

Economic Empowerment and Shifts in Gender Dynamics under the Kanaklata Mahila Sabalikiran Yojana: A District-Level Analysis

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Abstract: Economic empowerment of women is widely viewed as a pathway for improving the standing of the women and altering traditional gender dynamics within household and society. The study seeks to examine the impact of the scheme Kanaklata Mahila Sabalikiran Yojana (KAMSY) on women's economic empowerment and on household-level gender relations. The study is employing both descriptive and analytical approaches with the help of primary and secondary data. The findings reveal that the scheme has significantly increased personal income, diversified livelihood activities, enhanced savings, and improved participation in household decisions. Further the beneficiaries experience greater mobility, higher confidence, and increased participation in social and community affairs. However, there are instances of persistence male domination in certain household over fund utilization limits women's autonomy over financial control. Overall, the scheme has contributed to meaningful economic advancement and slow but significant changes in household gender relations in the district.

Keywords: Women, Economic Empowerment, Gender Dynamics, Assam

Introduction:

The development of a nation rests essentially on two basic but important pillars namely gender equality and women empowerment. Women having access to resources and decision-making power enhanced social stability and collective progress. At the intersection of development and equality lie economic empowerment that is the ability of the women to participate fully in economic activities and decision-making processes, and to control their own economic resources including access to decent work, financial services, property rights, and business opportunities (Reshi & Sudha, 2023) and gender dynamics which encompass the distribution of power, roles, and responsibilities between men and women within households and society. Economic empowerment of women can bring meaningful changes in gender

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dynamics by increasing their ability to make decisions and assert influence within families and communities.

The principle of gender equality has been firmly upholding in the Constitution of India through its Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of State Policy and acknowledging the wide gender disparity existed in Indian society the Constitution has also empowers the state to undertake affirmative action in favour of women (Kumar et al., 2020).

Historically, Assam, one of the eight states of North East India shows relatively higher societal standing for its women. However, with time the status of women in Assam also witnessed a significant shift. Women of Assam are facing numerous challenges that hinders in their overall development. Issues such as sexual abuse, trafficking, domestic violence, and limited access to economic opportunities continue to impede their empowerment. In response to the prevailing challenges the Government of Assam has been taking number of steps. One such initiative is the Kanaklata Mahila Sabalikiran Yojana (KAMSY). This scheme is launched by the Government of Assam with the sole aim of empowering the women of Assam.

The present study is based on Jorhat district of Assam situated on the southern bank of the Brahmaputra valley and it shares its boundary with Majuli in the north, Nagaland in the south, Sivasagar in the east, and Golaghat in the west. Jorhat offers a relevant context to study women's empowerment due to persistent social and economic disadvantages experienced by its female population. Women are confronted with problems like sexual abuse, trafficking, and domestic violence. Its crime rate against women is higher than the state average. Female workforce participation is strikingly low at just 13%, highlighting the limited opportunities for women to achieve financial independence or exercise agency within their households. Against these backdrops the present study aims to examine the impact of the Kanaklata Mahila Sabalikiran Yojana on women's economic empowerment and intra-household gender relations in the district.

Literature review:

Women empowerment is the process of providing women with the necessary resources and opportunities to exercise their rights, participate in decision-making processes, and have control over their lives (Reshi & Sudha, 2022). In other words, women should have the capacity to identify and articulate their own interests and choices, and perceive them not only as capable of making decisions but also as having the legitimate right to do so (Kabeer, 2001).



Chutia (2022) stated women empowerment is a comprehensive and multidimensional concept that encompasses all spheres of a woman's life. Genuine empowerment requires improvement in women's status and enhancing their active participation in the development process. The term "empowerment" inherently contains the notion of "power," and therefore, every dimension of power—social, economic, political, and psychological—has significant implications for the process of empowering women.

Kalbagh (1991) mentions different dimensions of women's empowerment within the framework of national development. A thorough examination of planning and policy approaches that are sensitive to gender has been made. Emphasis has been made that women must not only benefit from development initiatives but also play active roles in their design and implementation. In short, for development women must be the centre of both policy and practice.

Seth (2001) analyzes post-independence women's development programs in India, highlighting ongoing gender disparities. Madhavi (2011) examines rural women's upliftment through welfare programs, emphasizing the cultural challenges and suggesting improvements for better outcomes. Similarly, Kalhapure (2024) explores the impact and challenges of women empowerment initiatives in India. Chatterjee (2024) explores the economic improvements of rural women in Jorhat as a result of being member of SHGs. The study focuses on the scheme Vistarita Kanaklata Mahila Sabalakaran Yojana and reveals that the scheme facilitates financial inclusion of the women and thereby increases the financial independence and enhanced confidence in managing household affairs. However, as the study is on only one SHG therefore it restricts broader generalization. Together, these studies indicate that while welfare programs have contributed to women's socio-economic advancement, structural, cultural, and implementation barriers continue to constrain their full potential.

