



***A FLAGSHIP SCHEME FOR THE WELFARE
OF THE WOMEN OF THE STATE***

GUIDELINES

August, 2024

WOMEN AND CHILD DEVELOPMENT DEPARTMENT

Freestyle

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1. INTRODUCTION

- a. The State of Odisha has consistently demonstrated strong political will and commitment towards improving the status and condition of women. The state has enacted numerous landmark legislations, policies, schemes, and programs that prioritize and mainstream women in the development agenda and make them the focus of the developmental discourse. However, as various indices show, many areas still require considerable attention.
- b. In this context, the Government has launched SUBHADRA, a flagship scheme, to financially empower women, and provide safety nets to them and their families. This is a comprehensive initiative that aims to uplift women through multiple facets of their lives and to demonstrate the Government's resolve to strengthen a social fabric that provides women with the tools and opportunities for their empowerment.

2. GOAL & OBJECTIVES

2.1. Goals

To empower women by offering financial support, improving awareness of their rights, improving health and educational outcomes, promoting financial independence and entrepreneurship, encouraging digital financial literacy, and fostering personal and professional growth.

2.2. Objectives

- a. To provide a financial safety net to women and their families and improving their socio-economic profile.
- b. To provide income support to eligible women thereby promoting their role as valuable members of society.
- c. To improve health, nutritional, and educational outcomes for women and their families.
- d. To enhance financial inclusion by encouraging financial independence for women, enabling their economic empowerment.
- e. To empower women to undertake digital transactions and provide them with opportunities to do so.
- f. To enhance their influence and independence in decision-making processes, thereby creating opportunities for personal and professional growth.

3. BENEFITS UNDER SUBHADRA

- a. To create a sense of identity and empowerment, all beneficiaries would be provided a SUBHADRA Card (ATM-cum-debit card).
- b. All eligible beneficiaries would receive Rs. 50,000/- (@ Rs. 10,000/- per annum between 2024-25 to 2028-29 over a period of 5 years), provided they fulfil the eligibility conditions every year.
- c. The annual installment of Rs. 10,000/- will be credited in two instalments of Rs. 5,000 each.
- d. The 1st instalment would be released on the occasion of Rakhi Purnima and the 2nd instalment on International Women's Day (08th March).
- e. The amount will be credited through DBT using the Aadhaar Payments Bridge System into the Aadhaar-enabled and DBT-enabled single-holder bank account in the name of the beneficiary.
- f. To incentivize and encourage digital transactions, the Government will launch a comprehensive rewards and recognition program. Under this, 100 women in each Gram Panchayat/ Urban Local Body who undertake the highest number of digital transactions, in a

particular financial year in each of the GP / ULB would receive an additional benefit of Rs.500 in their bank account. A detailed SOP for this would be notified in due course.

4. TARGETTED BENEFICIARIES AND COVERAGE

- a. This scheme will be operationalized in all the 30 districts of the State for the period 2024-2025 to 2028-2029.
- b. Any woman who meets the eligibility criteria will be covered under the scheme.

5. ELIGIBLE BENEFICIARIES

5.1. Eligibility Criteria

The women beneficiary must meet the following eligibility criteria to avail the benefits of this scheme:

- a. The applicant must be a resident of Odisha.
- b. The applicant should be covered under National Food Security Act (NFSA) / State Food Security Scheme (SFSS). Any woman from a family without an NFSA or SFSS Card can apply under SUBHADRA if her family income is not more than Rs. 2.50 lakh (Rupees Two Lakhs and Fifty Thousand only).
- c. To be eligible under the scheme, the applicant's age should be 21 years or more and less than 60 years as on the qualifying date. The date of birth, as recorded in the Aadhaar card would be taken as the final date for the calculation of her age.
- d. For financial year 2024-25, the woman must be 21 years or more and less than 60 years, as on 01.07.2024. Therefore, the applicant must be born on 02.07.1964 or later and born on 01.07.2003 or earlier. The date of birth, as recorded in the Aadhaar card would be taken as the final date for the calculation of her age.
- e. For 2024-25, if a woman attains the age of 21 years after 01.07.2024, she will get Rs.10,000 per year, only for the remaining years of the scheme period. In 2024-25, women who complete 60 years of age after 01.07.2024, will not receive the benefits for the remaining years of the scheme period.

