

Kams as a Tools for Rural Women SHG'S Economic Empowerment in Dhemaji District, Assam

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Abstract

The Government of Assam created the Assam State Rural Livelihood Mission (ASRLM), and a strategy called Kanaklata Mahila Sabalikiran Yojana was introduced specifically for SHGs. A SHG might receive up to Rs 5 lakh under the Kanaklata Mahila Sabalikiran, based on its work. Apart from these missions and government grants and subsidies, SHGs can also obtain loans from banks to generate livelihood chances based on their own capacity. Other government departments offer cash to SHGs for the successful implementation of their initiatives at various times. The government of Assam has introduced KAMS (Kanaklata Mahila Sabalikiran Yojana), and the formal announcement was made in 2018. Shri Himanta Biswa Sarma (Health Minister) announced the Kanaklata Yojana in 2017 to boost the state's long-term development while also assisting Self Help Groups. According to the release, the Rs. 25 Thousand fund would be provided to the 11097 SHG, and this program will also provide loans and capital subsidy. Women empowerment, which may be defined as a process of giving women more control over their minds, bodies, and resources. The self-help movement has arisen as a potentially powerful weapon for women's empowerment. The group approach was supposed to pave the way for rural women to improve their economic situation by engaging in income-generating activities with the support of bank credit.

Keywords— KAMS, SHG, Women Empowerment, Self-Reliance

INTRODUCTION

SHGs were originally established in India as a microcredit organisation for the economic empowerment of women and the weaker parts of society, allowing the poor and needy to access vast amounts of resources. SHG exposes students to new technology and allows them to improve their skills. SHGs can introduce rural women to new opportunities by exposing them to the outside world. They can have the flexibility to choose their own path in life, acquire self-reliance, and, most importantly, actively participate in various advancement processes (Gnanadhas E. & Mahalekshmi M., 2011). SHGs are formed with certain goals in mind, and in order to achieve those goals, they must adhere to a set of rules. The KAMS

(Kanaklata Mahila Sabalikiran Yojana) scheme is run by the Assam government, the beneficiary of this scheme must be a resident of Assam. The scheme benefited a total of 1,26,000 people in 2018-19, with a budget of 65 crores. The government is attempting to improve the economy and social status of SHG members through this scheme. On November 11, 2020, the scheme was called Vistarita Kanaklata Mahila Sabalikiran Yojana (KAMS-V).

The Hon'ble Chief Minister, Sarbananda Sonowal, launched the 'Kanaklata Mahila Sabalikiran Asoni' on the first day of the financial year 2018-19 in the presence of Hon'ble Minister Finance, GoA, Sri. Himanta Biswa Sarma and Sri Naba Kumar Doley,

GoA's Minister of Panchayat and Rural Development. The launch event, held at Sarusajai Stadium in Guwahati, drew about 25000 SHG women. With a budget allocation of Rs.250 crore, the Kanaklata Mahila Sabalakaran Asoni announced in the 2017-18 budget session will cater to more than 1 lakh SHGs. Under this scheme, revolving funds of Rs. 25000 and Rs. 10,000 were ceremoniously awarded to SHGs in Kamrup and Kamrup Metro districts. This scheme was implemented by the Assam State Rural Livelihoods Mission (ASRLM), which is Assam's Nodal Agency and is under the P&RD Department. This plan is in place in all of Assam's districts and blocks. Because promotion in Assam's Intensive Block is substantially higher than promotion in the Non-Intensive Blocks, the ASRLMS is applied DAY-NRLM. However, under this system, NRLM prioritizes Non-Intensive Blocks, where new schemes are primarily promoted, and NRLM also ensures that old projects are promoted to the SHG. The National Institute of Rural Development, the National Rural Livelihood Mission, and the State Livelihood Missions, among others, have been tasked with the mission of developing rural India and specifically addressing the women folk of our country (NRLM: Framework for Implementation, Ministry of Rural Development, Government of India). In his speech, the Chief Minister stated that this scheme will play an important role in the economic and social empowerment of women in rural Assam, paving the way for a better livelihood for each household.

