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Impact of Mukhya Mantrir Nijut Moina And Nijut Babu Schemes on the Upliftment of Education in Assam: An Analytical Study

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Abstract: *Assam, despite improvements in literacy, has historically faced challenges of low Gross Enrolment Ratio (GER) in higher education, high dropout at secondary and higher secondary levels, and prevalence of child marriage in certain districts. To address these structural bottlenecks, the Government of Assam introduced two complementary financial incentive schemes – Mukhya Mantrir Nijut Moina Aasoni (MMNMA) for girl students and Mukhya Mantrir Nijut Babu Aasoni (MMNBA) for male students from economically weaker sections. This paper analytically examines the objectives, design, implementation and early outcomes of both schemes. Based on secondary data from Directorate of Higher Education, Government of Assam notifications, Chief Minister's Office releases and national media reporting, the study finds a significant expansion in coverage from 1,61,302 girls in 2024-25 to 3,50,265 girls in 2025-26 and over 4 lakh including polytechnic and integrated programmes in 2026-27, and from 50,000 boys in 2024-25 to 1,02,501 in October 2026 instalment and a projected 1.2 lakh in 2026-27. Early indicators show GER improvement from 37% to 44% and reduction in higher secondary dropout from 25% to 17% between 2024 and 2025, with zero dropout reported among promoted first-year cohorts. The paper argues that the schemes represent a shift from one-time scholarships to a conditional monthly stipend model linked to attendance, discipline and continuation, thereby aligning with National Education Policy (NEP) 2020 objectives. Challenges related to exclusion criteria, financial sustainability, and need for complementary academic supports are discussed.*

Keywords: *Nijut Moina, Nijut Babu, Assam Higher Education, GER, Dropout, Child Marriage, DBT, NEP 2020.*

1. **Introduction:** Access to higher education in Assam has been constrained by economic, social and geographic factors. According to AISHE reports, Assam's GER in higher education has remained below the national average. For girls, the opportunity cost of continued education is compounded by early marriage. The Assam government, in its budget 2024-25, announced Mukhya Mantrir Nijut Moina Aasoni with an initial allocation of Rs. 240 crore, with the explicit twin objective of promoting girls' education and preventing child marriage.

As Chief Minister Himanta Biswa Sarma stated, "This is not just a scholarship. It is a firm stand against child marriage and early dropout". The scheme was later expanded as Nijut Moina 2.0 in August 2025.

Recognizing that male students from low-income families also face discontinuation after higher secondary due to financial pressure, the government introduced Mukhya Mantrir Nijut Babu Aasoni in 2025-26. As the Directorate of Higher Education notification clarifies, Nijut Babu seeks to increase enrolment among

economically vulnerable male students, reduce dropout rates at the higher education entry level and improve overall GER.

Together, the two schemes form a gender-responsive, financially inclusive architecture for higher education in the state.

2. Objectives of the Study:

a) To examine the policy framework and eligibility of Nijut Moina and Nijut Babu schemes.

b) To analyze the trend of beneficiaries and financial disbursement.

c) To assess the impact on educational indicators such as enrolment, retention and dropout.

d) To explore the social impact, particularly on child marriage and gender equity.

e) To identify challenges and suggest policy measures.

3. Methodology and Sources: This is an analytical study based on secondary data. Sources include:

i. Office Memorandums issued by Directorate of Higher Education, Assam for MMNMA and MMNBA 2026 guidelines.

ii. Official press releases of Chief Minister's Office and District Information.

iii. Media reporting from The Times of India, The Economic Times, The Shillong Times and Sentinel Assam for beneficiary data and government statements.

iv. Academic commentary from Ajmal IAS Academy analytical briefs on scheme design.

The period of study is 2024 to October 2026.

4. Conceptual Framework and Scheme Design:

4.1 Mukhya Mantrir Nijut Moina Aasoni: Launched in 2024 to encourage girls to continue higher education and discourage child marriage, Nijut Moina provides monthly financial assistance through Aadhaar-linked Direct Benefit Transfer (DBT).

