



A Study on Perception of Rural Women Towards Different Government Schemes with Special Reference to Nalbari District of Assam

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Abstract

Empowerment of women is essentially the process of upliftment of the economic, social, and political status of women. Government schemes play a vital role in the empowerment of women by providing them with the necessary support, resources, and opportunities to improve their social, economic, and political status. The present study examines the awareness levels of rural women in Nalbari district, Assam, regarding various government schemes designed to promote their welfare and empowerment. Through this paper, the investigators have tried to study the different government schemes and their perception of the schemes. In this paper, the investigators used the descriptive survey method. Both primary and secondary sources of data are considered when conducting the study. The data were collected from 50 rural women from Nalbari District of Assam. To gather primary data for the study, the investigator employed a checklist and conducted group discussions with rural women. The findings of the study revealed that most of the rural women are aware of the different government schemes, and they benefit from the schemes provided by the government of Assam.

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1. Introduction

In India, women constitute almost half of the population and are essential to the country's socioeconomic growth. Women in rural India actively participate in household management, community welfare, and agricultural work. Rural women, however, frequently continue to be ignored despite their substantial contributions because of socioeconomic disparities, restricted educational opportunities, and a lack of knowledge about their rights and privileges. Understanding these difficulties, the federal government and state governments have implemented a number of welfare programs and development initiatives to raise women's status, increase their prospects for earning a living, and guarantee their social and economic empowerment.

Therefore, the government of India has launched several schemes and programs to raise the socio-economic status of women for the overall development of the family, village, and nation. The Government of India launched many social welfare programs with the intention of empowering rural women, women in general, children, and the disadvantaged section of the population. These initiatives are designed to address various challenges faced by women, including limited access to education, healthcare, and employment opportunities.

In Assam, various government initiatives such as the Orunodoi Scheme, Ujjwala Yojana, and Arunadhathi Gold Scheme, Lakhpoti Baideu Scheme, etc., have been launched to uplift the condition of women, particularly in rural areas. The effectiveness of these schemes largely depends on the level of awareness, accessibility, and perception among the intended beneficiaries. Understanding how rural women perceive these schemes is crucial for assessing their reach and success at the grassroots level.

This study seeks to explore and analyse the perception of rural women in Nalbari district towards different government schemes. It aims to identify their level of awareness, the extent of participation, the benefits received, and the challenges faced in availing these schemes. By doing so, the study intends to provide insights into the effectiveness of government policies and offer suggestions for enhancing their implementation and impact on rural women's lives.

Review of Related Literature

De, J (2021) concludes that women's empowerment in India, specifically Assam, is still a critical issue despite decades of efforts and governmental initiatives. The lack of empowerment significantly hinders national progress and human development, largely due to persistent cultural practices and societal attitudes that impede genuine social change. The study emphasized that if women are not empowered, the entire country will suffer in terms of important indicators of human development. The lack of women's empowerment in a country like India is a serious concern, as the nation cannot progress without empowering half of its total inhabitants.

Phukon and Bora (2023) assessed the awareness of rural women regarding selected social welfare schemes in Lakhimpur District of Assam. Data were collected from 120 respondents through a self-prepared interview schedule. The data revealed that 47.50 percent of respondents were in the age group of 21-36 years, and 51.67 percent belonged to the Other Backward Class. One third of the respondents had passed HSLC passed and 97.50 percent of the respondents were married. Home-making was the highest (37.50%) reported occupation of the respondents. Annual income of 55.00 percent was Rs. 1 lakh-Rs. 3 lakh and 40.00 percent of respondents had pucca houses. Regarding awareness about Social Welfare schemes, findings show that a large majority (95.00%) were aware of Pradhan Mantri Matru Vandana Yojana (PMMVY) scheme, followed by Integrated Child Development Service (ICDS) with 87.50 percent. The association between occupation and awareness of the respondents regarding POSHAN Abhiyaan was highly significant ($p < 0.01$). With increased awareness, there is a possibility for higher utilization of these schemes. Hence, it is necessary to increase awareness with an appropriate strategy.

