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**ANNUAL
REPORT
2024-2025**



Annual Report of **SUBHADRA Society for FY 2024-2025**

Department of Women and Child Development, Govt. of Odisha



Name: SUBHADRA Society

Nature of Organisation: Non-profit, independent, autonomous organisation

Registration Number, Act & Date of Registration:

- Registration No: 771/1820202400057
- Act: No. XXI of 1860
- Date of Registration: 06/09/2024

Registered Office Address: Department of Women & Child Development,
Lok Seva Bhawan, Sachivalaya Marg, Unit-2, Bhubaneswar, Khurda, Odisha, India-751001.

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Foreword by **Mohan Charan Majhi**



Chief Minister, Odisha

SUBHADRA was launched with the objective of strengthening the economic security and agency of women in Odisha by placing assured support directly in their hands. The initiative today reaches women across rural and urban households, recognising them as central to the well-being and stability of the family. More than financial assistance, it affirms her atma-samman and swabhiman, the dignity and confidence that arise when a woman participates in shaping her own future.

Through the assistance provided under SUBHADRA, women have been able to prioritise children's education, nutrition and healthcare while increasingly engaging with savings and livelihood activities. Families plan expenditures with greater certainty, while women participate more actively in financial decisions within the household. This confidence extends beyond the home and enables engagement with community institutions, collective initiatives and local development processes.

Beyond its economic value, the true significance of SUBHADRA lies in the social change it has nurtured. The programme has strengthened the position of women as decision-makers not only within families but also within society, reinforcing Odisha's commitment to women-led governance. The State's development vision rests on the belief that policies become more inclusive and responsive when women actively participate in them. Women are no longer seen as dependents, but as contributors and leaders in shaping their communities. The scheme has also supported livelihood opportunities, encouraged small enterprises and local entrepreneurship, and enabled women to supplement incomes and participate meaningfully in the local economy.

As the nation advances towards Viksit Bharat, Odisha moves forward with the vision of Viksit Odisha founded on women-led development. SUBHADRA serves as a pillar in realising this vision by making women architects of change and strengthening women-led development and governance. The initiative ensures that every woman becomes a stakeholder in governance and a partner in progress, and her advancement strengthens the collective future of the State.

I commend the Department of Women & Child Development for the achievements and the transformative impact created under SUBHADRA, reflecting the growing confidence, leadership and aspirations of women across Odisha.

(Mohan Charan Majhi)

Foreword by
Smt. Pravati Parida



Deputy Chief Minister,
Women and Child Development
Mission Shakti, Tourism, Odisha

SUBHADRA has been envisioned with a spirit to place assured financial resources in the hands of women and strengthen their agency within the household and society and represents a significant step towards women-centric development. The empowerment of women is not only a prerequisite for advancing gender equity but also essential for sustainable development. The advancement of women lies at the core of Odisha's social progress and economic transformation. Development acquires real meaning when women participate as equal and informed decision-makers within households, communities and institutions.

Economic assurance encourages participation in community institutions, collective initiatives and local economic activities. Everyday decision-making by women has made governance more inclusive and responsive. The initiative has therefore fostered participation, responsibility and leadership, allowing women to emerge as contributors to local economies and not merely recipients of support.

Women across Odisha now manage household priorities such as education, nutrition and health care with greater confidence and engage more actively in savings and livelihood activities. Financial autonomy has enabled women to move beyond managing expenditure towards planning income, taking small economic initiatives, supporting family enterprises and beginning independent livelihood efforts. Financial confidence has also enabled women to explore entrepreneurship, support micro-business activities and participate in local markets.

The impact of SUBHADRA is far more far-reaching, extending into improved child well-being and sustained schooling outcomes. These changes illustrate the intergenerational effect of women's agency. Economic security is translating into broader human development outcomes across families in the State.

The experience of SUBHADRA demonstrates that empowering women produces a transformative change strengthening households, enabling participation and supporting inclusive progress. I commend the Department of Women & Child Development for its sustained efforts in implementing the initiative and documenting these changes, reaffirming that empowering women strengthens families, communities and the future of Odisha.

(Pravati Parida)

Foreword by
Anu Garg, IAS



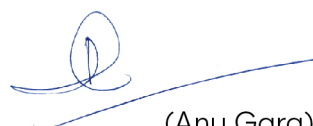
Chief Secretary, Odisha

SUBHADRA represents a decisive advancement in Odisha's commitment to women-centric governance and inclusive growth-oriented development. Launched on 17th September 2024, the scheme extends direct financial support to eligible women while being consciously embedded within the State's wider ecosystem of livelihood promotion, health security and educational access. It is conceived not as a standalone transfer, but as a catalyst to expand women's economic participation, strengthen household resilience and anchor women firmly at the centre of Odisha's development trajectory.

The scheme architecture providing an annual assistance of ₹10,000, disbursed in two instalments of ₹5,000 each, with a cumulative entitlement of ₹50,000 over five years, reflects a deliberate balance between immediacy of support and long-term fiscal sustainability. The predictable, phased design of implementation has enabled seamless linkage with formal banking systems, financial literacy initiatives and local livelihood pathways. The adoption of Aadhaar-enabled e-KYC and Direct Benefit Transfer mechanism has ensured accuracy, transparency at scale, reinforcing public confidence in the State's delivery apparatus.

SUBHADRA exemplifies an effective multi-sectoral convergence with allied sectors which has been central to translating policy intent into field-level outcomes. The scale and pace of timely disbursements, combined with robust digital and administrative processes, have generated important operational learnings on beneficiary identification, exclusion safeguards and grievance redressal, thereby strengthening institutional capacity for responsive, data-driven implementation.

The achievements documented reflect the impact of SUBHADRA in advancing women's financial inclusion, strengthening household stability and enabling greater participation in skilling, livelihood opportunities and social security programmes. As the scheme matures, these outcomes provide a strong foundation for deepening district-level ownership, sharpening convergence and institutionalising impact evaluation. I urge all departments, districts and local bodies to sustain rigorous monitoring, and ensure that financial support translates into sustainable inclusion, economic security and women-led development across Odisha.