Revised Guidelines for 2026-27:

- **Target Group:** Every girl student domiciled in Assam, enrolled as regular student in Government, Provincialised, Central Universities, approved Venture institutions, Government Polytechnics. Private institutions are excluded.
- **Universal Coverage:** Open to girls from all economic backgrounds regardless of family income, with exception of daughters of Ministers, MPs and MLAs who are kept outside its ambit.
- **Course-wise Assistance (2026-27):** Higher Secondary (Class 11-12) Rs. 800/month, Graduation (B.A./B.Sc./B.Com.) Rs. 1250/month, Post-Graduation and B.Ed. Rs. 2500/month, Polytechnic Rs. 800 in first two years and Rs. 1250 in third year, for up to 10 months in an academic year. No assistance in June, July and other vacation months.
- **Earlier Rates (2024-25):** Class XI-XII Rs. 1000/month, UG Rs. 1250/month, PG Rs. 2500/month for 10 months.

- **Conditionalities:** Minimum 70% attendance in previous year, discipline, regular enrolment for final examination, not availing scooter under Pragyan Bharati Scheme or PG support under CM Jibon Prerana Scheme. Married girls are generally ineligible except for PG and B.Ed. courses.

4.2 Mukhya Mantrir Nijut Babu Aasoni: Formally launched in 2025-26 as a counterpart for boys, Nijut Babu addresses the financial barrier faced by male students from low-income households.

Key provisions:

- **Eligibility:** Male student domiciled in Assam, enrolled in UG 1st and 2nd Year and PG 1st and 2nd Year in Government and Provincialised institutions, family income below Rs. 4 lakh per annum, admitted under Fee Waiver Scheme of Government of Assam.
- **Exclusions:** Married UG male students, UG students who opted for Dr. Banikanta Kakati Merit Award (Scooter), PG students receiving benefits under CM's Jibon Prerana Scheme, students not enrolled for final examinations of previous year are not eligible.
- **Financial Assistance:** UG students Rs. 1000 per month, PG students Rs. 2000 per month for 10 months.
- **Conduct Clause:** Beneficiaries must maintain discipline, regular attendance and respectful behaviour. Any misconduct including ragging, cheating, vandalism leads to immediate withdrawal.

5. Scale and Growth: Analytical Trends:

5.1 Expansion in Beneficiaries

- Nijut Moina: 1,61,302 girls in 2024-25, projected 3,50,265 in 2025-26, and actual 4 lakh after expansion plus additional 1 lakh expected in current financial year as stated by CM in August 2026. Latest October 2026 disbursement reports 2,48,263 female students in higher education and 5.42 lakh total including secondary level with Rs. 58.59 crore first installment.
- Nijut Babu: 50,000 boys last year, to be expanded to 1.2 lakh this year. October 2026 installment covered 1,02,501 male students with Rs. 10.37 crore allocated.

This 2.17 times increase in Nijut Moina coverage within one year indicates both improved outreach through SAMARTH and DARPAN portals and rising demand.

5.2 Financial Architecture

The shift to DBT has reduced leakages. Under Nijut Moina First Installment 2026, Rs. 58.59 crore was sent directly to students' Aadhaar-seeded accounts. The monthly model rather than annual lump sum ensures continuity and helps families meet recurring costs like transport, hostel, books and reduces debt burden.

6. Impact on Educational Upliftment:

6.1 Enrolment and Gross Enrolment Ratio (GER)

Education Minister Ranoj Pegu reported that due to impact of Nijut Moina, GER increased from 37 to 44 percent at higher secondary and higher education level between 2024 and 2025. The CM also stated that 14,200 additional girl students enrolled in colleges and universities in 2025-26 and not a single girl who was promoted from first to second year dropped out. This zero second-year dropout is corroborated by government statements: "The Nijut Moina Scheme has ensured that no girl leaves higher education midway".

For Nijut Babu, the objective is explicitly to improve GER by retaining economically weaker male students who otherwise migrate for daily wage work after Class 12. Early data suggests enrolment stabilisation in provincialised colleges in districts like Cachar, Dhubri and Majuli where dropout among boys was high.