Bharadwaj and Bora (2025) conducted a study on awareness among rural women regarding the government schemes in agriculture and allied sectors. 120 women were selected as the sample size. The study concluded that rural women exhibited the highest awareness regarding the Pradhan Mantri Kisan Samman Nidhi (PMKISAN) scheme. Conversely, awareness was lowest for the Pradhan Mantri Matshya Sampada Yojana. Despite several schemes having been implemented for years, the overall awareness level among rural women for some of these initiatives remains unsatisfactory. The study recommended that to improve knowledge about government schemes, the awareness program should be intensified through various media channels.

Patir et.al (2025)^[4] conducted a study about the role of self-help groups in Deori women's empowerment and awareness of recent government schemes of Assam. The data were collected from 60 respondents through multistage sampling methods. The findings revealed that self-help groups significantly contribute to building self-confidence,

improving decision-making, income independence, and political participation among women. Although most women were aware of different popular schemes like Orunodoi, Kushal Konwar Bridha Pension scheme, etc. A majority remained unaware of other schemes such as the Arundhati Gold Scheme, Sarathi- the-start-up scheme, Assam Abhinandan Educational Loan scheme, etc.

Need and Significance of the Study

Rural women play a crucial role in the socio-economic development of India. The government has introduced various welfare and development schemes aimed at empowering rural women through financial inclusion, education skill development and health initiative. However, the success of these schemes depends on the awareness, accessibility and perception of the beneficiaries. In Nalbari District, which has a mix of agriculture and semi-urban population, the level of awareness and perception towards these schemes has not been adequately studied. Understanding women's perceptions can help identify barriers to implementation and improve the effectiveness of future initiatives.

Objectives of the study

1. To study the awareness of rural women towards different Government schemes.
2. To find out the perception of rural women towards different Government Schemes.

Delimitations of the study

1. To study is delimited to only the Nalbari District.
2. The study is delimited to only rural women of Tihu development block under Nalbari District.

Research Methodology

This paper attempts to highlight the perception of rural women towards different government schemes. The present study was carried out in Nalbari District of Assam with a sample size of 50. Descriptive survey method was employed. Out of the seven blocks of the district, one block, namely the Tihu block, was selected randomly. Data were collected from 50 respondents with a structured checklist and group discussion. The required information was collected from both primary and secondary sources. The primary data were collected through a checklist, and secondary sources comprised articles, journals, newspapers, and internet sources.

Discussion and Analysis

Objective 1: To study the awareness of rural women towards different Government schemes.

In the last ten years, the Assam government has launched various government schemes for financial assistance, established to own the business and welfare of the people in the overall state. Various schemes have been launched by the Assam government in the last ten years as follows:

Orunodoi Scheme: The Assam Government inaugurated the Orunodoi Scheme on October 2, 2020, as part of its public assistance program. The Orunodoi scheme emerged during the Budget speech by Finance Minister Dr. Himanta Biswa Sarma, who is now the chief minister and functions as a core program of Ashtadash Mukuta Unnoyonee Maala to assist approximately 19 lakh poor households throughout Assam.

In the first stage, beneficiaries received only Rs. 850 from the scheme, and after the amount was increased to Rs1000. There are 1,000 funds per month through direct benefit transfer (DBT) under this scheme, and they receive funds on the first day of each month. At present, women beneficiaries are receiving Rs. 1250 from the scheme on the first day of the month. The program selects women as the main recipients because it aims to benefit both family health and economic resilience. To date, the number of registered beneficiaries in this scheme is around 47 lakhs.

Arunadhathi Gold Scheme: This scheme was launched by the Assam government in the financial year 2019-2020 and was effective from 1 January 2020. The main objective of the Arundhati gold scheme is to provide 10 grams of gold as a gift to parents with poor economic backgrounds. These schemes provided a one-time financial incentive of Rs 30,000 to Rs 40,000 to newly married brides. For this scheme, the Assam government spent Rs 800 cr. annually for society's welfare.

