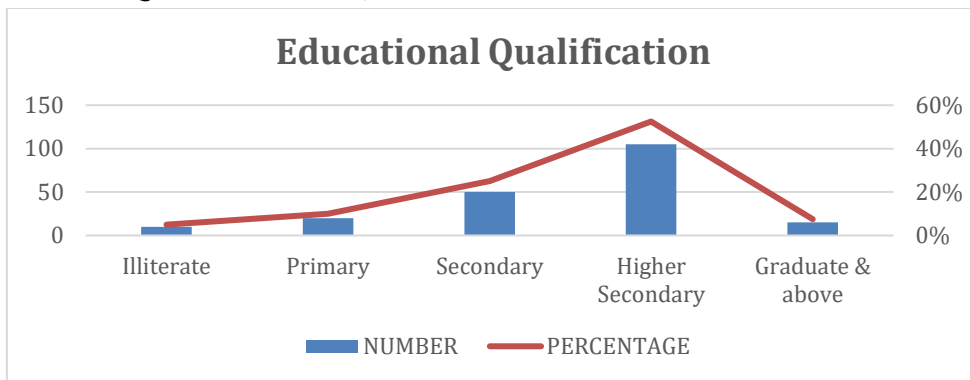
This chapter presents the analysis and interpretation of data collected from 200 respondents through a structured questionnaire. The data have been analysed using simple percentage method and presented in tabular form.

**FIGURE-1 (AGE-WISE DISTRIBUTION)**



**Interpretation:** The data indicate that most respondents (52.5%) fall within the 46 years and above category, suggesting that the scheme is more prevalent among older women, possibly due to greater financial vulnerability.

**FIGURE-2 (EDUCATIONAL QUALIFICATION):**



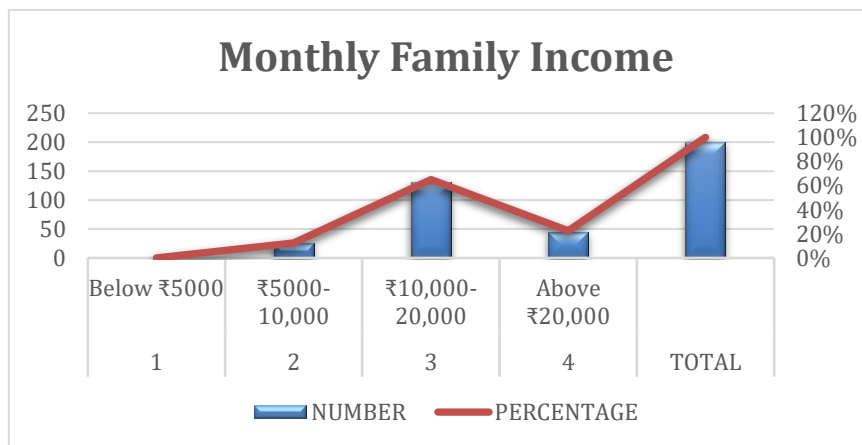
**Interpretation:** Most respondents (52.5) have higher secondary education.

**TABLE-1 (OCCUPATION):**

SL. NO.	OCCUPATION	NUMBER	PERCENTAGE
1	Housewife	158	79%
2	Self-employed	42	21%
TOTAL		200	100%

**Interpretation:** Majority (79%) are housewives, indicating the scheme mainly benefits economically dependent women.

**FIGURE-3 (MONTHLY FAMILY INCOME):**



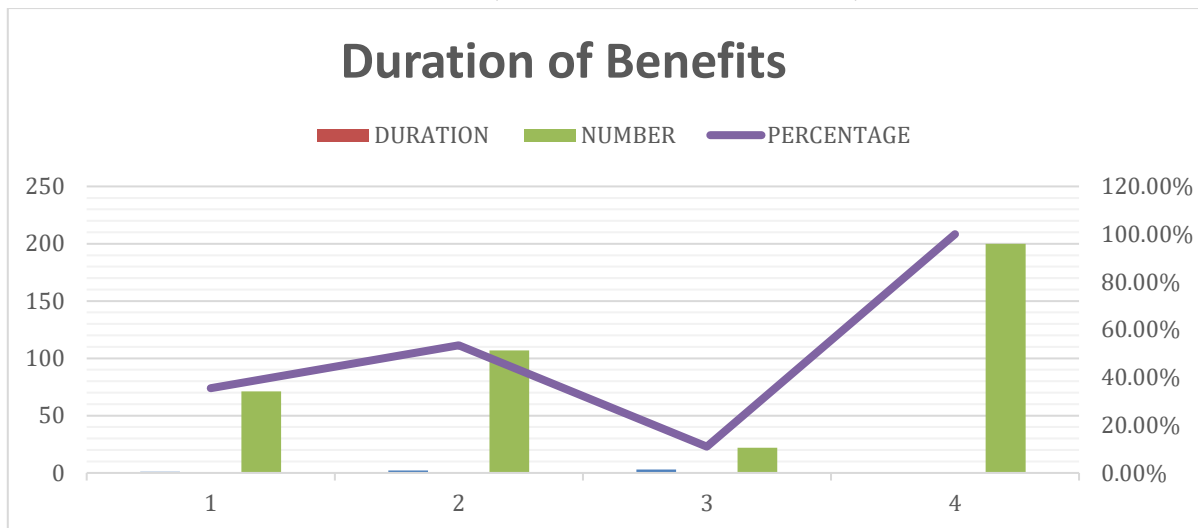
**Interpretation:** Most respondents belong to the ₹10,000-20,000 group, indicating lower-middle economic status.

