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Girls' Education and Welfare Governance in Assam: A Policy Analysis of the Mukhya Mantrir Nijut Moina Scheme

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ABSTRACT

Girls' education is important for social development and gender equality. However, financial difficulties and social barriers can affect girls' ability to continue their education. In this context, the Government of Assam introduced the Nijut Moina Scheme to encourage girls to pursue their studies through financial assistance. This paper examines the scheme from the perspective of girls' education and welfare governance in Assam. It aims to understand the policy rationale for financial support, the scheme's implementation arrangements, and its accountability mechanisms. The study adopts a qualitative documentary and policy analysis method, using secondary sources such as government guidelines, official notifications, budget documents, education statistics, academic articles, and published reports. It focuses on beneficiary selection, fund distribution, monitoring, grievance redressal, and the available evidence concerning educational continuity. The paper also considers the importance of transparency and administrative accountability in delivering educational welfare benefits. Based on the documentary analysis, the study identifies policy strengths, implementation concerns, and areas requiring further evaluation. It emphasises the need to distinguish between the scheme's intended

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objectives and its demonstrated outcomes. The study contributes to understanding how educational welfare policies can support girls' education and promote gender-responsive governance in Assam.

1. Introduction

Education plays an important role in social development, gender equality, and girls' empowerment. It provides opportunities to develop knowledge, confidence, and greater independence. However, financial difficulties and social barriers may affect girls' ability to continue their education. Amartya Sen (1999) defines development as expanding people's real opportunities and freedoms. From this perspective, public support for girls' education is not merely financial assistance; it is also an effort to expand their educational opportunities and capabilities.

In Assam, the Government introduced the Mukhya Mantrir Nijut Moina Aasoni, commonly known as the Nijut Moina Scheme, in 2024. The scheme provides financial assistance to eligible girl students as an incentive to continue their education at higher secondary, undergraduate, and postgraduate levels, subject to the applicable guidelines (Government of Assam, 2024, 2025). Its stated objectives include increasing girls' enrolment, reducing educational dropout, and addressing child marriage. The scheme therefore provides an important opportunity to examine how state welfare policies connect educational participation with gender equality and social development.

Academic research on girls' education highlights the importance of examining not only access to education but also the conditions that enable girls to continue their studies. Unterhalter (2007) emphasises the relationship between gender equality, educational opportunities, and social justice. Research on the Kanyashree Prakalpa in West Bengal also offers useful insights into the role of financial incentives in supporting girls' education (Sen & Thamarapani, 2023; Das & Sarkhel, 2023). These studies provide a relevant basis for examining the relationship between financial assistance, continued enrolment, and educational outcomes. However, findings from other schemes should be treated as comparative evidence rather than direct evidence of Nijut Moina's outcomes.

Official educational statistics further highlight the importance of studying educational progression in Assam. According to the Unified District Information System for Education Plus (UDISE+) Report 2023–24, the transition rate from secondary to higher secondary education in Assam was 50.8% for girls and 54.4% for boys (Ministry of Education, 2024). These figures provide a useful background for understanding

gender differences in educational progression, although they do not establish the causes of non-transition or measure the impact of Nijut Moina.

Although the Nijut Moina Scheme has clearly stated policy objectives, assessing its significance requires looking beyond the financial assistance it provides. The Government of Assam's guidelines and Standard Operating Procedure establish the formal framework for eligibility, implementation, and administrative responsibilities (Government of Assam, 2024, 2025). These documents provide a basis for examining how the scheme is designed and administered. A policy-focused study can therefore investigate the relationship between the scheme's stated objectives, its implementation arrangements, and the accountability mechanisms intended to support its delivery. This is important for distinguishing the scheme's intended benefits from outcomes demonstrated through available evidence.

Against this background, the present study examines the Nijut Moina Scheme through qualitative documentary and policy analysis. Drawing on government guidelines, official statistics, academic literature, and published reports, it analyses the scheme's objectives, financial assistance, implementation arrangements, and accountability mechanisms. It also examines the available evidence concerning educational continuity and identifies areas requiring further evaluation. The study seeks to understand how the scheme's policy design and implementation relate to the broader goal of improving girls' educational opportunities in Assam.