Studies on SHGs suggest that they function not merely as financial intermediaries but also as social platforms that enhance women's confidence and collective agency (Suguna, 2006) SHGs has changed the way women view their status in society. This has resulted in increasing confidence in the women that they can interact within the family and society in a better and active way. Moreover, as they are in a position to give substantial financial support to the family, they are getting more spousal recognition and appreciation. However, Swain (2007) has expressed that only providing loans in terms of micro finance is not sufficient for the women to uplift their life. It is because only money cannot empower anyone automatically, skills and knowledge to manage the money is necessary. This suggests that economic interventions must be

complemented by capacity-building measures such as workshops, training programs, and awareness initiatives to impart knowledge to the women about finance management and use.

Microfinance and cash transfers have been used as a way of changing intra-household gender relations (Lecoutere & Chu, 2024). Women's bargaining position within the household improves when women own or control assets thereby enhancing their influence in household decision-making processes ((Pradhan et al., 2019). That is when women in a household have greater access to economic resources, they are more likely to play an active role in household decision-making (Buvinic & Furst-Nichols, 2016; Doss, 2013). Hazarika and Singkai (2022) highlighted how self-help groups (SHGs) have become a key tool for the empowerment of rural women. Focusing on the Kanaklata Mahila Sabalikiran Yojana in Dhemaji district, Assam, they show that government support has helped SHG members to take up income-generating activities, leading to improved financial status and increased savings among women.

There exists substantial number of literatures on government initiatives and SHGs for the empowerment of women. However, there is very limited research on the effectiveness of the Kanaklata Mahila Sabalikiran Yojana in empowering women in Jorhat district of Assam. While the existing literatures mostly documented the financial gain there is insufficient evidence on whether increased access to economic resources translates into meaningful changes in decision-making power, agency, and gender dynamics within households. Therefore, there is a need for grassroots level study to evaluate both the economic impact and the changes in social and household dynamics particularly in districts like Jorhat, where women face persistent structural disadvantages.

Objective:

1. To examine the impact of the Kanaklata Mahila Sabalikiran Yojana on economic independence of the women.
2. To analyse the impact of the scheme on household-level gender relations and women's agency in decision-making.

Methodology:

The study is descriptive and analytical in nature and is based on both primary and secondary data. Primary data has been collected from 12 randomly selected villages of Jorhat district. The name of the villages are Chawdang gaon, Mahara, Jakhoriya, Kotikuchia, Molia, Changmai Gohain gaon, Gohain Handique gaon, Norahiloidhari, Chetia gaon, Bailung gaon, Hatimuria and Changmai gaon. From each village by using

purposive sampling 10 women beneficiaries of the scheme have been selected making a total sample size of 120 respondents. Interview of the 120 respondents have been conducted with structured interview schedule. Government reports also served as primary source of data. Secondary data has been collected from books, articles, research papers, and internet sources.

Understanding Kanaklata Mahila Sabalikaran Yojana:

Kanaklata Mahila Sabalikaran Yojana was launched by the Government of Assam on 1st April 2018 (Government of Assam, Panchayat & Rural Development Department, 2018) and in 2020 it was renamed as Vistrita Kanaklata Mahila Sabalikaran Yojana (Hazarika and Singkai, 2022). The primary aim of the scheme is to empower the women of Assam especially in the rural area.

Panchayat and Rural Development Department, Government of Assam has stated that the scheme has four major aims. They are – firstly, it is based on three core principles for poverty reduction: self-help, mutual benefit, and self-reliance. Secondly, it encourages members of women self-help groups (WSHGs) to take up micro industries for economic upliftment for a better life. Thirdly, it promotes investment in income generating activities by the members of SHGs as well as by their family members. And lastly, the scheme enhances mobilization of credit from bank to WSHGs for higher investment in income generating activities by the members. The scheme identifies one woman from each household and mobilizes her into either a new or an existing SHG. After fulfilling the eligibility criteria these selected women receives benefits. The benefit of the scheme includes revolving fund of 25,000 rupees to all the eligible SHGs. In order to get the RF the SHGs much follow the Panchasutra Principles that is regular meeting, regular saving, regular internal lending, timely repayment and updated bank keeping (Government of Assam, Panchayat & Rural Development Department, 2018).

Additionally, under the scheme each WSHG can avail bank loan up to 5 lakhs and they will be promoted to different stages namely Silver, Gold, Platinum, and Diamond based on their age from the date of formation and eligibility for bank loans. For the bank loan there is the provision of getting capital subsidy of rupees 50,000. Both revolving fund and capital subsidy has to be used as internal loan by the members of the WSHGs to promote income generating activities.

In terms of implementation, Assam State Rural Livelihood Mission under Panchayat and Rural Development Department, Government of Assam acts as the nodal agency. In intensive blocks, the Block Project Manager (BPM), and in non-intensive blocks, the Block Development Officer (BDO), are

responsible for implementing the scheme. In their respective jurisdiction both the BDO and the BPM oversee the grading activities for selecting eligible WSHGs for the initial grants. Moreover, there are Cluster Level Federations and Village Organizations who are responsible for creating awareness, ensuring proper fund utilization, and monitoring the repayment of bank loans by SHG members.