**TABLE-2 (SOURCES OF AWARENESS):**

SL. NO.	SOURCE	NUMBER	PERCENTAGE
1	Panchayat	89	44.5%
2	Media	80	40%
3	Friends/Relatives	31	15.5%
TOTAL		200	100%

**Interpretation:** Panchayat plays a major role in awareness.

**FIGURE-4 (DURATION OF BENEFITS):**



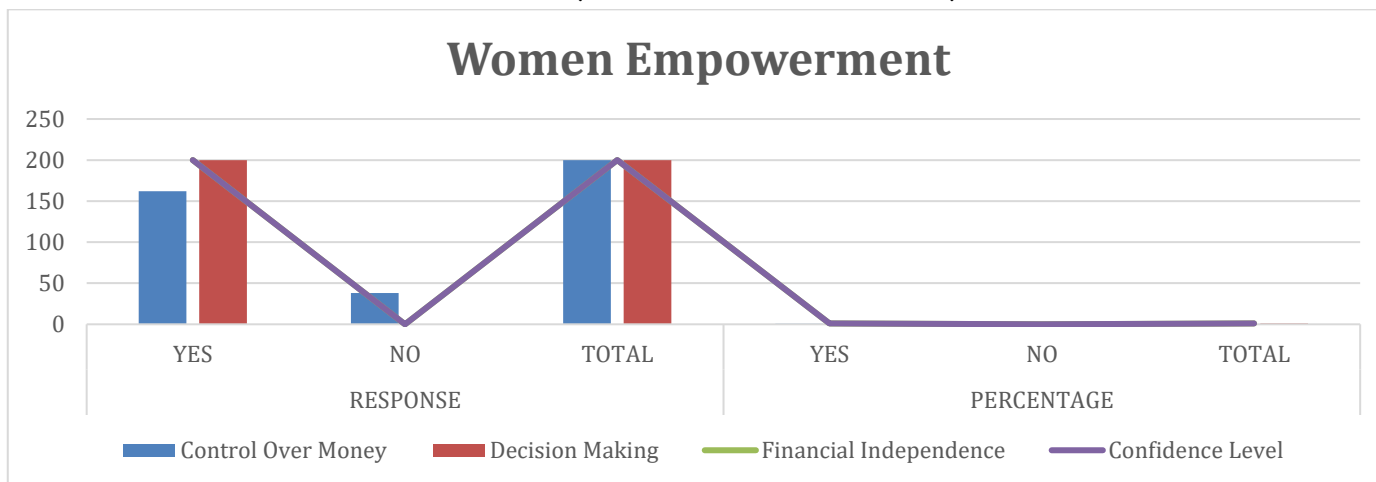
**TABLE-3 (REGULARITY OF BENEFITS):**

SL.NO.	RESPONSE	NUMBER	PERCENTAGE
1	Yes	200	100%
2	No	0	0
TOTAL		200	100%

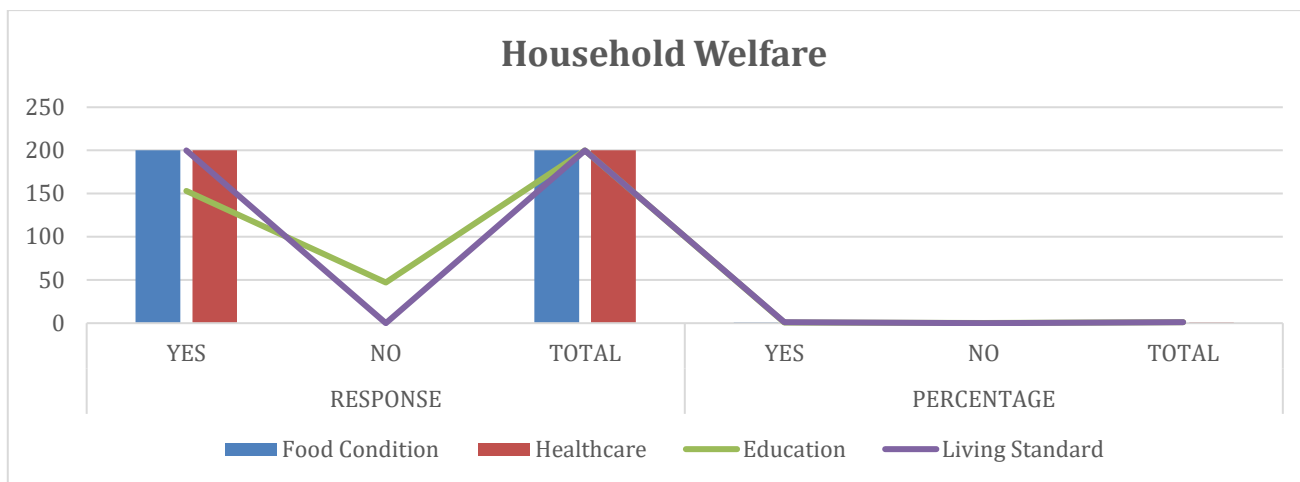
**TABLE-4 (MODE OF PAYMENT):**

SL. NO.	MODE	NUMBER	PERCENTAGE
1	Bank Transfer	200	100%
TOTAL		200	100%

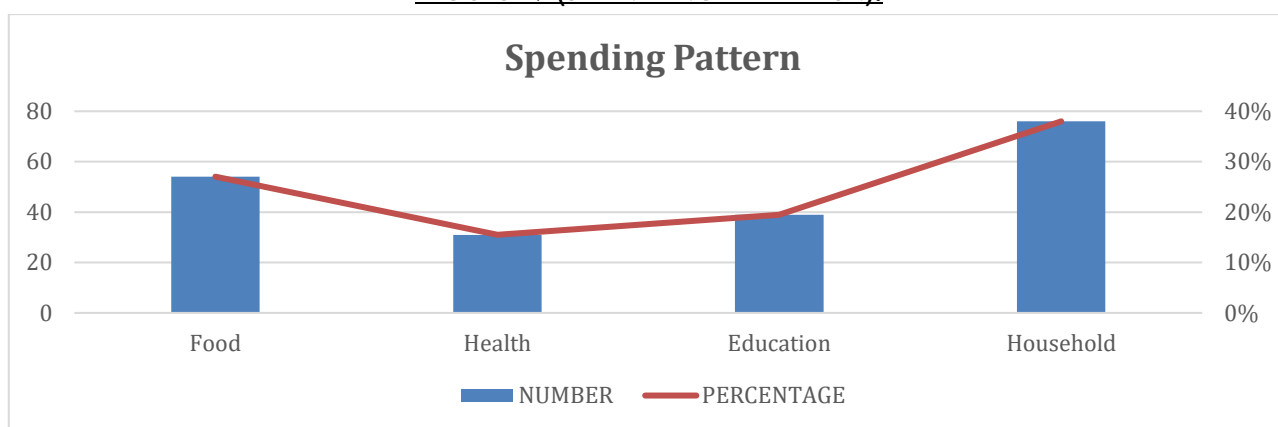
**FIGURE-5 (WOMEN EMPOWERMENT):**



**FIGURE-6 (HOUSEHOLD-WELFARE):**



**FIGURE-7 (SPENDING PATTERN):**



**TABLE-5 (OVERALL OPINION):**

SL. NO.	CATEGORY	RESPONSE				PERCENTAGE			
		Yes	No	Total	Yes	No	Total		
1	Difficulty in Receiving	Yes	No	Total	Yes	No	Total		
		0	200	200	0%	100%	100%		
2	Satisfaction	Yes	No	Total	Yes	No	Total		
		200	0	200	100%	0%	100%		
3	Improvement	Highly Improved	Moderately Improved	No Significant Change	Total	Highly Improved	Moderately Improved	No Significant Change	Total
		12	188	0	200	6%	94%	0%	100%

**OVERALL ANALYSIS:**

The analysis reveals that the scheme has significantly improved women empowerment and household welfare. Most respondents reported improvements in financial independence, decision-making power, and living standards. The scheme is well-implemented and benefits are regularly received.