We, the Indians, are rightfully proud of our cultural history, which places a great value on women. Because in ancient India, women had the same position and rights as males in all aspects of life. Women always presented their interest in education and have been educated throughout the ages. Women, on the other hand, have lost the pace of equality over history, relegating them to the periphery (Gautam, H. 2015).

Women account for 48.46% of the country's population and 66% of the entire agricultural workforce, according to statistics. Women

make up about 48% of self-employed farmers. However, patriarchal standards in society have humiliated, oppressed, and exploited them. Many social indicators, including as health, education, and economic prospects, show that women lag behind men. As a result of their vulnerability and lack of access to resources, they require special attention (Gurmeet, S. 2013). As a result, the topic of women's empowerment takes on increased relevance in the aforementioned framework, and there is a pressing necessity to bring women into the leading roles and positions for the development of country.

The Government of Assam has implemented a number of schemes to benefit women, the most notable of which is the Kanaklata Mahila Sabalikarn Asoni, under which SHG members are given an initial grant of Rs.25,000/- so that they can get engaged for their basic needs and can overcome poverty and progress on the path to development. In addition, the scheme provides a subsidy-linked credit of up to Rs.5 lakhs for the growth of Women SHGs. In the month of June 2018, Mahila Samarohs were held in Lakhimpur, Tinsukia, Kamrup, Sibsagar, Barpeta, Nalbari, Golaghat, Biswanath, and West Karbi Anglong. Replica Revolving Fund cheques were ceremonially delivered to eligible SHGs in the MahilaS amarohs under the Kanaklata Mahila Sabalakaran Asoni. The SHGs and their federations would be moved to a movement-based approach for the collective development of rural Assam, boosting their living standards and upgrading their community in all development parameters, according to this programme.

REVIEW OF LITERATURE

Kabeer (2012) argues in his paper that empowerment is a process by which people who have been denied power, particularly the ability to make strategic life decisions, can reclaim it. Women's empowerment allows women to choose a spouse, a source of income, and whether or not to have children. Having this power, according to the author, necessitates three interrelated dimensions: access to and

control of resources; agency (the capacity or capability to use existing resources to generate new opportunities); and successes (which means the attainment of new social outcomes).

Dutta and Samanta (2006) analyse why some self-help groups (SHGs) under the Development of Women and Children in Rural Areas (DWCRA) scheme, which was intended to micro-finance income-generating activities for rural women, have failed to achieve women empowerment. The survey took place over a two-year period in the Burdwan region of West Bengal, a fertile agricultural zone in eastern India. The authors used data from the District Rural Development Authority (DRDA), local official statistics, published census materials, interviews with government officials in charge of implementing the scheme, and all rural women who benefit from the Livelihood Pattern of Women and their Level of Empowerment programme as sources for their research. The numerous issues that led to SHG failure can be divided into seven categories: production and technology, organisation, infrastructure, raw materials, finance and capital flow, marketing, and other issues. The authors, on the other hand, believe that the failure was due to a lack of coordination and communication among group members.

In the context of the reform process, **Mitra (2006)** examines the trends in the rate of development of employment of urban women across India. The author's research demonstrates the nature of changes in the pattern of female employment, particularly in manufacturing, services, and commerce. According to the findings, there has been a rise in female workers with regular jobs in the industrial sector, but a drop in casual jobs. As a result, the rising female employment pattern verifies the growing female engagement in the industrial sector's marginalised, low-paying activities. Similarly, the expansion of urban female workers in the service and trade sectors is unsatisfactory.

Microfinance is a type of banking service offered to persons who have difficulty obtaining official financial services. Microfinance is beneficial to persons who are residing in rural

areas of the nation and their income level is also less (**Singh, Roy & Pandiya, 2020**). Microfinance will assist small-scale enterprises by providing them with greater monetary stability in emerging countries such as Asian nations, where traditional monetary services do not match the needs of the agricultural poor.

Swain (2007) investigated the ways in which self-help groups (SHGs) influence women's lives in India, especially their empowerment. The survey's major goal was to gather data on the effects of the SHG-bank linkage programme on poverty, vulnerability, and social development. The author argued for a stringent understanding of women's empowerment in her thesis. It's defined as the process by which a woman confronts current norms and culture in order to better her emotional well-being. The author discovered that the ladies are in the process of self-empowerment.

