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# Orunodoi: Assam’s Cash-Transfer Scheme for Women

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# Orunodoi: Assam's Cash-Transfer Scheme for Women

Assam's **Orunodoi** started in 2020, well before the wave of women's cash schemes in other states.

Since then the monthly payout has risen from ₹830 to ₹1,250.

The scheme has grown with each new version.

This lesson covers its launch, who qualifies, the three versions, and its link with Assam's elections.

## When did Orunodoi begin, and who qualifies?

### How did Orunodoi start?

Orunodoi is Assam's cash-transfer scheme for women.

Chief Minister **Sarbananda Sonowal** launched it on 1 December 2020.

It was first announced in the state budget for 2020-21.

The first payment was **₹830 a month** into a bank account.

More than 17 lakh families in 29 of the 33 districts were paid at first.

The number was to rise to 22 lakh later.

Assam was the first state to launch a DBT scheme for women.

Sources: deccanherald.com; etvbharat.com

> **Quick check 1.** Orunodoi was launched under Chief Minister Sarbananda Sonowal. *(True or False?)* See answer ↓

### Who qualifies?

The scheme uses a list of conditions.

A woman needs to meet any one of them.

They include widows and unmarried women above 45, transgender persons and persons with disability.

They also include women under the **Antyodaya Anna Yojana**, or AAY, the ration scheme for the poorest families.

Or the woman can come from a household earning less than ₹2 lakh a year.

Only one woman per family can be chosen.

Sources: pw.live

> **Quick check 2.** A woman needs to meet every listed condition to qualify for Orunodoi. *(True or False?)* See answer ↓

## How has the payment changed over time?

### What are the three versions?

The first version paid ₹830 a month from December 2020.

**Orunodoi 2.0** was launched on 14 December 2022 by Chief Minister Himanta Biswa Sarma.

It added over 10.5 lakh new beneficiaries.

It was a ₹4,142-crore programme.

**Orunodoi 3.0** was launched on 19 September 2024.

It pays ₹1,250 a month on the 10th of each month.

It covers more than 37 lakh beneficiaries.

Sources: eastmojo.com; etvbharat.com

| Version | Launched | Monthly amount |
|---|---|---|
| Orunodoi (1.0) | December 2020 | ₹830 |
| Orunodoi 2.0 | 14 December 2022 | Adds 10.5 lakh new beneficiaries |
| Orunodoi 3.0 | 19 September 2024 | ₹1,250 |

> **Quick check 3.** Orunodoi 3.0 pays ₹1,250 a month. *(True or False?)* See answer ↓

## What happened with payments in 2026?

On 10 March 2026, Assam transferred ₹9,000 each to 40 lakh women.

The total was ₹3,600 crore.

On 1 August 2026, the state began the FY2026-27 payments.

More than 37 lakh women get ₹1,250 each.

Payments are now Aadhaar-linked to avoid duplicate or wrong bank accounts.

Women in Sivasagar, Charaideo, Golaghat and Jorhat got an extra ₹2,500 after floods.

An **Orunodoi Sarathi** is to be appointed in every Assembly constituency to help women.

Sources: newsonair.gov.in; dailypioneer.com; assamtribune.com; outlookmoney.com

## What is the advance?

The Chief Minister announced a plan on 1 August 2026.

Women will be able to draw up to ₹15,000 in advance, interest free.

The amount will be recovered slowly from later instalments.

Women will also be able to pledge their future Orunodoi money to get a bank loan.

The government said it was still working on the mechanism.

Sources: assamtribune.com; dailypioneer.com

## How does the money reach a woman, step by step?

Step 1: the woman must meet at least one condition.

Examples are being a widow, or living in a household earning under ₹2 lakh a year.

Step 2: she is enrolled and her name goes on the beneficiary list.

Step 3: only one woman per family is chosen.

Step 4: the fixed amount of ₹1,250 is sent on the 10th of each month.

Step 5: the money goes straight to her Aadhaar-linked bank account by Direct Benefit Transfer, or DBT.

No middleman handles the cash.

Sources: pw.live; etvbharat.com; dailypioneer.com

## A worked example

Take a widow in Jorhat who is on the list.

In a normal month she receives ₹1,250.

Over twelve months that adds up to ₹15,000.

In August 2026, women in the flood-hit districts, including Jorhat, were to get ₹2,500 for that month.

The state fixes the amount, so she does not have to apply again each month.

Sources: etvbharat.com; outlookmoney.com

## How is Orunodoi different from Bihar's scheme?

### What is the difference in design?

Orunodoi pays a small **recurring** amount every month.

Bihar's Mahila Rojgar Yojana gives a larger **one-time start-up** grant.

Bihar pays ₹10,000 by DBT first.

After about six months, a review can unlock up to ₹2 lakh more.

Both use DBT and both choose one woman per family.

The exam point: one scheme supports household spending, the other supports self-employment.

