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Subhadra Yojana: Odisha’s Cash-Transfer Scheme for Women

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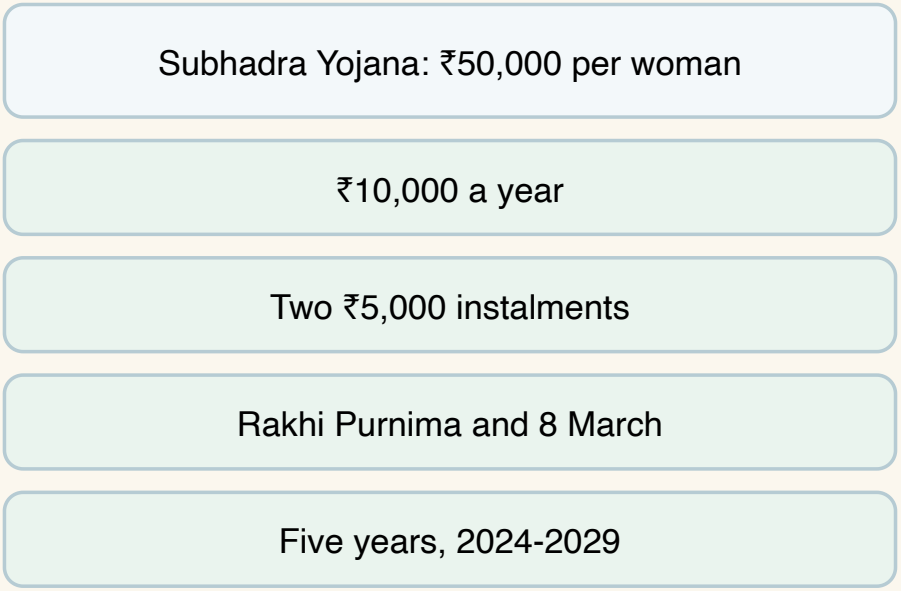
Odisha’s BJP government made one promise before the 2024 elections. It would pay cash to women. Subhadra Yojana is that promise in action.

1 Launch and Name

Subhadra Yojana was the main campaign promise of the BJP in Odisha. PM Narendra Modi had promised financial help for at least one woman in every family if the BJP came to power. The party won, and its victory ended 24 years of BJD rule.

When and where was it launched?

PM Narendra Modi launched it on 17 September 2024. The venue was Janata Maidan in Bhubaneswar. It was also his 74th birthday.



Subhadra Yojana in four numbers. Original explanatory diagram.

Why is it called Subhadra?

The scheme is named after Goddess Subhadra. She is the younger sister of Lord Jagannath, who is revered across Odisha.

> **Quick check 1.** Subhadra Yojana pays ₹10,000 a year in two instalments of ₹5,000. *(True or False?)* See answer ↓

Sources: etvbharat.com; deccanchronicle.com

2 Eligibility and Payment Route

The scheme is aimed at women aged 21 to 60 years. It is expected to benefit over one crore women. More than 50 lakh women had already registered by the launch day.

Who is left out?

Some women cannot join. These are:

- Women from financially sound families.
- Government job holders.
- Income taxpayers.
- Women already getting ₹1,500 or more a month, or ₹18,000 or more a year, under another government scheme.

How does the money arrive?

The state sends it by Direct Benefit Transfer into an Aadhaar-enabled single-holder bank account. Each woman also gets a Subhadra debit card.

The Women and Child Development Department forms a Subhadra Society to run the scheme.

> **Quick check 2.** Women aged 18 to 60 years are eligible for Subhadra Yojana. *(True or False?)* See answer ↓

Sources: deccanchronicle.com; etvbharat.com; businesstoday.in

3 Payouts and Outlay

Each woman gets ₹10,000 a year. It comes in two instalments of ₹5,000.

When are the instalments paid?

The first comes on Rakhi Purnima, which usually falls in August. The second comes on International Women's Day, 8 March.

How much will a woman get in total?

The scheme runs for five years. Each eligible woman is entitled to ₹50,000 in all.

What does it cost the state?