(Anu Garg)

Foreword by

Deoranjana Kumar Singh, IAS



Development

Commissioner-cum-Additional
Chief Secretary, Odisha

Women constitute nearly half of Odisha's population and remain central to the State's social and economic progress. Investment in women directly strengthens human capital, productivity and long-term development outcomes. Experience across sectors demonstrates that when resources are placed under women's control, households' priorities include nutrition, schooling continuity and better health practices. Strengthening women's agency is therefore not only an issue of equity but a strategic developmental imperative.

SUBHADRA, the flagship scheme of the Government of Odisha, is creating a structured shift towards women's autonomy and decision-making. Assured financial support in the hands of women is strengthening their ability to plan household expenditure, manage economic vulnerabilities and engage in savings and livelihood activities. The scheme is building economic confidence, enabling women to initiate small enterprises, contribute steadily to family income and participate in local economic systems.

Odisha stands at a critical juncture where harnessing the demographic dividend requires expanding labour force participation, improving skills and enhancing productivity. Women's economic participation is central to this transition. SUBHADRA is expanding economic inclusion, encouraging financial engagement and enabling women to move from subsistence roles to active economic contributors.

SUBHADRA is meaningfully shaping the future of Odisha by strengthening the capabilities of its women today. As more women gain confidence to participate in economic activity, the State moves closer to a more productive and inclusive growth path. The coming years will see these investments translate into a stronger workforce, healthier families and better educational outcomes for the next generation. Empowered women will drive Odisha's progress, and their advancement will define the State's journey towards sustained and equitable development.

Foreword by
Dr. Mrinalini Darswal, IAS



Commissioner-cum-Secretary to Govt.,
Women and Child Development Department,
Government of Odisha

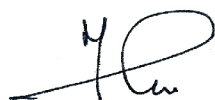
SUBHADRA, a flagship initiative of the Government of Odisha aims at strengthening women's economic security and reinforcing their role as key agents of social and developmental change. Anchored in the principles of equity, access and empowerment, the scheme has been designed to provide direct financial support to women while enabling positive outcomes for families and communities.

The scheme is being implemented through a robust administrative framework, leveraging digital platforms, decentralised institutions and frontline functionaries to ensure timely outreach, transparency and accountability. Particular emphasis has been placed on universal access, financial inclusion and last-mile delivery, so that benefits reach eligible women across rural, urban and tribal areas without procedural barriers.

SUBHADRA goes beyond direct financial support, and strengthens women's control over financial resources. The scheme contributes to improved household decision-making, greater investment in children's education and health, and enhanced economic security for women across their life cycle. Early evidence from implementation indicates positive spill-over effects on school retention, nutrition practices and women's participation in local economic activities and reinforcing the scheme's multi-dimensional impact.

The successful roll-out of SUBHADRA has been made possible through close inter-departmental convergence, active engagement of district administrations, and the dedicated efforts of Mission Shakti institutions, Anganwadi Workers, ASHAs, banking partners and field-level staff. Their collective role has been critical in beneficiary identification, awareness generation and grievance redressal. This Annual Report documents the progress achieved, implementation milestones, and lessons emerging from the field. It is intended to serve not only as a record of achievements, but also as a knowledge resource to guide future planning, course correction and scale-up.

As we move forward, sustained focus will be placed on strengthening service delivery systems and convergence to ensure that SUBHADRA continues to evolve as a cornerstone of Odisha's strategy for women empowerment, social equity and long-term development.



(Dr. Mrinalini Darswal)

Foreword by

Ms. Monisha Banerjee, IAS



Director, ICDS & Social Welfare
Women and Child Development Department,
Government of Odisha

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A handwritten signature in blue ink, appearing to read 'Monisha Banerjee'.

(Monisha Banerjee)

GENESIS AND BACKGROUND

SUBHADRA was conceptualised as a response to persistent structural vulnerabilities affecting women, with a focus on women belonging to socio-economically weaker sections and marginalised communities. While Odisha has implemented multiple welfare initiatives over the years, a critical gap was identified in providing direct, assured, and dignified income support to women as a measure of empowerment rather than relief.

The genesis of SUBHADRA can be traced to extensive consultations within the Government, analysis of socio-economic indicators, and feedback from grassroots institutions. These processes highlighted the need for a universal, technology-enabled, and transparent support mechanism that recognises women as key agents of socio-economic change. SUBHADRA was thus envisioned not merely as a cash transfer scheme, but as a transformational programme to strengthen women's financial autonomy, decision-making capacity, and social status.

Extensive secondary research was undertaken on various Direct Benefit Transfer schemes for women across select countries and Indian states. Multiple field visits were conducted to examine on-ground implementation processes, understand operational bottlenecks, and study the technical systems adopted to address delivery and governance challenges.

The policy foundations of SUBHADRA align with the State's broader development vision of inclusive growth, gender equity, and social justice. The scheme was carefully designed to ensure minimal exclusion errors, robust verification mechanisms, and convergence with existing welfare databases such as NFSA, Aadhaar, and banking systems. The formation of the SUBHADRA Society further institutionalised the programme, providing a dedicated governance structure for effective implementation, monitoring, and future scalability.



INTRODUCTION TO SUBHADRA

SUBHADRA is a flagship welfare programme of the Government of Odisha implemented by the Women & Child Development Department. The scheme provides assured, transparent and timely financial assistance of ₹50,000 over a period of five years to eligible women in the State, to strengthen financial security, promote financial independence and enable the adoption of digital financial services. The following are some of the key features of SUBHADRA.

- Registration of the beneficiary is simple, fully online and Aadhaar-based, with biometric e-KYC provided free of cost at the nearest Common Service Centres (CSCs) and Ama Seva Kendras (ASKs).
- Beneficiaries are assessed against clearly defined individual and family-level exclusion criteria. For NFSA/SFSS applicants, eligibility is determined through automated verification using existing government databases.
- Applications under non-NFSA/SFSS categories that require field verification are validated by designated enquiry teams using a mobile application with geo-tagged photographs, and a maker-checker approval mechanism at District and Municipal Corporation levels. Provisional and final beneficiary lists are published, with a provision for filing objections to ensure transparency.
- Multiple government databases, such as RCMS, Vaahan, Scholarship, HRMS, Income Tax, PPAS, etc. are integrated to enable cross-verification and robust eligibility checks.
- Grievances are submitted online by beneficiaries. In addition, CDPO and

DSWO offices facilitate the digitisation of grievances received through offline modes.