2. The Mukhya Mantrir Nijut Moina Scheme: An Overview

3.1 Background and Objectives of the Scheme

The Mukhya Mantrir Nijut Moina Asoni, commonly known as the Nijut Moina Scheme, was introduced by the Government of Assam in 2024 to encourage girls to continue their education. The scheme provides financial assistance to eligible female students enrolled in specified educational institutions and courses. Its major objectives include increasing girls' enrolment in higher education, reducing dropout rates, improving the Gross Enrolment Ratio (GER), and addressing child marriage by encouraging girls to remain in education (Government of Assam, 2024).

The scheme represents a policy intervention that connects educational participation with gender equality and women's empowerment. By providing financial incentives, the government seeks to reduce economic pressures that may prevent girls from continuing their studies. However, the stated objectives should be distinguished from actual outcomes. Further assessment using reliable evidence is needed to determine the extent to which the scheme has reduced dropout rates or child marriage.

3.2 Eligibility Criteria and Beneficiary Categories

The 2025–26 guidelines provide financial assistance to eligible female students domiciled in Assam, subject to the prescribed conditions. The major beneficiary categories include students enrolled in Classes XI and XII; undergraduate programmes such as BA, BSc and BCom; and postgraduate programmes such as MA, MSc and MCom, including eligible B.Ed. courses. The revised provisions also cover eligible students in the first and second years of the Integrated Teacher Education Programme (ITEP), specified self-financed courses in government higher educational institutions, and eligible Assam-domiciled female students pursuing non-professional courses at Tezpur University and Assam University (Government of Assam, 2025b).

Certain restrictions apply. Married students are generally ineligible, except those pursuing postgraduate and B.Ed. courses. In-service students admitted to B.Ed. courses on deputation and daughters of ministers, Members of Parliament and Members of the Legislative Assembly are also excluded under the prescribed provisions. These eligibility rules shape the scheme's coverage and determine which students can access its benefits.

3.3 Financial Assistance at Different Educational Levels

Under the 2025–26 guidelines, the amount of financial assistance varies by educational level. Assistance is provided for up to ten months during the academic year through Direct Benefit Transfer (DBT).

Educational level	Monthly assistance	Maximum annual assistance
Higher Secondary	1,000	10,000
Undergraduate	1,250	12,500
Post Graduate and B.Ed.	2,500	25,000

Source: Government of Assam (2025b), Guideline for providing financial assistance as admission incentive to girl students under Mukhya Mantrir Nijut Moina Asoni 2025.

The financial assistance is intended to help students meet education-related expenses and reduce their dependence on family resources. Nevertheless, its adequacy depends on students' financial circumstances

and the actual costs of continuing education. Therefore, the amount of assistance alone cannot establish whether the scheme has improved educational participation.

3.4 Institutional Arrangements for Implementation

The Higher Education Department and the Directorate of Higher Education, Assam, provide the policy framework and implementation guidelines. Educational institutions facilitate applications, verify student information and monitor compliance with the prescribed conditions. Students are required to submit the necessary information and satisfy the applicable eligibility and attendance requirements. The guidelines also require existing beneficiaries to have 75% attendance in the previous academic year. Financial assistance is transferred through DBT, and arrear payments are not permitted under the specified provisions (Government of Assam, 2025b).

These arrangements highlight the importance of coordination among government departments, educational institutions and beneficiaries. Timely payments, accurate verification, transparent procedures, and effective monitoring are essential to the scheme's successful delivery. However, administrative procedures alone do not automatically establish policy effectiveness. Their practical performance must be assessed through official records, implementation reports and other reliable documentary evidence. This provides the basis for examining the scheme in relation to gender equality, educational continuity and public accountability in the following section.

3. Girls' Education and Welfare Governance: An Analysis and Discussion:

4.1 Girls' Education as a Public Policy Concern

Girls' education is not simply a matter of enrolment in schools and colleges. It is closely connected with social equality, economic opportunities and women's ability to make decisions about their lives. Financial difficulties, household responsibilities, social expectations and early marriage may influence whether girls can continue their education. Addressing these challenges requires public policies that consider not only access to educational institutions but also the social and economic barriers that affect participation in education.

Amartya Sen (1999) views development as the expansion of people's freedoms and capabilities. From this perspective, education enables individuals to develop their abilities, make informed choices and participate more fully in society. Unterhalter (2007) similarly links gender equality in education to broader questions of

social justice. These approaches provide a useful theoretical foundation for examining government initiatives that support girls' education.