The outlay is ₹55,825 crore for the five years 2024-2029. One estimate says the spending could generate benefits nearing ₹2.5 lakh crore for the state's economy.

Item	Figure
Yearly payout per woman	₹10,000
Instalment size	₹5,000
Years	5 (2024-2029)
Total per woman	₹50,000
Outlay	₹55,825 crore

> **Quick check 3.** Subhadra Yojana was launched by PM Modi at Janata Maidan, Bhubaneswar. *(True or False?)* See answer ↓

Sources: businesstoday.in; odishabytes.com

4 The Fifth Instalment, August 2026

On 28 August 2026, Chief Minister Mohan Charan Majhi released the fifth instalment. The event was at Lathipada in Nayagarh district, on Rakhi Purnima.

How big was it?

The money reached 1,03,26,162 women. The total was about ₹5,160 crore, sent by Direct Benefit Transfer.

Who got money for the first time?

About 2.21 lakh women, exactly 2,21,054, were added in this round. Women who had missed earlier rounds received ₹25,000 in a single transfer. That covered all five instalments.

What do women do with the money?

A survey by IIM Sambalpur and SBI found that 80% of beneficiaries invest the money. They use it for long-term financial security and to start enterprises.

> **Quick check 4.** Each eligible woman can get ₹50,000 over the five years of the scheme. *(True or False?)* See answer ↓

Sources: test.uniindia.com; odishabytes.com; cm.odisha.gov.in

5 Which exam traps should you avoid?

- The age band is 21 to 60 years, not 18 to 60.
- Payment is ₹10,000 a year in two instalments of ₹5,000. It is not monthly.
- The two dates are Rakhi Purnima and 8 March.
- The total is ₹50,000 per woman over five years.
- Launch was on 17 September 2024 at Janata Maidan, Bhubaneswar.

What is the memory hook?

Two instalments, two festivals, five years, ₹50,000.

> **Quick check 5.** The fifth instalment, on 28 August 2026, reached about 50 lakh women. *(True or False?)* See answer ↓

Sources: deccanchronicle.com; etvbharat.com

Practice MCQs

1. What is the age band for Subhadra Yojana?

A. 25 to 65 years

B. 18 to 60 years

C. 21 to 45 years

D. 21 to 60 years

See answer ↓

2. How much does Subhadra Yojana pay each woman every year?

A. ₹10,000

B. ₹5,000

C. ₹18,000

D. ₹50,000

See answer ↓

3. On which two occasions are Subhadra instalments paid?

A. Rakhi Purnima and 8 March

B. Diwali and Holi

C. Nuakhai and Akshaya Tritiya

D. Republic Day and Independence Day

See answer ↓

4. What is Subhadra Yojana's outlay for 2024-2029?

A. ₹55,825 crore

B. ₹5,160 crore

C. ₹10,000 crore

D. ₹1,25,000 crore

See answer ↓

5. Where was the fifth Subhadra instalment released on 28 August 2026?

A. Puri

B. Lathipada, Nayagarh

C. Sambalpur

D. Janata Maidan, Bhubaneswar

See answer ↓

Answer Key

1. **D.** Women aged 21 to 60 years are eligible. Taxpayers and government job holders are left out. ↑ Q1
2. **A.** The yearly payout is ₹10,000. It comes in two instalments of ₹5,000. ↑ Q2
3. **A.** The first comes on Rakhi Purnima. The second comes on International Women's Day, 8 March. ↑ Q3
4. **A.** The outlay is ₹55,825 crore over five years. Each woman is entitled to ₹50,000 in all. ↑ Q4
5. **B.** Chief Minister Majhi released it at Lathipada in Nayagarh district on Rakhi Purnima. ↑ Q5

Quick-check answers

1. **True.** The instalments come on Rakhi Purnima and 8 March. ↑ 1
2. **False.** The age band is 21 to 60 years. ↑ 2
3. **True.** It was launched on 17 September 2024, his 74th birthday. ↑ 3
4. **True.** That is ₹10,000 a year for five years. ↑ 4
5. **False.** It reached 1,03,26,162 women, over one crore. ↑ 5

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