Kushal Konwar Bridha Pension Scheme: This scheme was launched with the name Assam freedom fighter Swahid Kushal Konwar by the former Assam chief minister Sarbananda Sonowal in the year 2nd October, 2018 coinciding with the 149th birth anniversary of Mahatma Gandhi. The main objective of the scheme is to provide financial assistance to people above 60 years of age in the state.

Atal Amrit Abhiyan Health Insurance Scheme: The Assam Government initiated this program in 2016 to provide health insurance coverage, particularly addressing a range of conditions including Cancer, Kidney Disorders, neurological and Cardiovascular issues, neonatal complications and burn injuries. Under this scheme, the Assam government provides insurance and covers up to 2 lakhs annually per family.

Sarathi—Start-up Assam: The Sarathi start-up scheme was launched to assist first generation entrepreneurs in obtaining financial assistances or loan from financial institutions or bank to start their business. This initiative is known as the CM-Start scheme. The government provides a maximum of Rs 10 lakh for beneficiaries to start their entrepreneurship or

business.

Assam Abhinandan Education Loan Scheme: Former Assam Chief Minister Sarbananda Sonowal launched this scheme on 26th December, 2019. The main objectives of the scheme are to provide financial assistance to a loan for higher education students up to Rs. 5 lakhs.

Pradhan Mantri Ujjwala Yojana: Pradhan Mantri Ujjwala Yojana was launched on 1 May, 2016 to distribute 50 million LPG connections to women of below poverty line families. The scheme provides a completely free LPG connection, including the first refill and a stove. The main objective of the scheme is to erasing the financial burden and promoting clean cooking fuel adoption.

Mukhya Mantri Mahila Uddyamita Abhiyan: This scheme was designed to catalyse micro-level entrepreneurship, ensuring financial independence and economic uplift for women in the year 2025 as the largest women entrepreneurship support scheme. The scheme is beneficial for those who are active members of self-help groups in Assam with a target annual income of at least 1 lakh per member.

Lakshpati Baideo scheme: The Lakshpati Baideo scheme was launched in Assam to empower women entrepreneurs through financial support and training, which targets 40 lakh women self-help group (SHG) members. This scheme offers ₹10,000 as seed capital for starting a business in the first year. After that, beneficiaries can receive ₹25,000 in the second year and ₹50,000 in the third year based on their business success.

Swanirbhar Nari-Atmanirbhar Assam Scheme: This scheme was launched by the former Assam chief minister Sarbananda Sonowal in the year 2020 for economically poor women in the state. This scheme includes various departments of Assam, such as Handloom & Textiles, Agriculture & Horticulture, Assam State Livelihood Mission, Sericulture, Fishery, Environment & Forest, Veterinary, and Animal Husbandry. This scheme will help improve empowerment and opportunities for self-employment.

Table 1: Awareness of women towards different government schemes

Sl. No	Schemes	Responses			
		Yes		No	
		N	%	N	%
1	Orunodoi Scheme	50	100%	0	100%
2	Arundhati Gold Scheme	44	88%	06	12%
3	Kushal Konwar Bridha Pension Scheme	40	80%	10	20%
4	Atal Amrit Abhijan Health Insurance Scheme	48	96%	02	4%
5	Sarathi the start-up scheme	0	0%	50	100%
6	Assam Abhinandan Educational Loan Scheme	32	64%	18	36%
7	Pradhan Mantri Ujjwala Yojana	50	100%	0	0%
8	Mukhya Mantri Mahila Udyamita Abhijan	46	92%	04	8%
9	Lakshpati Baideo Scheme	50	100%	0	0%
10	Swanirbhar Nari- Atmanirvar Assam Scheme	47	94%	03	6%