- Benefits are disbursed through NPCI-enabled Direct Benefit Transfer using the Aadhaar Payment Bridge System, ensuring timely credit with a minimal transaction failure rate.
- A dedicated toll-free helpline (14678) is operational to provide information and assistance to beneficiaries.
- The scheme operates at a significant scale, having processed over one crore applications during FY 2024–25.
- SUBHADRA also functions as the largest pilot for Central Bank Digital Currency (CBDC)-based benefit transfers, promoting digital finance adoption, with over one lakh CBDC transactions recorded during FY 2024–25.

At its core, SUBHADRA is guided by the principles of simplicity, transparency and accountability. The scheme leverages digital platforms across the entire lifecycle of beneficiary management which includes beneficiary registration, verification, approval, and Direct Benefit Transfer (DBT), thereby reducing intermediaries and ensuring timely delivery of benefits. The SUBHADRA portal acts as the central digital backbone of the programme, integrating Aadhaar-based e-KYC, banking validation, and real-time monitoring dashboards.

The programme adopts a decentralised yet accountable governance model, with clearly delineated roles at the State, District/MC, Block/ULB, and Gram Panchayat levels. OCAC (Odisha Computer Application Centre) serves as the technical partner to the W&CD Department.

ELIGIBILITY CRITERIA UNDER SUBHADRA

The eligibility framework under SUBHADRA has been designed to ensure equitable coverage while maintaining fiscal prudence and administrative feasibility. The criteria balance inclusiveness with clearly defined exclusion parameters to minimise errors and ensure that benefits reach the intended population. The following are the eligibility criteria under SUBHADRA:

- a) She is a resident of Odisha.
- b) She is 21 years or above and less than 60 years (as on the cut-off date for the concerned FY), as per Aadhaar.
- c) She does not receive financial assistance of Rs. 1500 per month or more or Rs. 18,000 per year or more under any state or central Govt. scheme.
- d) She or any family member is not a current or former MP or MLA.
- e) She or any family member is not an Income Tax payee.
- f) She or any family member is not an elected representative in a ULB / PRI. (excluding Ward member/ Councillor)
- g) She or any family member is not employed with any Government organisation or receiving a pension.
- h) She or any family member is not a member in any Government PSU / Board / Organisation. (However, all workers receiving Honorarium or engaged through outsourcing agencies would be considered if otherwise eligible)
- i) Her family does not own more than 5 acres of irrigated land or 10 acres of non-irrigated land.
- j) Her family does not own a four-wheeler motor vehicle. (Except light commercial vehicles)
- k) Her family's annual income is not more than Rs. 2.50 lakhs.



OBJECTIVE OF SUBHADRA SOCIETY

The Society is established as a non-profit, independent and autonomous organisation to carry out the following objectives –

- a) To implement the flagship Scheme of the government, 'SUBHADRA' and to provide support to the Department of Women and Child Development (DWCD) in the implementation of other schemes, programmes and initiatives entrusted by the Central Government, State Government & DWCD, from time to time.
- b) To develop, manage and maintain a robust database to ensure effective and efficient funds flow mechanism for the beneficiaries under SUBHADRA.
- c) To provide technical, financial or other assistance for the formulation of programmes aimed at promoting social welfare and development of the people of Odisha.
- d) To coordinate with various departments and agencies of the Central or State Government, Financial Institutions, Service Providers, Cooperatives or Non-Governmental Organisations (NGOs) for the implementation of social welfare schemes.
- e) To promote, undertake or commission activities related to awareness generation, research and studies, either independently or on behalf of the State Government.
- f) To undertake the capacity building and training of various stakeholders including the State officials and civil society organisations.
- g) To receive funds from the State or Central Government and other sources towards the implementation of social welfare schemes, including funds for administrative and operational expenses for implementation within the State of Odisha.
- h) To receive grants, subsidies, loans or other financial assistance from the Central Government, State Government, or any person, company or organisation having similar objectives.
- i) To provide grants, subsidies, loans or financial assistance to any Person or Association or Organisation to carry out any specific task/(s) entrusted to it by the Society or in return for the services rendered to the Society.
- j) To establish a duly empowered administrative mechanism through such participation as may be deemed necessary for the achievement of the Society.
- k) To frame rules and regulations for the conduct of the affairs of the Society and add or amend, verify or reassign them from time to time.
- l) To undertake any other activities incidental or ancillary to the attainment of the objectives of the Society.

FUNCTIONS OF SUBHADRA SOCIETY

In pursuance of the objectives referred to Article 5 above, the Society shall perform the following functions, either directly through its officers or staff or supported/sponsored through institutions, agencies or individuals:

- a) To undertake all activities that may be necessary for the implementation of the schemes undertaken by it and, in particular, for the achievement of the objects referred to in Article 5 above.
- b) To develop a state-of-the-art monitoring and evaluation system based on the latest innovations and technology.
- c) To provide support for efficient implementation, monitoring and evaluation of social welfare scheme(s) at the State, District and up to village level approved by the Central / State Government.
- d) To promote and facilitate public-private partnerships.
- e) To promote and undertake analytical work to continuously improve the planning, implementation, monitoring and review mechanisms.
- f) To create duly empowered administrative mechanisms, through such participation as may be deemed necessary for the achievement of the objects of the Society.
- g) To establish, for the implementation of such schemes, Task Forces, branch offices and other appropriate mechanisms at the State, Divisional, District, Block, Panchayat and Village levels, as the case may be, and to delegate necessary powers to enable them to discharge their responsibilities.
- h) To undertake and promote research and studies.
- i) To obtain technical resource support by networking with the existing national and state level institutions.
- j) To advise the State Government on the implementation of social welfare reforms in Odisha.
- k) To organise conferences, symposia, workshops etc., for the achievement of the objects of the Society.
- l) To arrange, prepare, produce and disseminate appropriate informational, educational and awareness material.
- m) To create academic, technical, administrative, managerial and other posts in the Society and to make payments for the same in accordance with the Rules and Regulations of the Society.
- n) To make Rules and Regulations for the conduct of the affairs of the Society and add or amend, vary or rescind them from time to time.
- o) To accept financial support, grants, securities or property of any kind and to undertake and accept the management of any endowment, trust, fund or donation not inconsistent with the objects of the Society.
- p) To incur expenditure after drawing up a budget and in accordance with the Financial Rules of the Society with due regard for economy and propriety.
- q) To maintain proper accounts of income and expenditure, arrange for internal and statutory audit of the accounts in time and prepare annual reports and accounts of the Society.
- r) To purchase, hire, take on lease, exchange or otherwise acquire property (movable or immovable) and to construct, alter and maintain any building or buildings as may be necessary for carrying out the objects of the Society.
- s) To sell, hire, lease, exchange or otherwise transfer or dispose of all or any property (movable or immovable) of the Society, provided that for the transfer of immovable property prior approval in writing of the Government of Odisha is obtained.
- t) To take all such other actions as may be deemed necessary, incidental or ancillary to the achievement of the objects of the Society.

The two governing bodies under SUBHADRA are as follows:

- a) Governing Council (GC)
- b) Executive Committee (EC)

GOVERNING BODY COMPOSITION OF SUBHADRA SOCIETY-GOVERNING COUNCIL (GC)

#	Designation	Position
1	Development Commissioner-cum-Additional Chief Secretary, Government of Odisha	Chairperson
2	Secretary, Finance Department	Member
3	Secretary, Department of Women and Child Development	Vice-Chairperson
4	Secretary, E&IT	Member
5	Secretary, Food Supplies & Consumer Welfare Department	Member
6	Secretary, Mission Shakti	Member
7	Secretary, SSEPD	Member
8	Director, ICDS & Social Welfare, Department of Women & Child Development	Member (Administration)
9	Financial Advisor / Additional Financial Advisor, Department of Women & Child Development	Member
10	Additional Secretary or Nodal Officer, SUBHADRA Scheme, Department of Women & Child Development	Member Convener

GOVERNING BODY COMPOSITION OF SUBHADRA SOCIETY-EXECUTIVE COMMITTEE (EC)

#	Designation	Position
1	Secretary, Department of Women & Child Development	Chairperson
2	Director, ICDS & SW, Department of Women & Child Development	Vice-Chairperson
3	Additional Secretary or State Nodal Officer, SUBHADRA Scheme, Department of Women & Child Development	Chief Executive Officer
4	Representative from Finance Department	Member
5	Representative from Mission Shakti	Member
6	Representative from SSEPD	Member
7	Deputy Secretary, Department of Women & Child Development	Member
8	Financial Advisor / Additional Financial Advisor, Department of Women & Child Development	Member (Treasurer)
9	Joint Secretary, Department of Women & Child Development	Member Convener

JOURNEY OF SUBHADRA SINCE INCEPTION

During July 2024, a series of stakeholder consultation meetings were organised to refine the conceptual design and implementation strategy of the SUBHADRA programme. These consultations brought together representatives from government departments, private consulting firms, policy experts, banking and financial institutions, as well as

field-level practitioners. Key aspects discussed included eligibility criteria, outreach and communication strategies, digital registration processes, and institutional mechanisms for effective implementation. These preparatory engagements helped shape the design choices and guided decision-making before formal approval.

1st Cabinet meeting (Implementation of SUBHADRA), 12-06-2024

The first Cabinet-level discussion on the implementation framework of SUBHADRA was held on 12th June 2024. The Cabinet examined administrative preparedness, financial

outlay and inter-departmental coordination requirements before the scheme's formal launch.



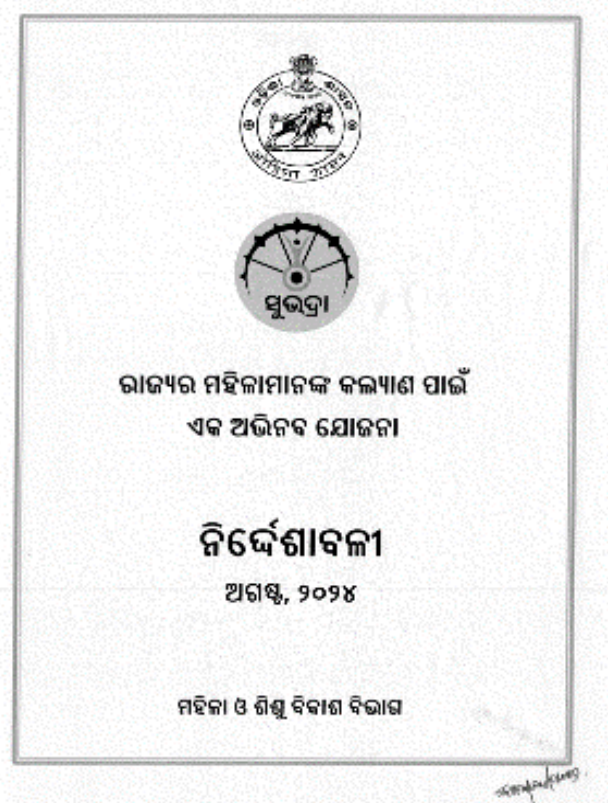
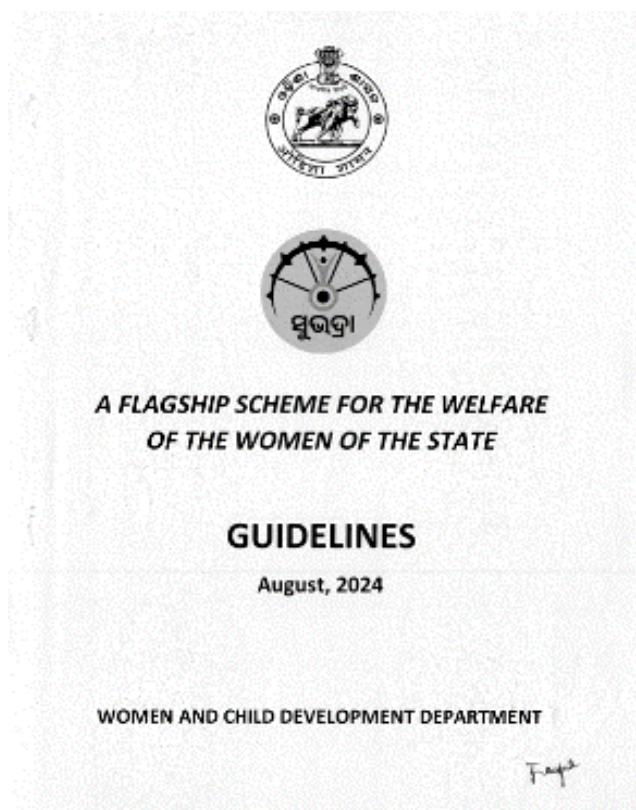
Photograph 1: 2nd Cabinet meeting for SUBHADRA, chaired by Hon'ble CM, Hon'ble DCM and other dignitaries