The Nijut Moina Scheme reflects this policy concern by providing financial assistance to eligible female students at different educational levels. Its design recognises that financial constraints can influence educational decisions and that public support may help students continue their studies (Government of Assam, 2025b). However, financial assistance alone cannot resolve every barrier. Access to educational institutions, safe transport, adequate teaching facilities and supportive family environments also matter. Therefore, the scheme should be understood as one component of a broader public policy effort to promote gender equality through education.

4.2 Nijut Moina Scheme and Gender Equality

Gender equality in education requires more than equal formal access to educational institutions. It also involves addressing the circumstances that prevent girls from benefiting from educational opportunities. By targeting eligible female students, the Nijut Moina Scheme gives specific policy attention to girls' participation in education. Its significance lies in recognising their continued education as a public concern rather than leaving the responsibility entirely to individual families.

Experiences from other Indian states provide useful insights into this approach. In their study of West Bengal's Kanyashree Prakalpa, Sen and Thamarapani (2023) examined the relationship between the programme and girls' continued participation in education. Their findings provide comparative evidence on the potential role of targeted incentives in supporting girls' schooling. However, West Bengal's experience cannot automatically be applied to Assam because the two programmes operate in different administrative and social contexts.

The Nijut Moina Scheme may help reduce some household financial pressures and encourage families to support girls' continued education. It also signals that the state considers girls' educational advancement an important public policy objective. Nevertheless, these potential benefits depend on effective implementation and the extent to which wider social barriers are addressed.

The scheme's eligibility provisions also deserve attention. Although the programme provides assistance to eligible students irrespective of economic status, its prescribed conditions exclude certain categories. From a welfare governance perspective, it is therefore important to consider both the intended beneficiaries and those who cannot access the scheme. Gender-sensitive policy analysis should examine not only a

programme's objectives but also the fairness of its provisions, the accessibility of its benefits and its capacity to address educational disadvantage.

4.3 Financial Assistance and Educational Continuity

One of the central aims of the Nijut Moina Scheme is to encourage girls to continue their education. Educational expenses extend beyond tuition fees and may include transport, books, accommodation, food and other study-related costs. These expenses can create difficulties for families with limited financial resources and may influence decisions about whether a student continues studying.

The scheme provides financial assistance by educational level, with the aim of reducing some of these pressures (Government of Assam, 2025b). Such support may help students meet education-related expenses and reduce their dependence on family resources. However, its practical value depends on students' individual circumstances, education costs, and the regularity of payments.

Research on Kanyashree Prakalpa provides an important comparative perspective. Das and Sarkhel (2023) examined whether increased schooling under the programme translated into improved learning. Their study highlights the need to distinguish educational participation from learning outcomes. A programme may encourage more students to enrol without necessarily producing equivalent improvements in learning or completion.

This distinction matters for evaluating Nijut Moina. The number of beneficiaries alone cannot establish whether the scheme has improved educational continuity. A comprehensive assessment should consider indicators such as retention, progression to higher educational levels and course completion. Where reliable data are available, changes in learning outcomes and educational participation among different groups of students may also be examined.

The official scheme guidelines establish the programme's objectives, eligibility conditions and implementation arrangements, but they do not by themselves demonstrate that Nijut Moina has reduced dropout rates, improved course completion or reduced child marriage. Such conclusions require Assam-specific outcome data and systematic evaluation. Therefore, the scheme's contribution to educational continuity should be treated as a question for further investigation rather than an established result.

4.4 Implementation and Public Accountability

The effectiveness of a welfare scheme depends not only on its policy objectives but also on how it is implemented. In the case of Nijut Moina, implementation involves government departments, educational

institutions and eligible students. The official guidelines prescribe procedures relating to eligibility, applications, verification, attendance and the transfer of financial assistance (Government of Assam, 2025b).

These arrangements help ensure that assistance reaches the intended beneficiaries. However, effective implementation requires more than formal procedures. Students need clear information about eligibility and application requirements, while educational institutions must verify applications accurately and communicate instructions accessibly. Delays in payment, unclear procedures or difficulties in accessing information could reduce the practical value of the assistance. These are issues that require examination through implementation records rather than assumptions about administrative performance.