SHGs are an important instrument for reducing poverty and empowering women. The goal of this empowerment is to realise one's own identity and strength in every aspect of life. Women's empowerment through SHGs plays a significant role in encouraging and supporting the rural tribal poor, particularly women, both within and beyond such groups (**Murria, 2020**).

Bhuiyan and Abdullah (2007) investigate the empowerment of Bangladeshi women through enterprise growth in the urban as well as rural areas. In the study, the authors rely on secondary data. The writers explain how entrepreneurial activities help women in both rural and urban regions by which they can get financial assistance. In Bangladesh, the women entrepreneurs are emerging, who have accepted life's hardships and emerged as socioeconomic development leaders. They work to make life of their families easy and can contribute into the social political upliftment of them.

Sudan (2007) examines the livelihood and empowerment of women in Jammu and Kashmir using women self-help groups (WSHG) and microcredit, as well as the influence of the Integrated Watershed Development Project (IWDP). The author of the project demonstrates that introducing women self-help microcredit in Jammu and

Kashmir through a participatory method is quite fruitful. He also reveals that in the case of women empowerment in Jammu and Kashmir, the formation of WSHGs and the identification and initiation of micro income generating activities (MIGAs) are both successful and fruitful because participatory development functionaries encourage poor women and disadvantaged groups to organise themselves into small homogeneous groups known as WSHGs.

Choudhury (2008) investigates the role of Self Help Groups (SHGs) on women's empowerment in the Assam district of Nalbari. Women in the Nalbari district have faced a variety of low-intensity conflicts, including ethnic skirmishes, militant violence, counter-insurgency operations, and extrajudicial killings by unknown gunmen, political assassinations, and criminal violence. They can provide enough training to underprivileged women in the Nalbari district in economically feasible income-generating enterprises. Finally, they can assist nascent SHGs in becoming economically viable by assisting them in obtaining affordable micro-credit. These SHGs also play a significant part in women's empowerment and provides them the financial and non-financial security and assistance.

SHG is founded on the notion of microcredit, which has proven to be effective in improving the lives of underprivileged people. SHG refers to a group of people who work together to attain a common economic and social aim for the welfare of society. SHG controls a significant portion of the credit disbursement process. SHGs play a critical role in accomplishing the goal of economic planning, which leads to the development of women and, as a result, to women's empowerment. SHGs are groups of 10 to 20 women who come from the same social class or category and work together to address challenges. (2020, **Agrawal**)

Selvakumar (2015) investigated women's empowerment through self-help organisations in Tamil Nadu's Krishnagiri area. The necessary data for the study was gathered from primary sources as well as secondary sources. The

researchers used a multistage random sampling procedure. To develop a meaningful interpretation of the results, average and percentage analysis were used. The Garret ranking technique was used to determine why people joined a self-help group. The study presented the relationship between the observed variables with the help of factor analysis. The findings of the study depicted that the self-help groups have a bigger influence on the economic conditions of women.

Greater physical mobility, financial security, decision-making autonomy, exposure to violence, and legal and political understanding and activity are all linked to economic empowerment. Women's empowerment has been linked to self-assurance, financial confidence, attitudes toward gender norms, autonomous decision-making, family communication, partner relationships, participation in social groups, and collective action. (**Yount et al., 2019**).

During the outbreak of a pandemic, SHG has made a significant contribution to community engagement for social and economic needs. These SHGs have come together to combat issues like mask use, social alienation, and psychosocial challenges among migrants, as well as quarantine, mental health, and geriatric well-being. Due to their decentralized production, around 20,000 SHG produced over 19 million masks and 100,000 litres of sanitizer across India in response to the current pandemic situation. SHG has also started working with MahilaArthik Vikas Mahamandal (MAVIM) and other similar organizations, which have been instrumental in reducing the pandemic's socioeconomic impact. (**Mengstie, & Singh, 2020**)

OBJECTIVE OF THE STUDY

The prime objective of the study is to establish the role of Kanalata Mahila Sabalakaran Yojana in the economic empowerment of rural women.