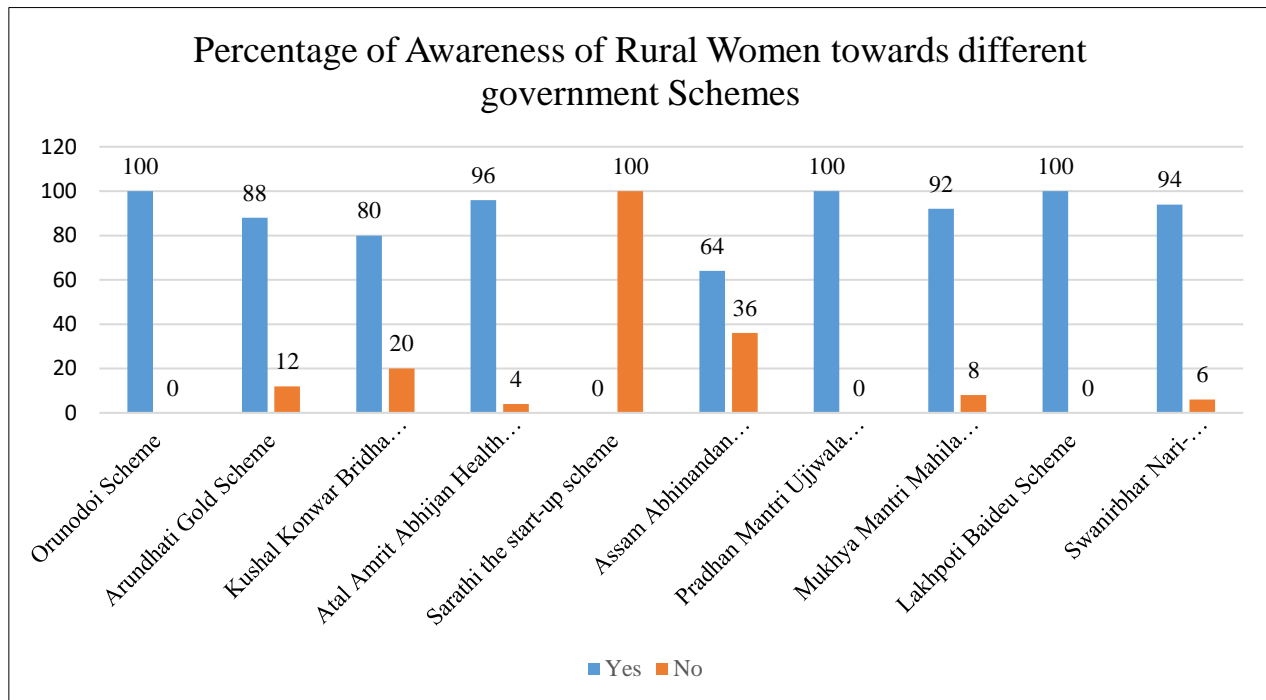


Fig 1: Percentage of Awareness of Rural Women towards different government Schemes

Illustration

Table No. 1 and Figure 1 show that 100% respondents of the total respondents are aware of Orunodoi Scheme. 88% of the total respondents are aware and 12% unaware about the Arundhati Gold Scheme. 80% of the total respondents are aware and 20% are unaware about the Kushal Konwar Bridha pension Scheme. 96% of the total respondents are aware, and 4% are unaware of the Atal Amrit Abhijan Health Insurance Scheme. 100% of the total respondents are unaware of the Sarathi start-up scheme. 64% of the total respondents are aware, and 36% respondents are about the Assam Abhinandan Educational Loan Scheme. 100% respondents of the total respondents are aware of the Pradhan Mantri Ujjwala Yojana. 92% respondents of the total respondents are aware, and 8% of the respondents are unaware of the Mukhya Mantri Mahila Udyamita Abhijan. 100% of the total respondents are aware of the Lakhpoti Baideo Scheme, and 94% of the total respondents are aware, and 6% of the total respondents are unaware of the Swanirbhar Nari- Atmanirbhar Assam Scheme. It indicates that most of the rural women are aware of the different schemes provided by the Government. Most of the women get the primary information related to different schemes through various sources like, Self-help group, panchayats, television, newspapers, social media, and word of mouth.