Second Cabinet Meeting (Approval of SUBHADRA), 22-08-2024

On 22nd August 2024, the Odisha Cabinet accorded formal approval to the SUBHADRA programme, including its financial structure, eligibility criteria and benefit delivery mechanisms. The approved framework provides financial assistance of ₹50,000 to eligible women over a period of five years, to be disbursed through Aadhaar-linked, DBT-enabled bank accounts.

Release of SUBHADRA guideline, 29-08-2024

On 29th August, 2024, the government released comprehensive operational guidelines for SUBHADRA. The guidelines offered detailed instructions for eligibility verification, field enquiry processes, digital registration through the SUBHADRA portal and protocols for benefit disbursement, grievance redressal and monitoring.



Photograph 2: Official guidelines of SUBHADRA in English and Odia language

Launch of SUBHADRA Portal 04-09-2024

The SUBHADRA digital portal was launched on 4th September, 2024, by Hon'ble DCM, enabling eligible women to register online by visiting the nearest CSCs and ASKs, complete Aadhaar-

based e-KYC, and check application status. The portal became the central information system for tracking progress, verifying registrations and preparing data for DBT transfers.



Photograph 3: Portal of SUBHADRA launched by Hon'ble DCM and other dignitaries

SUBHADRA Society Registration, 06-09-2024

On 6th September, 2024, the SUBHADRA Society was formally registered as the implementing and governing body responsible for strategic oversight, compliance monitoring, and coordinating state-wide activities under the programme.

1st Governing Council Meeting, 11-09-2024

The first meeting of the Governing Council was held on 11th September, 2024 to provide strategic direction and assess preparedness ahead of the benefit disbursement phase of the scheme. The Council reviewed the status of beneficiary registrations, the readiness of field-level infrastructure and outreach strategies to ensure maximum coverage.

SUBHADRA Sachetanata Padayatra (at Puri), 10-09-2024

A public awareness march was held in Puri on 10th September 2024, as part of the campaign to educate communities about SUBHADRA. The padayatra mobilised local volunteers and

frontline workers to spread information on scheme benefits, eligibility requirements, and how to participate in the registration process.



Photograph 4: SUBHADRA Sachetanata Padayatra at Puri by Hon'ble DCM and other dignitaries

SUBHADRA Padyatra (Bhubaneswar), 15-09-2024

A major padayatra was organised across Bhubaneswar on 15th September, 2024, as part of a larger statewide awareness drive. Thousands of women, self-help group representatives, and community workers participated to promote the programme at the grassroots level.



Photograph 5: Pada Yatra in Bhubaneswar

1st Instalment (1st Tranche) (Event Held at Bhubaneswar), 17-09-2024

On 17th September, 2024, the first instalment of SUBHADRA assistance was officially launched by Hon'ble PM, Hon'ble CM, Hon'ble DCM and other dignitaries at a ceremony in Bhubaneswar.

Eligible women began receiving the initial Rs 5,000 in their bank accounts, marking the beginning of financial disbursement under the programme.



Photograph 6: Distribution of 1st Tranche of 1st Instalment under SUBHADRA by Hon'ble PM, CM, DCM and other dignitaries

1st Instalment (2nd Tranche) (Event Held at Baripada), 09-10-2024

The second tranche of the first instalment was disbursed on 9th October 2024 at Baripada in Mayurbhanj district, in the presence of the Hon'ble Chief Minister, Hon'ble Deputy Chief Minister and other dignitaries. Tens

of thousands of women received benefits during this phase, significantly extending the programme's reach across northern Odisha and reinforcing the Government's objective of broad-based coverage.



Photograph 7: Distribution of 2nd Tranche of 1st Instalment under SUBHADRA by Hon'ble CM, DCM and other dignitaries

1st Executive Committee Meeting, 17-10-2024

The first meeting of the Executive Committee was held on 17th October 2024. The Committee reviewed operational challenges, progress in beneficiary registrations, and issues relating

to bank account and Aadhaar linkages. The deliberations guided corrective measures to streamline subsequent instalments and strengthen field-level support.

Third Cabinet Meeting, 23-10-2024

On 23rd October 2024, the Cabinet convened to review progress in the rollout of SUBHADRA and to approve additional administrative measures. The deliberations focused on

performance updates, targeted outreach strategies for lagging districts and revisions to resource allocation.



Photograph 8: 3rd Cabinet meeting under SUBHADRA chaired by Hon'ble CM, Hon'ble DCM and other dignitaries

1st Instalment (3rd Tranche) (Event Held at Sundargarh), 24-11-2024

The third phase of the first instalment was disbursed on 24th November, 2024 at Sundargarh district, in the presence of the Hon'ble Chief Minister, Hon'ble Deputy Chief Minister and other dignitaries. More than 20 lakh women received benefits under this phase,

with substantial funds credited directly to their bank accounts. Completion of this phase marked a significant milestone, as a large proportion of eligible women were covered, thereby accelerating the programme's overall impact.



