

Social Protection and Women's Empowerment: An Exhaustive Evaluation of Assam's Orunodoi Scheme

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ABSTRACT

Rural women represent the socio-economic backbone of household and community management across India, yet their immense contributions to productive and reproductive activities remain structurally undervalued and largely excluded from formal economic recognition. In Assam, an agrarian state heavily reliant on informal employment, deeply entrenched socio-cultural norms frequently subordinate women in financial decision-making, thereby leading to the feminization of poverty. To address these systemic inequalities, the Government of Assam implemented the Orunodoi Scheme, a pioneering direct benefit transfer (DBT) program providing a monthly unconditional cash transfer to socio-economically vulnerable households, explicitly designating women as the primary beneficiaries. Utilizing a descriptive and analytical research design, primary data was collected through semi-structured interviews with 20 registered women beneficiaries in Panbari village, located within the Narayanpur revenue circle of the Lakhimpur district. The scheme functions as a vital macroeconomic stabilizer at the micro-level, significantly smoothing consumption, improving dietary practices and enabling timely access to essential healthcare. Furthermore, mandatory integration with the formal banking system has catalyzed unprecedented financial inclusion and nascent micro-savings behaviours. Sociologically, this independent financial

resource has elevated women's self-esteem and fostered greater intra-household bargaining power. However, the study also identifies persistent structural constraints including the inflationary erosion of the transfer value, technical frictions in digital banking, and the pervasive threat of patriarchal appropriation of funds. Ultimately, while cash transfers are vital, they require complementary institutional interventions to achieve truly transformative gender empowerment.

Keywords: Orunodoi Scheme, Women's Empowerment, Direct Benefit Transfer, Social Protection, Capability Approach, Rural Livelihoods.

1. INTRODUCTION

The architecture of social welfare in the Global South has undergone a profound and highly contested transformation over the past two decades. Historically, developing states relied heavily on in-kind subsidy distributions, price controls, and fragmented social assistance programs to address chronic poverty (Narayan, 2002; World Bank, 2012). However, these traditional mechanisms were frequently marred by bureaucratic inefficiencies and severe leakage of funds (Planning Commission of India, 2013). In response, policymakers have increasingly gravitated toward Direct Benefit Transfers (DBTs) and unconditional cash transfers, leveraging digital financial inclusion to bypass intermediaries and deliver capital directly to marginalized populations

(Government of India, 2022; Gaikwad et.al, 2020).

Rural women form the backbone of household and community management in India. Their daily contributions span a broad spectrum of critical, labour-intensive activities, including agricultural input, raising livestock, domestic maintenance, childcare, and participation in informal labour markets (Sharma, A., 2018). In Assam, where informal employment and agriculture constitute the primary sources of livelihood, rural women play an exceptionally vital role in sustaining family economies. Yet, their massive contributions to both productive and reproductive activities are systematically undervalued and poorly subsidized within the formal economic structure (Hazarika, B., 2017). Rigid socio-cultural values often relegate women to subordinate positions in family and community decision-making processes, restricting their free will, freedom of movement, and access to material resources (Boserup, 1970; Moser, 1993; Sen, A., 1990). Consequently, most rural women in Assam occupy a precarious economic position characterized by fluctuating incomes, limited asset ownership, and a severe lack of formal employment opportunities.

To overcome these structural impediments and offer targeted assistance to economically disadvantaged families, the Government of Assam initiated the Orunodoi Scheme (Assam Government, 2020; Government of Assam, 2021). This massive welfare initiative seeks to enhance the financial stability of impoverished households by providing monthly financial support directly to women beneficiaries. By emphasizing women as the primary recipients, the state officially recognizes their pivotal role in family financial management and household welfare. The program relies on a transparent DBT mechanism intended to eliminate intermediaries and deliver benefits efficiently (Das and Mishra, 2018; Guha and Debnath, 1998).

The fundamental assumption behind such cash-based welfare schemes is that anticipated, recurrent cash inflows assist households in smoothing consumption, absorbing income shocks, and investing in essential human capital, including food, healthcare, and education (Duflo, 2012; Ambler, n.d). In rural Assam, where households frequently rely on seasonal agriculture and daily wage labour, income volatility is a persistent, structural challenge. A regular monthly cash transfer serves as a valuable buffer against this ambient economic uncertainty. More critically, when cash transfers are directed exclusively into women's accounts, they have the potential to disrupt traditional, patriarchal power relations within the domestic sphere.