Objective 2: To find out the perception of rural women towards different Government Schemes.

To gain a clear perception of the rural women towards the government schemes, the investigators conducted an informal group discussion among the selected women.

- During the group discussion, most of the participant expressed a strong sense of satisfaction with the government schemes, particularly those aimed at supporting girl children. They stated, "We are very happy about the government schemes, especially our daughters are also a beneficiary by the Nijut Moina Scheme. These initiatives have made us aware of the

opportunities available for her education." This sentiment reflects a broader awareness among participants regarding the specific schemes designed to promote educational access for girls.

- Many women acknowledged that these programs play a crucial role in ensuring their daughters receive a quality education, which is essential for their future empowerment. The participant's emphasis on the positive impact of these schemes suggests that they not only enhance awareness but also foster a sense of hope and motivation within families. By investing in the education of girl children, these government initiatives contribute to breaking the cycle of poverty and promoting gender equality.
- During the group discussion, some participants expressed dissatisfaction with the financial assistance provided by government schemes. Many women reported that the amount is insufficient to meet their basic needs. Some participant remarked, "The amount we receive is too little; it does not even cover the essentials we need to buy."
- During the group discussion, some women reported being aware of the government schemes and recognized their eligibility for benefits. However, they expressed frustration about not receiving assistance due to their lack of involvement in self-help groups (SHGs). One participant noted, "I know I qualify for the scheme, but since I'm not part of a self-help group, I haven't received any support."
- Also, some participants pointed out that delays in disbursing the funds. As one woman stated, "Even when we are eligible, the money often does not come on time, making it hard to plan for our expenses."

These barriers indicate a disconnect between eligibility and actual access to benefits, suggesting that while awareness of the schemes is present, structural issues hinder effective implementation.

- Despite some concerns regarding financial assistance, the majority of women expressed a high level of satisfaction with the benefits they have received from government schemes. Many participants highlighted specific examples of how these initiatives have positively impacted their lives. Some participants proudly noted, “My daughter received a scooter from the government, and it has made a huge difference in our family’s daily communication and mobility.”
- Moreover, many women expressed hopefulness about ongoing and future government activities. As one participant stated, “We are very hopeful that the government will continue to support us and improve our lives.” This optimism underscores the potential for government schemes to foster a sense of agency and community among beneficiaries.
- While many women expressed satisfaction with the financial assistance provided by government schemes, some voiced significant concerns regarding access to healthcare services. Several participants indicated that they would prefer free medical facilities for all individuals below the poverty line. One participant remarked, “We are grateful for the financial support, but we believe that healthcare should be free for those who need it most.”
- Furthermore, many women reported difficulties in utilizing the Atal Amrit card, which is intended to provide health insurance coverage to low-income families. One woman stated, “Most hospitals do not accept the Atal Amrit Card, and when we try to use it, it often doesn’t work.” This highlights a critical barrier to accessing necessary medical services, as the card’s ineffectiveness undermines the very purpose of the scheme.

Conclusion

Regardless of diversity, inclusion among a country’s residents fosters progress, and women are no exception. The empowerment of women is a solution that benefits society as a whole. The study reveals that a majority of women are both aware of and beneficiaries under various government initiatives aimed at their welfare and empowerment. However, the findings also highlight certain challenges. Some women are unable to avail themselves of specific schemes due to their non-involvement in Self-Help Groups (SHGs), which often act as the primary medium for accessing such benefits. Furthermore, issues related to the health check-up cards such as technical errors and lengthy procedural delays have created obstacles in the smooth implementation of health-related schemes. Overall, government schemes have made a positive impact on the lives of rural women, there is still a need for improved awareness campaigns, better administrative efficiency, and more inclusive mechanisms to ensure that the benefits reach every eligible woman. Strengthening SHGs and simplifying the application and service delivery processes can further enhance the effectiveness of these programs and promote sustainable rural development.

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