Photograph 9: Distribution of 3rd Tranche of 1st Instalment under SUBHADRA by Hon'ble CM, DCM and other dignitaries

Second Governing Council Meeting, 24-12-2024

The second Governing Council meeting held on 24th December, 2024, reviewed progress toward registration deadlines and phased

disbursements. Targets were set to complete outreach before 31st March, 2025, and ensure comprehensive coverage of eligible women.

Fourth Cabinet Meeting, 03-01-2025

On 3rd January, 2025, the Cabinet approved final scheduling for the remaining instalments of the first year and reaffirmed the timeline

for registrations closing. The meeting also endorsed plans to expand awareness efforts in rural and remote areas.

SUBHADRA Tableau display at State Level Republic Day Parade, 26-01-2025

On 26th January, 2025, a SUBHADRA tableau was showcased at the Odisha Republic Day Parade to highlight the scheme's goals and achievements. The display depicted themes

around women's empowerment and reflected the government's commitment to inclusive governance and women-led development.



Photograph 10: SUBHADRA Tableau display at State Level Republic Day Parade

Utkarsh Odisha (MoU with IIM Sambalpur & WSC), 29-01-2025

On 29th January, 2025, Memorandum of Understanding was signed with academic and skill-development institutions to enhance research, evaluation, and capacity building

related to SUBHADRA. These partnerships aimed to promote entrepreneurial skills among beneficiaries and strengthen programme outcomes beyond cash transfers.



Photograph 11: MoU signed between IIM Sambalpur and the WCD Department in the presence of the Hon'ble CM, Hon'ble DCM, and other dignitaries

1st Instalment (4th Tranche) (Event Held at Jajpur), 08-02-2025

On 8th February, 2025, the fourth phase of the first instalment was distributed by Hon'ble CM, Hon'ble DCM and other dignitaries at an event in Jajpur district. More than 18 lakh

women received Rs 5,000 each, advancing the state closer to its goal of financial assistance coverage exceeding one crore beneficiaries.



Photograph 12: Distribution of 4th Tranche of 1st Instalment under SUBHADRA by Hon'ble CM, DCM and other dignitaries

SUBHADRA State-wide Rally at each GP, 05-03-2025

On 5th March, 2025, rallies were held across all Gram Panchayats across Odisha to promote awareness about SUBHADRA and encourage last-mile registrations. The events

were organised to ensure that eligible women understood the final deadlines and could complete their applications.



Photograph 13: Kalahandi district participating in State wide rally for SUBHADRA

1st Instalment (5th Tranche) (Through State-Level Virtual Event), 06-03-2025

On 6th March, 2025, a virtual state-wide event facilitated the fifth tranche of the first instalment by Hon'ble CM, Hon'ble DCM and

other dignitaries. This allowed beneficiaries in remote areas to receive funds without the need to travel to physical venues.



Photograph 14: Distribution of 5th Tranche of 1st Instalment under SUBHADRA by Hon'ble DCM and other dignitaries

Patha Pranta Sabha at each GP, 06-03-2025

On 6th March 2025, Gram Panchayats organised community sabhas during which women beneficiaries shared feedback, sought clarifications and received information on

the implementation of SUBHADRA. These engagements strengthened transparency and reinforced participatory involvement at the grassroots level.



Photograph 15: Patha Pranta Sabha at various GP in Odisha

Dipa Prajwalana (at each SUBHADRA household), 07-03-2025

On 7th March 2025, households of SUBHADRA beneficiaries celebrated Dipa Prajwalana, lighting lamps to symbolise women's

empowerment and the scheme's success in reaching mass coverage.



Photograph 16: Dipa Prajwalana carried by SUBHADRA beneficiaries at all GPs throughout Odisha

2nd Instalment (Event held at Berhampur), 08-03-2025

On 8th March 2025, on the eve of International Women's Day, the second instalment of the first year was disbursed by Hon'ble CM, Hon'ble DCM and other dignitaries at a special event in

Berhampur, reinforcing the scheme's alignment with women's empowerment objectives and celebrating the participation of beneficiaries across the state.



Photograph 17: Distribution of 1st Tranche of 2nd Instalment under SUBHADRA by Hon'ble CM, DCM and other dignitaries

Details of funds under SUBHADRA

Detailed budget provision under SUBHADRA (for) FY 2024-25			
	Approved Budget as per EFC (FY 2024-25) (In Crore)	Total Budget Provision (FY 2024-25) (In Crore)	Fund Sanctioned (In Crore)
For Beneficiary (Scheme)	₹ 11,000.00	₹ 11,195.92	₹ 10,006.00
Administrative Contingency (Non-Scheme)	₹ 195.92		₹ 130.61
TOTAL	₹ 11,195.92	₹ 11,195.92	₹ 10,136.61

- The C.A Firm has done internal audit for the financial year 2024-25.

An amount of ₹10,000 was disbursed to more than 1 crore beneficiaries under SUBHADRA.

DIFFERENT TOUCH-POINTS FOR BENEFICIARIES

Multiple access points have been established under SUBHADRA to ensure wide dissemination of information and maximise coverage. The following communication channels and outreach mechanisms are used to connect with beneficiaries:

1. Toll-Free Helpline – 14678

A dedicated toll-free number (14678)

provided beneficiaries with accessible, real-time information on scheme benefits, eligibility and application procedures. The helpline supports registration, application status tracking and grievance redressal, functioning as a single-point interface for beneficiary queries. It strengthened transparency and improved citizen confidence in SUBHADRA's delivery.