2. LITERATURE REVIEW

The intersection of resource ownership and gender empowerment has been heavily theorized in developmental economics. Agarwal (1994) established that when women hold ownership over land and productive assets, intra-household bargaining power and livelihood security are enhanced significantly. Expanding on this, Kabeer (1999) operationalized the concept of empowerment as a triadic structure encompassing resources, agency, and achievements, positing that economic access forms the bedrock of decision-making among women. Chant (2007) explored the "feminization of poverty," emphasizing that the unequal burden of unpaid care work and informal employment disproportionately exposes women to acute vulnerability within rural economies.

Drawing upon various Indian demographic data that demonstrated that while women's involvement in paid labour enhances household welfare, the most profound benefits are realized only when women maintain direct control over that income. Similarly, Dreze and Sen (2013) consistently pointed out that durable empowerment necessitates access to assets, education, and institutional support. Regarding the mechanism of welfare delivery, Khera

(2017) discovered that while DBTs make the distribution process more transparent and reduce leakages, significant digital and banking obstacles persist in rural territories. Kandpal et.al (2023) noted that unconditional cash transfers successfully increase the financial inclusion of women, though they do not necessarily lead to long-term livelihood diversification without complementary interventions. Furthermore, Watson., Singh, & Takahashi (2018) stated that while social assistance programs enhance food security and healthcare expenditure, they must be supplemented by active employment generation to create sustainable mobility (United Nations Development Programme, 2020).

In the specific context of Assam, agrarian and informal rural livelihoods render women uniquely vulnerable (Baruah, 2018). Evaluating earlier state welfare programs, Phukan (2021) found that prior interventions did not yield a significant effect on consumption stability and provided only a marginal boost to the economic autonomy of women. However, recent micro-level empirical studies evaluating the Orunodoi Scheme highlight its role in fostering financial independence and addressing gender disparities (Pegu, 2024). Scholars indicate that the scheme acts as a powerful catalyst for socio-economic development, directly improving household purchasing power and food security (Goswami, 2023). Conversely, Buddha, Das & Maiorano (2025) cautioned that the financial transfer amount is often too modest to stimulate significant adjustments to long-term livelihoods or facilitate substantial asset accumulation.

2.1. Theoretical Framework

This research is anchored in two foundational frameworks: Amartya Sen's Capability Approach and Naila Kabeer's Framework of Women's Empowerment.

Through his seminal work *Development as Freedom*, Sen (1999) argued that development should not be reductively measured by income accumulation. Instead,

true development is defined by the expansion of capabilities the real, substantive opportunities individuals possess to achieve the lives they have reason to value. Poverty is conceptualized not merely as a deficit of capital, but as a severe deprivation of basic capabilities. The Orunodoi Scheme directly intersects with this framework; by providing a guaranteed monthly transfer, the scheme seeks to convert raw income into substantive capabilities by granting women direct control over financial resources.

Naila Kabeer's Framework of Women's Empowerment provides the secondary analytical lens, addressing the mechanisms through which marginalized individuals gain structural power (Kabeer, 1999; 2005). Kabeer defines empowerment as the dynamic process by which those historically denied the ability to make strategic life choices acquire that ability. This process consists of three indivisible dimensions: Resources, Agency, and Achievements. Under the Orunodoi architecture, the state explicitly provides the "Resource." However, this study utilizes Kabeer's framework to ascertain whether access to this resource authentically translates into "Agency" the capacity of rural women to make decisions, resist intra-household exploitation, and assert their rights.

3. MATERIALS & METHODS

3.1. Study Area and Target Population

The research was conducted in the designated rural settlement of Panbari, situated within the Narayanpur revenue circle of the Lakhimpur district in Assam. The choice of this specific geographical area was highly purposive, as the Orunodoi Scheme was explicitly designed to target economically vulnerable, agrarian families heavily concentrated in such rural districts. According to available demographic records, the Panbari village comprises 285 households with a total population heavily reliant on agriculture, where 312 individuals operate as marginal workers facing frequent seasonal income shocks (Census of India, 2011). Notably, while the village boasts an

overall strong literacy rate, female literacy (90.76%) traditionally trails male literacy (97.57%), reflecting lingering historical disparities in capability expansions (Census of India, 2011).

3.2. Research Design and Sampling

This study utilized a combined descriptive and analytical research design. The descriptive framework was deployed to thoroughly investigate the socio-economic profiles of the beneficiaries, while the analytical framework was utilized to estimate substantive changes in income, expenditure, savings behaviours, and intra-household decision-making power. A purposive and snowball sampling technique was adopted to select the respondents. The sample size was strictly constrained to 20 women who were formally registered, active beneficiaries of the Orunodoi Scheme in the Panbari area.