## MAJOR FINDINGS:

1. Majority of respondents are middle-aged women: The findings show that a significant proportion of beneficiaries belong to the middle-aged and older age groups, with 52.5% aged 46 years and above. This indicates that the scheme predominantly targets women who are more likely to experience financial dependency and socio-economic vulnerability.
2. Educational Attainment: The findings show that while most respondents (52.5%) have completed higher secondary education, a smaller proportion remains illiterate (5%). This suggests that although basic educational attainment is present, limited higher education may influence beneficiaries' financial awareness and capacity to maximize scheme benefits.
3. Occupational Status: A substantial majority of respondents (79%) are housewives, indicating a high level of economic dependency. This highlights that the scheme primarily targets non-earning or informally employed women and plays a crucial role in integrating them into the financial system.
4. Majority belong to lower-middle income group: Most respondents (65%) belong to the monthly income group of ₹10,000–₹20,000, reflecting a concentration of beneficiaries within the lower-middle-income category. This demonstrates that the scheme effectively targets economically weaker sections, although some inclusion of relatively better-off households is also evident.
5. The Panchayat serves as the primary source of awareness (44.5%), followed closely by media (40%). This underscores the importance of local governance institutions and communication channels in ensuring the outreach and accessibility of welfare schemes in rural and semi-urban areas.
6. Most beneficiaries (53.5%) have been receiving benefits for 1–3 years, and all respondents reported consistent and regular receipt of financial assistance. This indicates a high level of efficiency and reliability in the implementation of the scheme. Financial Inclusion through Payment Mechanism.
7. The universal use of bank transfers (100%) reflects the successful implementation of Direct Benefit Transfer (DBT) systems. This not only ensures transparency but also enhances financial inclusion by connecting beneficiaries to formal banking services.
8. Decision-making power has increased. The findings demonstrate a strong positive impact on multiple dimensions of women's empowerment. Most respondents reported improved control over financial resources (81%), while all respondents indicated increased participation in household decision-making, financial independence, and confidence levels (100%). This suggests that the scheme has significantly strengthened women's agency and socio-economic position within households.
9. Household conditions have improved. The scheme has led to notable improvements in key aspects of household welfare, including food security, healthcare access, and living standards, all reported at 100%. However, improvement in educational outcomes is comparatively lower (76.5%), indicating that while immediate consumption needs are effectively addressed, long-term developmental impacts may require additional support mechanism.
10. Spending is mainly on household needs. Expenditure Patterns of Beneficiaries. The spending pattern reveals that the largest share of financial assistance is allocated to household needs (38%), followed by food (27%), education (19.5%), and health (15.5%). This reflects the prioritization of essential consumption, highlighting the scheme's role in sustaining basic livelihood requirements.
11. The study finds an exceptionally high level of satisfaction among beneficiaries (100%), with no reported difficulties in accessing benefits. Furthermore, 94% of respondents perceive moderate improvement in their socio-economic condition, while 6% report significant improvement. This indicates that the scheme is widely accepted and perceived as effective, although the depth of impact varies across beneficiaries.

## SUGGESTIONS:

1. Increase financial assistance amount: Given that most beneficiaries belong to the lower-middle-income group, the amount of financial assistance should be moderately enhanced to better address their economic needs and rising cost of living.

2. Improve awareness in remote areas: Awareness campaigns should be further strengthened in less reached and remote areas to ensure that similarly eligible individuals, particularly women in comparable socio-economic conditions, can access the scheme.
3. Provide financial literacy programs: As a large proportion of beneficiaries are housewives, targeted financial literacy and skill development programmes should be introduced to promote financial independence and informed utilization of benefits.
4. Ensure transparency in beneficiary selection: To maintain fairness and credibility, transparency in beneficiary identification and selection processes should be reinforced, especially as the scheme expands to cover a wider eligible population.
5. Expand coverage of scheme: Considering the demographic concentration of beneficiaries, the scheme's coverage may be strategically expanded to include other vulnerable groups who meet similar economic criteria but remain excluded.

## CONCLUSION:

The present study demonstrates that the Orunodoi Scheme has made a meaningful contribution to advancing women's empowerment and enhancing household welfare in Barpeta district. Empirical evidence indicates that the scheme has facilitated greater financial autonomy among beneficiaries, strengthened their role in household decision-making, and contributed to improvements in overall living standards. These outcomes underscore the effectiveness of the scheme as a targeted social welfare intervention. In conclusion, the Orunodoi Scheme emerges as a significant instrument for promoting inclusive socio-economic development, particularly among economically vulnerable women.

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