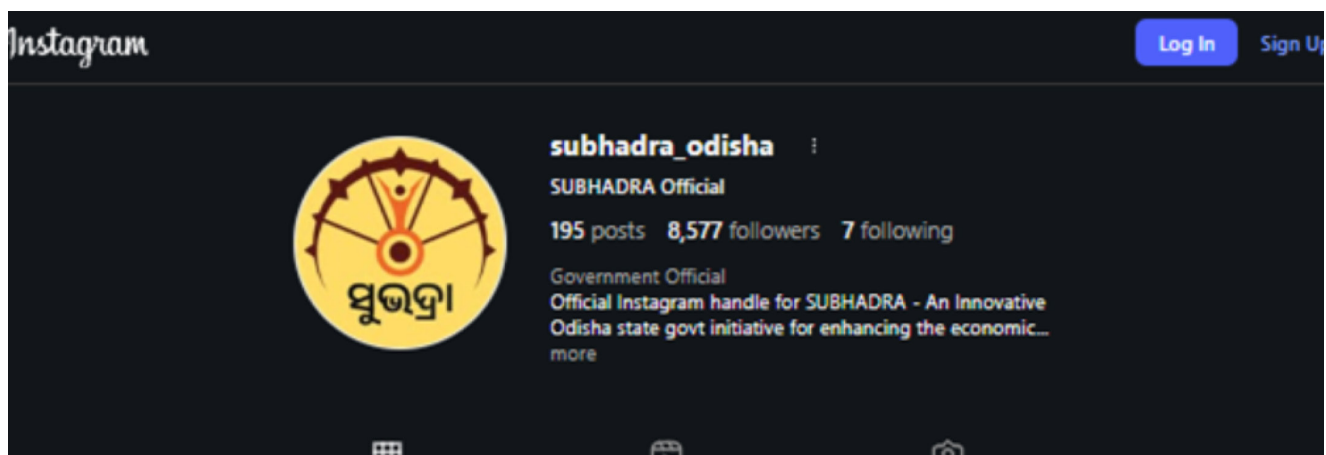


Photograph 18: SUBHADRA Toll Free Call Centre- 14678

2. Social Media Campaigns

Targeted campaigns on social media platforms were undertaken to engage urban and younger audiences with shareable content and interactive updates. Social media enabled rapid

dissemination, two-way feedback and amplification through community networks. These campaigns supported real-time updates and encouraged digital registrations where applicable.



Photograph 19: Official Instagram handle of SUBHADRA

3. Helpdesks at CDPO offices

Helpdesks were established at all CDPO offices, with two technical personnel deployed at each location to assist applicants. These helpdesks provided hands-on support for information related

to SUBHADRA, clarification of queries and facilitation of digital onboarding. They functioned as a local institutional interface between beneficiaries and the implementing machinery.



Photograph 20: Helpdesk at Puri Municipality

4. Flex/Banners at District/MC, Block/ULB, Ward/GP, AWCs, CSCs/ASKs and other government offices

IEC materials including, flexes and banners were displayed at strategic public offices and service centres to broadcast key scheme messages and application guidance. Positioned at high-footfall

government locations, they reinforced official communication and guided citizens to support points. These static displays complemented other outreach by providing repeat exposure.



Photograph 21: Banner for all the districts in Odisha

5. TV commercials

Television commercials were broadcast across channels to secure high penetration into households, including those with limited internet access. TV spots combined visual storytelling and authoritative

messaging to explain benefits and encourage beneficiaries to take action. They contributed significantly to state-wide awareness and legitimacy.



Photograph 22: Screenshot from TV commercial for SUBHADRA at the launch

6. Hoardings across districts

Prominent hoardings were installed at major junctions and public spaces across every district to ensure mass visibility. Their large format and strategic placement made SUBHADRA's objectives

and benefits immediately recognisable to commuters and passers-by. Hoardings helped build public recall and authority for the programme.



Photograph 23: Hoarding at Cuttack

7. Leaflets distributed in public places.

Informational leaflets were distributed during visits and outreach events to provide concise, portable guidance on eligibility and application steps. These leaflets enabled beneficiaries to retain scheme details for later reference and to share information with family members. Distribution targeted markets, transport hubs and community gatherings for wide coverage.

8. Posters at all AWCs

Posters were displayed in all Anganwadi Centres to reach mothers, caregivers and women who regularly visit these centres. The posters presented simplified messages about entitlements, contact points and timelines, integrating scheme awareness into routine community services. They supported frontline workers in conveying SUBHADRA information.

10. Makeshift awareness camps

Temporary camps were organised at village and ward levels to provide on-the-spot information, registration assistance and grievance handling. These camps enabled face-to-face counselling, document verification and digital enrolment for those unable to visit formal offices. They played a crucial role in including digitally excluded and marginalised beneficiaries.

11. Live screening arrangements for launch (17th September 2024)

Live screenings of the SUBHADRA launch event on 17th September, 2024 were arranged across public venues to share the programme roll-out widely. These screenings demonstrated leadership endorsement and created a shared public moment, enhancing trust and visibility. They also provided an opportunity for mass dissemination of launch messages.

9. IEC Vans

IEC vans equipped with audio-visual materials travelled across urban and rural areas to deliver dynamic outreach. These mobile units brought targeted messages to remote villages, marketplaces and festival grounds, enabling interactive engagement. IEC vans were especially effective for reaching populations with low digital or print access.



Photograph 24: State level Flag off of SUBHADRA IEC Vans

12. Coffee Table Book for SUBHADRA

A curated coffee table book documenting SUBHADRA's vision, implementation journey and early outcomes was produced as a knowledge and advocacy product. It serves as an official record for stakeholders, donors and media while showcasing best practices and human stories. The book strengthens institutional memory and aids external dissemination.

13. Radio spots

Radio spots were aired on local and community stations to reach remote, rural and mobile audiences where other media may have limited penetration. Short audio messages communicated key information in local languages and dialects, ensuring accessibility for non-literate listeners. Radio provided timely reminders tailored to the daily routines of the target population.

14. Wall paintings in GPs, Blocks, ULBs, Districts and MCs

Permanent wall paintings were created at gram panchayats, block offices and municipal locations to serve as enduring public reminders of SUBHADRA. These visuals conveyed core messages in local idioms and ensured long-term awareness beyond short-term campaigns. The wall art also reinforced community ownership and cultural resonance.



Photograph 25: Wall Painting at different locations in all the districts in Odisha

15. State-wide rally (Patha Pranta Sabha) in all GPs

Community rallies (Patha Pranta Sabha) were organised across gram panchayats to mobilise local communities and disseminate scheme information through public meetings. These rallies leveraged the participation of community leaders and frontline workers to amplify messages and encourage beneficiary registration. The engagements fostered peer outreach and strengthened social legitimacy for the programme.