Sources: thelogicalindian.com; outlookmoney.com

| | Orunodoi (Assam) | Mahila Rojgar Yojana (Bihar) |
|---|---|---|
| Type of payment | Monthly, recurring | First ₹10,000, then up to ₹2 lakh after review |
| Aim | Support household needs | Start a livelihood |
| Per family | One woman | One woman |
| Mode | DBT | DBT |

# What is the link with elections?

## Why did the 2020 launch cause debate?

The scheme was launched a few months before the 2021 Assembly election.

Critics suspected the BJP was trying to win votes with cash.

The scheme had been announced in the budget earlier that year.

The government said it wanted to empower women.

Sources: deccanherald.com

> **Quick check 4.** Orunodoi was launched after the 2021 Assam election. *(True or False?)* See answer ↓

## What happened in the 2026 election?

All 126 seats voted in a single phase on 9 April 2026.

Turnout was 85.96 per cent.

Counting took place on 4 May 2026.

The BJP-led NDA won 102 of 126 seats.

Himanta Biswa Sarma secured a second consecutive term as Chief Minister.

Congress leader Gaurav Gogoi lost the Jorhat seat by 23,182 votes.

Sources: ddnews.gov.in; nenow.in

> **Think it through:** is an advance on future instalments a gift or a loan?
> It is a loan against future payments.
> The woman gets money now and repays it from later instalments, with no interest.
> It helps with a big expense.
> But it lowers later payouts until repaid.

> **Quick check 5.** Women already get an interest-free ₹15,000 advance under Orunodoi. *(True or False?)* See answer ↓

## Current Affairs: 2026

Three dates matter.

**10 March 2026**: ₹9,000 each to 40 lakh women.

**4 May 2026**: NDA wins 102 of 126 seats.

**1 August 2026**: FY2026-27 payments begin, with the advance plan.

# Practice MCQ

## Practice MCQs

**1. On what date did Assam launch the Orunodoi scheme, and under which Chief Minister?**

**A.** 14 December 2022, Himanta Biswa Sarma

**B.** 9 April 2026, Sarbananda Sonowal

**C.** 7 October 2025, Himanta Biswa Sarma

**D.** 2 October 2020, Sarbananda Sonowal

See answer ↓

**2. How did Orunodoi's monthly payout change, from its 2020 launch to Orunodoi 3.0 in 2025?**

**A.** Rs 500 to Rs 1,500

**B.** Rs 830 to Rs 1,250

**C.** Rs 750 to Rs 1,000

**D.** Rs 1,000 to Rs 2,000

See answer ↓

**3. In Assam's May 2026 election result, how many of the state's 126 seats did the BJP-led NDA win?**

**A.** 74

**B.** 89

**C.** 60

**D.** 102

See answer ↓

**4. When Assam resumed Orunodoi payments for FY2026-27 in August 2026, what new borrowing feature did it add?**

**A.** A one-time Rs 9,000 grant to 40 lakh women, announced in March 2026

**B.** A monthly top-up limited to beneficiaries in flood-hit districts

**C.** An interest-free advance of up to Rs 15,000, repaid from future instalments

**D.** A doubling of the monthly payout, to Rs 2,500

See answer ↓

**5. Under Orunodoi 3.0's criteria, what must a woman's household satisfy to qualify?**

**A.** Reside in one of the four flood-prone districts

**B.** Belong to an AAY family, with annual income under Rs 2 lakh

**C.** Own less than 2 acres of agricultural land

**D.** Have at least one member employed in a formal-sector job

See answer ↓

# Answer Key

1. **D.**
   Chief Minister Sarbananda Sonowal launched Orunodoi on 1 December 2020.
   It paid ₹830 a month to more than 17 lakh families at first.
   Sources: Deccan Herald (2020) · EastMojo (2022).
   ↑ Q1
2. **B.**
   The payout began at ₹830 a month in 2020.
   Orunodoi 3.0, launched in September 2024, pays ₹1,250 a month.
   Sources: ETV Bharat (2024) · EastMojo (2022).
   ↑ Q2
3. **D.**
   The BJP-led NDA won 102 of Assam's 126 seats.
   Counting took place on 4 May 2026.
   Sources: DD News (4 May 2026) · Northeast Now.
   ↑ Q3
4. **C.**
   On 1 August 2026, the Chief Minister announced a plan for an interest-free advance of up to ₹15,000.
   It is recovered from later instalments.
   Sources: Assam Tribune (1 Aug 2026) · Daily Pioneer (2 Aug 2026).
   ↑ Q4
5. **B.**
   Orunodoi uses a list of conditions, and meeting any one is enough.
   AAY women and women in households earning less than ₹2 lakh a year are both on the list.
   Sources: Physics Wallah · Deccan Herald (2020).
   ↑ Q5

## Quick-check answers

1. **True.** He launched it in December 2020. ↑ 1
2. **False.** Meeting any one condition is enough. ↑ 2
3. **True.** It was launched in September 2024 at that rate. ↑ 3

4. **False.** It was launched in December 2020, before the 2021 election. ↑ 4

5. **False.** The advance was announced as a plan in August 2026. ↑ 5

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