5.2. Ineligibility Criteria

Women falling under any of the following categories shall be ineligible to receive the benefits under the scheme:

- a. Any woman receiving financial assistance such as pension, scholarship etc. of Rs.1500 per month or more or Rs.18,000 per annum or more under any State or Central Government Scheme would be ineligible.
- b. Any woman who either herself or whose family member is:-
 - i. A current or former Member of Parliament (MP) or Member of the Legislative Assembly (MLA).
 - ii. An Income Tax Payee.
 - iii. An elected public representative in any Urban Local Body or Panchayati Raj Institution (excluding Ward Member / Councillor)
 - iv. Employed as a regular or contractual employee in State Government or Government of India or Public Sector Undertaking or Board or Local Body or Government Organization or is receiving pension after retirement. However, all workers receiving honorarium such as ASHA, Anganwadi Worker, Community Resource Person, Master Book Keeper,



- etc. and all those engaged through outsourcing agencies would be considered, if otherwise eligible under this Scheme.
- v. An elected / nominated / appointed representative in any Government Department or Undertaking or Board or Organization of Government of India or State Government.
 - vi. An owner of a 4-wheeler Motor Vehicle except tractors, mini-trucks, small commercial vehicles and other similar light goods vehicles.
- c. The family of the applicant owns more than 5 acres of irrigated land or 10 acres of non-irrigated land.

[N.B: For the purpose of this Scheme, the definition of family would be as defined in National Food Security Act (NFSA) / State Food Security Scheme (SFSS).]

6. IDENTIFICATION OF BENEFICIARIES

- a. All eligible women would be required to apply for availing benefits under the scheme.
- b. The applications may be made offline through a printed form, as well as online through SUBHADRA portal.
- c. Sufficient pre-printed application forms will be made available free of cost at different locations such as Anganwadi Centres, Block Offices, Urban Local Body Offices, Mo Seba Kendras, Common Service Centre, etc.
- d. The applicant will have to fill the form and submit the same at the nearest Mo Seba Kendra / Common Service Centre.
- e. In case of any discrepancy in the form submitted by the applicant and the Aadhaar, the information as present in Aadhaar would be taken as final.
- f. All applications collected will be verified against the database available with the Government and also through field enquiry, wherever required
- g. All applicants would be required to self-certify themselves on their eligibility under SUBHADRA, submit related undertakings and complete e-KYC formalities. The preferred mode of e-KYC would be through face-authentication whereby beneficiaries can complete the process through SUBHADRA Mobile application by providing their Aadhaar number.
- h. A beneficiary may choose to opt out of SUBHADRA thereby passing on the benefit to support the empowerment and well-being of her fellow sisters in Odisha through the SUBHADRA Portal.

7. REQUIREMENTS TO RECEIVE BENEFIT UNDER SUBHADRA

- a. Those women who are eligible and have applied for receiving benefits under SUBHADRA would have to ensure the following:
 - i. They must have Aadhaar card / Aadhaar number in their own name.
 - ii. They must have linked their mobile number with the Aadhaar card.
 - iii. They must have a single-holder bank account that is Aadhaar-enabled and DBT-enabled.
- b. If the applicant does not have an Aadhaar number or there is data mismatch in her Aadhaar card, she will be required to enrol herself under Aadhaar or correct the information, as required.
- c. If the applicant does not have a single-holder Aadhaar-enabled & DBT-enabled bank account, she would be provided an opportunity for (a) opening a single holder bank account, (b) making the bank account Aadhaar-enabled, (c) making the bank account DBT-enabled and (d) completing the process for e-KYC.
- d. In 2024-25, all beneficiaries would receive the full benefit of Rs. 10,000 under SUBHADRA from the date of launch of the scheme, regardless of the date of approval.

Signature

8. RESPONSIBILITIES OF THE APPLICANTS / BENEFICIARIES

All applicants / beneficiaries would be required to accept the obligations under SUBHADRA, as given below.