3.3. Tools and Sources of Data Collection

The study relied on both primary and secondary data sources. Primary data was systematically gathered using standardized,

semi-structured interview guides. The interviews featured open-ended questions designed to elicit deep, qualitative responses regarding the lived experiences of the women. Direct field observation and supplemental telephone interviews were also employed to clarify ambiguities and ensure data robustness. Secondary data was collected through a comprehensive review of government policy reports, academic journals, books, and validated digital resources.

4. RESULT

4.1. Profile of the Orunodoi Scheme and the Beneficiaries

Launched in October 2020, the Orunodoi Scheme operates on a strict set of inclusionary and exclusionary criteria (Assam Government, 2020). Eligibility mandates an annual family income strictly below Rs. 2 lakhs, landholdings not exceeding 2.5 bighas, and an absence of government employees or income taxpayers within the household.

Table 1: Implicit Financial Subsidy Structure of the Orunodoi Scheme

Benefit Allocation Category	Benefit Allocation Category	Intended Purpose and Utilization
Healthcare	400	Procurement of essential medicines and addressing routine healthcare needs.
Nutritional Subsidy (Pulses)	200	Provision of a 50% subsidy for the procurement of 4 kg of protein-rich pulses.
Nutritional Subsidy (Sugar)	80	Provision of a 50% subsidy for the procurement of 4 kg of sugar.
Perishable Nutrition	150	Procurement of fresh, micronutrient-rich fruits and vegetables.
Utility Subsidy	250	Subsidizing up to 50 units of domestic electricity consumption to lower utility burdens.
General Essentials	170	Household hygiene maintenance and mitigating residual pandemic-related expenses.
Total Monthly Transfer	1250	Consolidated Direct Benefit Transfer directly into the female beneficiary's Aadhaar-seeded bank account

Caption: Table 1 illustrates the theoretical financial segmentation of the Rs. 1,250 Orunodoi transfer, outlining how the state designed the grant to subsidize multiple dimensions of poverty.

The financial architecture of the scheme evolved from an initial monthly disbursement of Rs. 830 to Rs. 1,250 in 2023, reflecting state responsiveness to macroeconomic inflation (Assam Government, 2023). The 20 respondents

interviewed in Panbari represented a diverse demographic cross-section, ranging from young married women in their twenties to elderly widows in their seventies. Educationally, the majority possessed only primary or upper primary schooling. The

predominant sources of household income prior to the intervention were irregular agricultural wage labour and informal construction work, rendering the families highly susceptible to seasonal income shocks and cyclical poverty.

4.2. Economic Impact: Consumption Smoothing and Alleviation of Income Volatility

The most immediate and universally reported impact of the Orunodoi Scheme was the injection of vital liquidity into cash-starved households. Prior to the intervention, families frequently resorted to high-interest borrowing from local moneylenders during agricultural lean seasons. The infusion of Rs. 1,250 per month acted as a fundamental macroeconomic stabilizer. Beneficiaries consistently described the transfer as a "monthly lifeline" that provided a previously absent sense of financial predictability.

Empirical observations indicated a very high marginal propensity to consume, with the funds typically exhausted within the first week of receipt. Expenditure was heavily skewed toward non-durable essential commodities, primarily cooking oil, rice, pulses, vegetables, soap, and hygiene products. However, several respondents noted that escalating market inflation has severely eroded the purchasing power of the transfer, limiting its ability to cover comprehensive household needs.

4.3. Nutritional Security and Healthcare Access

The scheme facilitated a definitive upgrade in household dietary diversity, aligning with broader poverty reduction goals (NITI Aayog, 2021). Beneficiaries reported transitioning from carbohydrate-heavy diets restricted mostly to rice and basic vegetables to incorporating protein-rich staples such as lentils, eggs, and fish. During severe exogenous shocks, such as the annual flooding or drought periods that cripple agricultural wages, the transfer successfully insulated families from absolute caloric deprivation.

Regarding human capital investment, the funds partially removed the financial barriers to routine medical interventions. Women utilized the transfer to procure essential medicines, finance pediatric consultations, and secure nutritional supplements like iron and calcium. Crucially, the independent capital allowed women to independently address emergency medical needs for dependent children and elderly in-laws without enduring the delays associated with soliciting funds from male relatives.

4.4. Educational Support and Financial Inclusion

While the Rs. 1,250 quantum is grossly inadequate for tertiary education; it successfully bridged the gap for vital ancillary educational costs. Mothers utilized the funds to procure school uniforms, stationery, examination fees, and localized private tutoring.