Public accountability is equally important. Regular publication of information about applications received, beneficiaries approved, payments released and applications rejected would help researchers and the public assess the scheme's reach. Providing reasons for rejection and accessible grievance-redressal mechanisms could further strengthen transparency. Such measures would make it easier to identify implementation gaps and assess whether public resources are reaching their intended beneficiaries.

The scheme should also be examined in relation to differences among students. Girls studying in rural or remote areas may face additional difficulties related to transport, distance from educational institutions, and limited access to educational facilities. Financial assistance may help address some expenses, but it cannot replace the need for accessible institutions and adequate infrastructure. Monitoring the experiences of different beneficiary groups could help policymakers identify where additional support is required.

Overall, the Nijut Moina Scheme represents an important policy effort to support girls' educational participation through financial assistance. Its long-term contribution to gender equality will depend on effective implementation, timely payments, transparent administration and reliable evidence about educational outcomes. An evidence-based assessment of these dimensions is essential for determining whether the scheme is translating its policy objectives into meaningful educational opportunities. These considerations provide the basis for identifying the major findings and policy suggestions in the following section.

4. Major Findings and Policy Suggestions

Major Findings:

The analysis of the Nijut Moina Scheme highlights its importance as a state-level initiative to support girls' education in Assam. First, the scheme recognises that financial difficulties can influence girls' decisions to

continue their studies. By providing financial assistance at different educational levels, it aims to reduce economic barriers to educational participation (Government of Assam, 2025).

Second, the scheme reflects a gender-sensitive approach to welfare governance by giving specific attention to female students. However, its eligibility conditions determine who can access the benefits. Therefore, the scheme's fairness, accessibility, and practical reach require continued attention.

Third, the documentary analysis suggests distinguishing the scheme's stated objectives from its actual outcomes. Although the guidelines aim to encourage educational continuation and address child marriage, the documents examined do not establish whether these objectives have been achieved. Research on West Bengal's Kanyashree programme also highlights the importance of distinguishing educational enrolment from completion and learning outcomes (Das & Sarkhel, 2023).

Finally, effective implementation and public accountability are essential to the scheme's potential success. Clear procedures, timely financial transfers, and reliable information about beneficiaries are necessary to assess whether the intended support reaches eligible students.

Policy Suggestions:

Based on the analysis, the following policy suggestions may strengthen the scheme:

1. Ensure timely financial assistance: The government should monitor payment schedules and address delays so that students can depend on the assistance when meeting educational expenses.

2. Improve awareness and accessibility: Educational institutions should provide clear information about eligibility and application procedures, particularly to students from rural and remote areas.

3. Strengthen monitoring and transparency: The government should regularly publish information on applications, approved beneficiaries, payments and rejected applications while protecting students' personal information.

4. Conduct outcome-based evaluation: Periodic assessments should examine student retention, progression to higher educational levels and course completion. Claims about reducing dropout rates or child marriage should be supported by reliable Assam-specific evidence.

5. Review implementation gaps: Feedback from educational institutions and beneficiaries should be collected through appropriate evaluation methods to identify administrative difficulties and improve the delivery of assistance.

6. Conclusion

The Nijut Moina Scheme represents an important initiative of the Government of Assam to promote girls' education through targeted financial assistance. By supporting female students at different educational levels, the scheme seeks to reduce economic barriers to education and encourage students to continue their studies. Its broader significance lies in connecting educational support with gender equality, social development and women's empowerment.

The analysis in this paper highlights that the scheme's success depends not only on its objectives but also on how effectively it is implemented. Timely financial assistance, accessible application procedures, awareness among eligible students, and transparent administration are essential to ensure the intended benefits reach the target group. At the same time, financial assistance alone may not overcome all the social and institutional barriers that affect girls' educational participation.

A key concern emerging from this documentary and policy analysis is the gap between policy intentions and demonstrated outcomes. Although the scheme aims to encourage educational continuity and address concerns such as child marriage, the documents examined do not provide sufficient evidence to establish its actual impact on these issues. Therefore, its effectiveness needs to be assessed through reliable data on student retention, educational progression and course completion.

Overall, the Nijut Moina Scheme offers an important opportunity to strengthen gender-sensitive welfare governance in Assam. However, its long-term significance will depend on effective implementation, public accountability and regular outcome-based evaluation. Assessing the scheme against measurable educational outcomes, rather than financial assistance alone, would help identify implementation gaps and guide future policy improvements. This approach can strengthen the scheme's contribution to girls' education and gender equality in Assam.

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