- a. To ensure efficient and transparent disbursement of benefits, applicants are required to complete the process of opening a single holder bank account, enabling it for Aadhaar payment bridge system, direct benefit transfer (DBT), and ensuring completing the formalities for electronic Know Your Customer (e-KYC).
- b. Applicants must provide accurate and truthful information during the application process. If it is discovered at any point that a beneficiary was ineligible for the benefit, immediate termination of the benefit, recovery of any disbursed benefits, and legal or administrative actions for fraud will be undertaken.
- c. In the unfortunate instance of demise of an approved beneficiary, the assistance approved shall be declared void, and the undisbursed benefit cannot be claimed on behalf of the deceased.
- d. The beneficiary/applicants may choose to opt out of the Scheme on SUBHADRA Portal, as and when they become ineligible such as on getting employed in a Government job, improvement of economic condition of the household, etc.
- e. The beneficiaries are encouraged to undertake higher number of transactions through online mode to enable them to receive further incentives as illustrated in para 3(f).
- f. By applying under SUBHADRA or not opting out, the applicant agrees to provide consent for the use of their personal data, including Aadhaar by the scheme authorities for monitoring and evaluation purposes.
- g. In case of any overpayment due to administrative errors, beneficiaries are obligated to repay the excess amount on their own volition or as soon as it is identified and communicated to them by the authorities.

9. MONITORING & EVALUATION MECHANISM

The scheme will be monitored through a robust monitoring and evaluation mechanism designed to ensure efficient delivery of benefits, compliance with the Scheme's guidelines, and to measure the overall impact, effectiveness, and reach of the scheme.

9.1. Steering and Monitoring Committees

- a. A State Level Steering and Monitoring Committee (SLSMC) will be established to oversee the effective implementation of the Scheme.
- b. The SLSMC will review, monitor, and advise on policy matters and matters relating to the implementation of the Scheme, strengthen the coordination and convergence between concerned departments, consider the bottlenecks faced during the implementation of the scheme and suggest modifications required for improving the outcomes.
- c. The composition of the committee will be as follows: -

Chief Secretary	Chairperson
DC-cum-ACS	Vice Chairperson
Secretary, Finance Department	Member
Secretary, DWCD	Member
Secretary, Panchayati Raj & DW Department	Member

Footnote

Secretary, Information & Public Relations Department	Member
Secretary, E & IT Department	Member
Secretary, Food Supplies & Consumer Welfare Dept.	Member
Secretary, Mission Shakti	Member
Secretary, Department of Housing & Urban Development	Member
Director, ICDS & SW	Member
Member Convener, SLBC	Member
One representative from a civil society organization nominated by the Chairperson	Member
One representative from an academic institution nominated by the Chairperson	Member
One eminent woman professional nominated by the Chairperson	Member
State Nodal Officer, SUBHADRA	Member Secretary
The Committee may invite any individual or organization to its meetings, as and when there is a requirement.	

- d. At the district level, District Level Monitoring Committee (DLMC) shall be established which will be responsible for the overall supervision and implementation of the scheme. The committee will include the following:
- Collector & District Magistrate (Chairperson)
 - Additional District Magistrate (ADM)
 - Chief Development Officer (CDO) cum Executive Officer (EO) Zila Parishad
 - Civil Supplies Officer
 - District Agriculture Officer
 - District Social Security Officer
 - District Social Welfare Officer (Member Convener)
 - Lead District Manager and
 - Three Non-Official Members from Civil Society Organization nominated by the Chairperson.
- e. At the block level, Block Level Scrutiny Committee (BLMC) shall be established which will be responsible for the overall supervision and implementation of the scheme. The committee will include the following:
- Block Development Officer (Chairperson)
 - Tehsildar
 - Marketing Inspector
 - Block Social Security Officer
 - Child Development Project Officer (Member Convener)
 - 2 Bankers with service area in the Block and
 - Any other official as nominated by the Chairperson.
- f. At the Municipalities and Municipal Corporation level, Municipal Level Scrutiny Committee (MLSC) would be established which would be responsible for the overall supervision and implementation of the scheme. The committee will include the following:
- Municipal Commissioner (Chairperson)
 - Project Director, District Urban Development Agency