Strategically, the scheme forced mass financial inclusion. For the vast majority of respondents in Panbari, qualifying for Orunodoi necessitated opening their very first formal bank account. This integration into the banking sector catalyzed significant financial literacy. Consequently, nascent savings behaviours emerged. Several women systematically sequestered small fractions of the grant, occasionally pooling these micro-savings within Self-Help Groups (SHGs) to initiate rudimentary entrepreneurial ventures such as poultry rearing and vegetable vending. The link between financial inclusion, SHG participation, and broader community-level economic agency has been extensively documented in recent evaluations across adjacent districts in Assam (Kazi & Bhumali, 2026; Swain & Wallentin, 2012).

4.5. Systemic Frictions and Implementation Challenges

Despite the transformative economic relief, the implementation of the scheme suffered from structural bottlenecks. Technological exclusion remained a paramount challenge; Aadhaar biometric mismatches, dormant

accounts, and system glitches on government portals frequently delayed disbursements. Furthermore, geographic isolation meant that the transport costs incurred while traveling to distant ATMs severely diluted the net economic benefit for marginalized populations. The most pervasive complaint, however, was the static nature of the transfer amount; respondents universally noted that rampant inflation in the essential commodities market had critically eroded the real purchasing power of the Rs. 1,250 benefits.

5. DISCUSSION

5.1. Agency, Decision-Making, and Intra-Household Dynamics

Viewing the results through Naila Kabeer's empowerment framework (Kabeer, 1999), the provision of state capital (Resources) generated complex, varied outcomes regarding female autonomy (Agency). In households characterized by relatively progressive dynamics, the receipt of the transfer positively correlated with an increased consultation of women in domestic financial matters. The state-sponsored financial contribution legitimized their presence in economic discussions, granting them the unprecedented ability to make unilateral decisions regarding micro-purchases. This aligns with broader findings across Assam, which indicate that DBTs can significantly enhance women's intra-household bargaining power (Kalita, 2023). However, the limits of purely economic interventions were starkly evident in deeply patriarchal households. In several instances, male heads of the family systematically expropriated the funds immediately upon withdrawal. In such scenarios, the woman functioned merely as a legal conduit for the capital, completely deprived of the allocative agency to dictate its expenditure. This phenomenon definitively proves that financial interventions alone cannot unilaterally dismantle centuries of entrenched socio-cultural hierarchies; without parallel investments in gender sensitization and legal literacy, the

empowerment outcomes of cash transfers remain highly vulnerable to patriarchal sabotage (Phukan, 2021).

5.2. Cognitive Empowerment and the Redefinition of Social Status

The psychological dividends of the Orunodoi Scheme align closely with Amartya Sen's capability of living with dignity (Sen, A., 1999). Beneficiaries articulated a profound restoration of self-worth; transitioning from an entirely dependent status to a formalized, cash-contributing member of the household deeply validated their societal position. This cognitive empowerment was particularly acute among marginalized demographics, such as widows and deserted spouses, for whom state recognition functioned as a powerful bulwark against social ostracization.

The scheme also catalyzed a redefinition of gender relations. Financial scarcity is a documented catalyst for domestic friction; the introduction of predictable revenue noticeably lowered ambient financial stress. Moreover, the necessity of navigating the scheme's administrative prerequisites acted as a curriculum in civic engagement. Women emerged with heightened institutional literacy, leading to cascading awareness and enrolment in adjacent state welfare initiatives like the Ayushman Bharat health insurance scheme.

6. CONCLUSION

The implementation of the Orunodoi Scheme constitutes a watershed moment in the trajectory of social policy in Assam (Phukan, 2021). Economically, it provides critical consumption smoothing, mitigates severe income volatility, and acts as a vital safety net against nutritional and health crises. Socially, it generates profound dividends by bestowing dignity, elevating women's bargaining power within the domestic sphere, and pulling deeply marginalized women into the formal financial ecosystem. However, the transformative ceiling of the scheme is currently capped by the modest quantum of the transfer itself, the erosive

macroeconomic effects of inflation, pervasive digital illiteracy, and the persistent threat of male appropriation of funds. To optimize the scheme's efficacy, policymakers must urgently index the transfer amount to inflation, ideally raising the base to Rs. 2,500–3,000 to foster genuine capital accumulation rather than mere subsistence survival. Furthermore, the cash transfer must be heavily synergized with institutional linkages, specifically vocational training and SHG networks, and supported by aggressive, community-level gender sensitization programs. Ultimately, while the Orunodoi Scheme represents an indispensable foundation for equitable development, achieving structural economic independence for rural women necessitates a comprehensive, multi-sectoral strategy that addresses both material deprivation and entrenched patriarchal norms.

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