6.2 Dropout Reduction

Dropout rate at higher secondary level declined from 25% to 17% between 2024 and 2025. The conditionality of 70% attendance to continue benefit creates a behavioural nudge for regular attendance, addressing a chronic problem of irregular attendance in rural colleges.

6.3 Prevention of Child Marriage:

Nijut Moina was introduced primarily to prevent child marriage by ensuring that financial constraints do not compel parents to marry off daughters early. The government coupled the incentive with strict enforcement, with around 8,000 arrests over two years under anti-child marriage drive. While legal enforcement provides deterrence, financial incentive provides a positive alternative - "when a girl chooses books over an early marriage, she is undertaking her own form of tapasya" as CM described during Navratri 2026.

Qualitative field reports from Cachar, Dhubri and Goalpara indicate that families now view daughter's continued education as financially viable, delaying marriage beyond 18 years.

6.4 Gender Equity and Empowerment

By providing higher assistance to girls (Rs. 800-2500) compared to boys (Rs. 1000-2000), the state acknowledges gender-specific vulnerability. The CM explained, "since child marriage is not an issue affecting boys in the same way, the assistance under the Mukhya Mantrir Nijut Babu Scheme has been kept comparatively lower". This differentiated design is aligned with NEP 2020 focus on gender inclusion fund.

Moreover, the scheme is linked to broader girls' enablement stack: free college admission, bicycles for Class IX, scooters for meritorious HS students, women's reservation in government jobs, and skilling for Tata Semiconductor Jagiroad and nursing placements in Singapore.

6.5 Economic Relief for Households

For a family earning less than Rs. 4 lakh per annum, Rs. 10,000-25,000 per year per child significantly offsets indirect costs of higher education. It stabilizes household budgets during academic months and lowers dependence on informal loans for fees and transport.

7. Challenges and Critical Observations:

a)Sustainability: Covering 10 lakh girls as envisaged by government will require Rs. 1200-1500 crore annually. Fiscal planning and convergence with centrally sponsored scholarships is needed.

b) Exclusion Errors: Daughters of Ministers/MPs/MLAs excluded is politically sound but exclusion of married girls at UG level may penalize victims of early marriage who wish to return to education.

c) Academic Quality: Financial assistance alone cannot improve learning outcomes unless complemented by faculty strength, laboratory and library infrastructure, especially in venture institutions now included.

d) Attendance vs. Learning: Tying stipend to attendance may increase physical presence but not necessarily engagement. Need for academic mentoring.

e) Overlap with Fee Waiver: From 2027-28, students will have to choose between fee waiver and Nijut Moina, which may create confusion.

8. Recommendations:

1. Introduce a graded academic incentive for students scoring above 60% to promote quality, not just enrolment.
2. Include ANM, GNM, B.Sc. Nursing girls as announced by CM for next year.
3. Create a tracking system for Nijut Moina graduates to monitor transition to employment or higher education.
4. Strengthen grievance redressal for DBT failures and Aadhaar seeding issues in remote areas.
5. Link Nijut Babu beneficiaries with skill development under CM's Jibon Prerana Scheme after graduation.

9. Conclusion: Mukhya Mantrir Nijut Moina and Nijut Babu schemes represent a paradigm shift from welfare doles to investment in human capital. Within two years, the schemes have moved from pilot to mass coverage, with measurable impact on GER and dropout reduction and symbolic impact as a "beacon of hope for fulfilling the dreams of every girl child". Their design - monthly DBT, attendance-linked continuation, universal for girls and targeted for economically weaker boys - reflects an understanding of ground realities of Assam's education economy.

If sustained with fiscal prudence and complemented by academic reforms, these schemes can help Assam achieve NEP 2020 target of 50% GER by 2035 and contribute to social transformation by eradicating child marriage and promoting gender parity. The early evidence suggests that when financial constraints are removed, Assamese girls and boys choose classrooms over early workforce entry or early marriage, shaping a generation ready to lead a new Assam.

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