- iii. Deputy Commissioner
 - iv. Community Organizer
 - v. Child Development Project Officer (Member Convener)
 - vi. Two civil society representatives nominated by the Chairperson
 - vii. 2 Bankers within the service area
 - viii. Any other official the Chairperson deems fit
- g. In Urban Local Bodies (ULB), a ULB Level Scrutiny Committee (ULSC) would be established which would be responsible for the overall supervision and implementation of the scheme. The committee will include the following:
- i. Executive Officer (Chairperson)
 - ii. Tehsildar
 - iii. Marketing Inspector
 - iv. Block Social Security Officer
 - v. CDPO (Member Convener)
 - vi. 2 Bankers with service area in the ULB and
 - vii. Any other official as nominated by the Chairperson

9.2. SUBHADRA Society

- a. A Society registered under the Societies Registration Act, 1860 at State Level will be set up in the DWCD. The Society shall be headed by the Chief Secretary / DC-cum-ACS to the Government (senior officer in charge of the Department.)
- b. The Society will be tasked with the responsibility of overall implementation, monitoring and evaluation of the Scheme. The Society would set up a State Level Project Monitoring Unit (SPMU) and also provide support at the District and Corporation level for successful implementation of SUBHADRA. The Society would be empowered to take all necessary steps for seamless and successful implementation of the Scheme by, inter alia, hiring of manpower, providing requisite logistical support, undertaking IEC activities, evaluation and feedback etc.
- c. The expenses of the Society would be met from the administrative contingency under the scheme.

9.3. Periodic Evaluation

DWCD will undertake periodic evaluation of the Scheme through third-party agencies and reputed universities / research institutions / eminent organisations would be engaged to undertake concurrent evaluation or studies on the implementation of the Scheme.

10. GRIEVANCE

To provide a quick and people-friendly mechanism for receiving people's grievances and satisfactorily responding to them, the following measures would be adopted.

- a. There would be a grievance redressal system on SUBHADRA Portal, integrated with the Jana Sunani Portal.
- b. A centralized call centre would be made operational for grievance redressal, collection of feedback and information dissemination.
- c. SUBHADRA Shibira (grievance camps) would also be conducted at the District, Corporation, Block and ULB level to address the people's problems.
- d. All grievances shall be received and disposed of in a time bound manner to provide relief to the people.

11. TRANSPARENCY INITIATIVES UNDER SUBHADRA

To foster trust and confidence among the people of Odisha, several comprehensive transparency measures have been integrated into SUBHADRA:

- a. SUBHADRA Portal will provide real-time updates on policy changes, status on instalments credited to beneficiary accounts, status of applications and other relevant information.
- b. A detailed and easy-to-navigate FAQ section will be included on SUBHADRA Portal. This section will address common queries and provide straightforward answers, making it easier for users to understand the policy's provisions and application process.
- c. All documents related to SUBHADRA would be available in Odia and English. SUBHADRA portal will also be available in both languages.
- d. To address queries of the applicants, the Government will establish a helpline which will provide resolution to different issues that the applicants may face. The helpline will also incorporate AI technology to ensure efficient, accurate, and prompt responses to inquiries 24x7 so that no query raised by the beneficiaries goes unaddressed.
- e. A centralized call centre would be made operational for grievance redressal, collection of feedback and information dissemination.
- f. A robust public grievance redressal system linked to Jana Sunani Portal would help to address any issues or concerns raised by beneficiaries/applicants. SUBHADRA Shibira (grievance camps) would be organised.
- g. Regular assessments and feedback collection would be done to ensure that the policy is implemented fairly and efficiently.
- h. Regular community outreach & IEC programs will be conducted to educate and inform the public about the policy. Social Media campaigns will be undertaken to educate and encourage beneficiaries about the scheme and to share their stories.
- i. A structured feedback mechanism will be established to gather input from applicants / beneficiaries.
- j. Any attempt to misguide applicants / employ any fraudulent practices by any agency or individual, would be viewed most seriously and stringent action will be taken.

These transparency initiatives are designed to build trust, encourage active participation, take continuous feedback and ensure that the people of Odisha have clear, accessible, and reliable information about the policy. This would also act as a safeguard against entry of unscrupulous elements in the implementation process.

12. NODAL DEPARTMENT

- a. DWCD will be the nodal department for SUBHADRA.
- b. DWCD would issue periodic instructions and guidelines to enable successful implementation of the scheme.
- c. In case there is any dispute, regarding the interpretation of any provision or implementation of this Scheme, the decision of DWCD would be final and binding.