16. Depa Prajwalana by beneficiaries at their homes

Beneficiaries were encouraged to participate in Deepa Prajwalana (lamp lighting) at their home as a symbolic act of participation and awareness. This symbolic gesture promoted emotional engagement, community pride and visible affirmation of inclusion in SUBHADRA. It helped build a culturally rooted narrative around the scheme.

17. Awareness videos

Short, locally relevant videos explaining scheme features, application procedures and benefits were produced for distribution on digital platforms and during field events. Video content simplified technical information into easy-to-understand messages and was suitable for low-literacy audiences. These videos facilitated wide, repeatable outreach in group viewings and social media sharing.

18. Newspaper advertisements

Print advertisements were placed in regional and state-wide newspapers to reach literate households and provide authoritative information on SUBHADRA. Advertisements outlined eligibility, contact

details and timelines, offering a credible medium for official communication. These print placements complemented field outreach and digital campaigns.

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Photograph 26: Newspaper Advertisement for distribution of funds on 8th March'25

A FIELD OF HOPE. A FUTURE SECURED.



**SUCCESS
STORIES**

Name: Kuntala Munda

Location: Kendujhar

Occupation: Vegetable Cultivator

"My hands are in the soil, but my mind is always on my children's studies."

Kuntala Munda is a smallholder vegetable farmer from Kendujhar. For her, farming is not only a livelihood but also a responsibility. As a mother, her foremost priority has always been her children's education.

There was a time when irregular income made it difficult to manage tuition fees and household expenses together. School payments were a source of worry. Daily needs required careful compromise.

With financial support received under SUBHADRA, credited directly to her account in instalments, Kuntala made a clear decision. She invested the amount in vegetable cultivation. She prepared her land, purchased seeds and

began growing brinjal, tomato, lady's finger and seasonal leafy vegetables.

Through disciplined effort and careful crop planning, her harvests began generating steady income in the local market. Today, that income pays her children's tuition fees on time. It covers notebooks, uniforms and essential household needs without borrowing.

Her progress is steady and measurable.

Kuntala's journey demonstrates how direct financial support, when utilised productively, strengthens rural livelihoods and safeguards children's education.

From one field in Kendujhar, a mother has ensured that her children's future remains uninterrupted and secure.

DIGITAL STEPS. DIGNIFIED INCOME.



**SUCCESS
STORIES**

Name: K. Ranama

Location: Bhubaneswar

Occupation: Digital Service and Xerox Centre Operator

"I knew the work. I just needed the start."

K. Ranama from Bhubaneswar had basic knowledge of computer operations from earlier experience. What she did not have was the capital to begin her own service.

With the first instalment received under SUBHADRA, she purchased a computer system and started offering typing and basic digital services. She observed the demand in her locality and identified a clear gap. There was no nearby facility for photocopying or lamination.

Using the second and third instalments, she invested in a xerox machine and a lamination machine. She set up a small service point in her area.

Today, students, job seekers and local residents depend on her centre for photocopies, printouts and document lamination. Her monthly income ranges between fifteen to sixteen thousand rupees.

She now earns her livelihood independently.

Ranama's journey shows how timely financial assistance, combined with prior skill and local demand assessment, can create sustainable self employment and strengthen women-led entrepreneurship.

SWEET HARVEST. STRONGER TOMORROW.



SUCCESS STORIES

Name: Rina Gimel

Location: Koraput

Occupation: Strawberry Cultivator and Agri Entrepreneur

"I wanted to grow more. I just needed the means."

Rina Gimel from Koraput was already cultivating strawberries on a small scale. The demand was strong, but her capacity was limited. She knew the crop. She understood the market. What she required was expansion support.

Through three instalments received under SUBHADRA, Rina extended her strawberry cultivation. She invested in additional saplings, improved inputs and expanded her cultivated area. With increased production, she was able to supply larger quantities to local buyers and markets.

The result was visible within one season. Higher yield led to better earnings. Her income increased steadily, allowing her to reinvest in her farm and manage household expenses independently.

Today, Rina describes herself as self sufficient.

Her journey reflects how structured financial assistance, when combined with existing skill and market awareness, strengthens rural enterprise and promotes sustainable agri based livelihoods.

CRAFTED BY HAND. CARRIED WITH PRIDE.



**SUCCESS
STORIES**

Name: Adibari Krishali

Location: Malkangiri

Occupation: Small Scale Ornament Artisan

"I did small work before. Now I create something of my own."

Adibari Krishali from Malkangiri was engaged in irregular small scale work with no steady income. She wanted a livelihood that could be managed from her village and provide consistent earnings.

With three instalments received under SUBHADRA, she joined with other women and started small scale handling and making of traditional ornaments. They purchased raw materials, simple tools and began crafting decorative and cultural ornament pieces.

Working as a group, they divided responsibilities and improved their production. Today, they participate in Adivasi melas and local exhibitions to showcase and sell their ornaments directly to customers.

The income earned supports their families and reduces dependence on uncertain daily wage labour.

Adibari's journey shows how timely financial support and collective effort can transform small scale skills into sustainable livelihood and dignified self employment.

ONE MACHINE. MANY RESPONSIBILITIES.



**SUCCESS
STORIES**

Name: Purneswari Tudu

Location: Mayurbhanj

Occupation: Tailoring and Stitching Services

"I wanted to earn with dignity and support my family."

Purneswari Tudu from Mayurbhanj had the skill of stitching but did not own a sewing machine. Without equipment, her ability to earn was limited. She depended on irregular opportunities and could not take consistent work.

With the instalment received under SUBHADRA, she purchased a sewing machine. That single investment changed her daily routine. She began stitching blouses, school uniforms and basic garments for people in her village.

Gradually, orders increased through word of mouth. Today, she earns her livelihood through tailoring and contributes directly to her family's household expenses.

Her income supports daily needs and reduces financial pressure at home.

Purneswari's journey reflects how access to basic tools, when placed in skilled hands, can create steady self employment and strengthen family stability at the grassroots level.



Department Of Women & Child Development
Government Of Odisha
Lok Seva Bhawan, Sachivalaya Marg, Unit-2,
Bhubaneswar, Odisha-751001