Findings:

The implementation of Kanaklata Mahila Sabalakaran Yojana has brought significant changes in the lives of the women in the district. The empowerment objective of the scheme is reflected by the fact that economic advancement has facilitated broader transformations in intra-household relations.

A major finding of the study is that a significant number of beneficiaries have reported increase in their personal income after availing the scheme. Table 1 shows the percentage of women experiencing increase in their personal income. Rise in personal income enable the women to fulfil their personal needs and reduce financial dependence on the male members of the family besides supporting household expenditure. Enhancement in personal earning has opened up opportunities for a more active role in household decision-making.

Response Category	Number of Respondents	Percentage (%)
Yes – Income Increased	92	76.7%
No – Income Not Increased	28	23.3%
Total	120	100%

Table 1: Increase in Personal Income after Availing KAMSY Benefits

Source: Personal Interview, 2025

Additionally, the scheme has facilitated the women to engage in diverse range of income generating activities. Table 2 highlights the different livelihood activities adopted by the women. Involvement in these productive activities has shifted the position of these women from being reliance to active contributors of income. Such expanded sources of livelihood have also helped in reducing financial vulnerabilities in their households.

Type of Livelihood Activity	Number of Respondents	Percentage (%)
Agriculture	34	28.3%
Animal Husbandry	27	22.5%
Weaving	20	16.7%
Food Processing	13	10.8%
Petty Trade/ Small Business	16	13.3%
Others	10	8.4%
Total	120	100%

Table 2: Investment of Scheme Benefits in Livelihood Activities

Source: Personal Interview, 2025

Another notable finding is that the saving habits among the women beneficiaries have been increased. As shown in the Table 3, 80% of the respondent reported an increase in personal savings after receiving benefits of the scheme. This implies that financial assistance encourages women to save regularly. The saving money is utilized for essential needs such as children's education, healthcare, and small household investment. The practice of savings shows better money management skills and strategic planning for the future, reflecting sustained economic empowerment.

Response Category	Number of Respondents	Percentage
Yes- Saving Increased	88	73.3
No- Saving Not Increased	32	26.7%
Total	120	100%

Table 3: Increase in Personal Savings after Availing KMSY Benefits

Source: Personal Interview, 2025

Beyond economic self-sufficiency there has been noticeable change in the household level gender relation. Increased financial contribution has translated into greater participation in domestic decision-making processes. Majority of the respondents have reported more involvement in decisions related to household

purchases, education of the children, and healthcare which earlier used to be decided by the male members of the family.

They're seen reduction of domestic tension in many households where women used to be the victims. Prior to the journey towards economic self-reliance a significant number of respondents faced financial disputes, and domestic tensions sometimes leading to conflict. However, with ability to earn and manage own income there has been more harmonious and balanced household relationships. Their views and opinions in family matters are now more valued that there has been gradual shift in their role from passive observer to active contributor. In fact, in many households, they are the primary bread earner resulting in receiving more respect and recognition within their families. In a sense there is improvement in their sense of self-worth that they now express themselves confidently and assertively.

A significant finding is that there is enhancement of mobility and social participation among beneficiaries of the scheme thereby strengthening their presence and influence in the household affairs. In the process of availing the benefits to their involvement in income generating activities the beneficiaries often visit banks, markets, meeting, training sessions, etc. Such experiences help women to gain confidence, and strong communication skills that their roles expand beyond care giving and domestic work. As such it reflects slow but meaningful changes in the gender dynamics within household.

However, the study also reveals certain complexity in the process of empowerment. In certain household though women are the registered recipients of the scheme benefits, control over the monetary benefits was exercised by male family members. The responsibility for deciding the utilization of funds often shifted to husbands thereby restricting women's independent decision-making power. In certain instances, the scheme's benefit was directed toward income-generating enterprises, yet the responsibility for managing and running these activities was assumed by male family members. Consequently, while overall household earnings improved it did not necessarily translate into independent economic self-sufficiency for the women. Additionally, there are also instances where the male members especially their husband demanded access to the scheme benefits for personal consumption such as alcohol and other non-essential expenditures. Such misallocation limits the capacity to strengthen women's financial autonomy. As such there is still prevalence of deep-rooted gender hierarchies within many households that mediate in shaping the distribution and use of financial resources.

Conclusion:

The Kanaklata Mahila Sabalakaran Yojana stands out to be a transformative intervention in Jorhat district showcasing the impact of targeted economic support on women's empowerment. With the support of financial assistance, credit facilities, and opportunities for income generating activities the scheme has increased women's personal income, saving and also in taking more active role in household matters. Beyond economic gains, it has strengthened women's mobility, and social engagement and confidence enabling them to establish a stronger presence at home and in the community. However, the study has shown that the empowerment is gradual and context specific. Persistent presence of gender hierarchy in many households suggests that while economic empowerment is necessary, it is not alone sufficient to guarantee full autonomy or equal participation. In a nutshell the experiences of women in Jorhat demonstrate that sustained policy efforts, combined with social interventions, can gradually redefine women's roles, enhance agency, and promote more equitable intra-household relationships.

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