RESEARCH METHODOLOGY

For the present study, explanatory as well as descriptive study has been used. Secondary data sources has been used from secondary sources

from five development blocks of district namely, Dhemaji, MSTD, Borldoloni, Machkhowa, and Sissiborgaon. The secondary sources includes sources like NRML MIS Portal and journal annual report, research paper, hand book, guide book websites of ASRLM, Census Institution etc.

DISCUSSION

The Government of Assam has envisioned the Kanaklata Mahila SabalikiranYojana (KAMS) to reduce poverty by strengthening SHGs and their networks, financial inclusion, and other means, such as providing financial support to meet credit requirements and creating an enabling environment for enhancing productivity and reducing vulnerability in rural households. The objective of KAMS scheme are to eliminate poverty, to raise awareness, mobilise the community and establishing the poor women into Self Help Groups. The objectives are as follows:

- For poverty reduction, the Scheme will rely on three fundamental principles namely: self-help, mutual benefit, and self-reliance.
- The Scheme will encourage members of Women Self Help Groups (WSHG) and their family members to invest in income-generating activities in order to improve their economic situation and live a better life.
- It will motivate and encourage the members of Women Self Help Groups in establishing micro industries so that they can become economically independent.
- The Scheme will increase loan mobilisation from banks to women's SHGs, allowing members to invest more in income-generating businesses.

The KAMS considered that one woman from each of the targeted households will be mobilised into a SHG, and SHGs that are Eligibility Criteria for availing the benefits of KAMS:

Stage	Age of SHGs from Date of Formation	Bank Loan amount recommended	Eligibility for release of Grant/Capital Subsidy amount	Grant /Capital Subsidy amount to be	Financial Implication
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founded or revived will be eligible for the scheme's benefits if they meet the scheme's eligibility criteria.

The scheme offered a number of benefits to the women which are as follows:

- For the fiscal year 2017-18, all newly constituted and eligible Women SHGs may get a maximum grant of Rs. 25000/- per SHG, subject to a limit of 1 lakh SHG in non-intensive blocks.
- Additionally, an extra grant of Rs. 10,000/- per SHG will be awarded to active SHGs that have been founded in intensive blocks and have already received Rs. 15,000/- as Revolving Fund under NRLM; SHGs that receive the additional fund of Rs. 10,000/- will fall under KAMS.
- If the SHGs have already received a Revolving Fund (RF) of Rs. 10,000/- under SGSY/NRLM, the NRLM fund may offer Rs. 5,000/- each SHG and KAMS may provide Rs. 10,000/-. SHGs that earn a Rs. 10,000/- KAMS grant will be able to:
 - The total number of women groups served by KAMS would be one lakh.
 - All SHG members may be eligible to take out an internal loan with interest from their individual SHG to invest in income-generating enterprises.
 - The members' interest rate cannot be higher than the bank's current rate of interest.
 - Each of these SHGs will receive a Capital Subsidy on a Bank Loan of up to Rs. 5.00 lakh over a period of time as described below. Under the KanaklataMahilaSabalikiranYojana (KAMS), women SHGs from minority communities will be given special attention and would get a monetary incentive of Rs. 5.00 lakh over a period of time.

				provided	
Stage II: Silver- SHG	Minimum six (6) months from formation	Rs. 50,000/-	After bank sanctions & disburses the loan, the subsidy @ 40% will be released to the SHG account	Rs. 20000/- for each SHG	Rs. 200/- crore (FY- 2018-19)
Stage-III: Gold- SHG	Minimum eighteen (18) months, i.e. one and a half year from formation	Rs. 1.00 lakh	After bank sanctions & disburses the loan the subsidy @30% will be released to the SHG account	Rs. 30000/- for each SHG	Rs. 300/- crore (FY- 2020-21)
Stage- IV: Platinum- SHG	Minimum thirty (30) months, i.e. two and a half years from formation	Rs. 2.00 lakh	After bank sanctions & disburses the loan, the subsidy @30% will be released to the SHG account	Rs. 60000/- for each SHG	Rs. 600/- crore (FY- 2020-21)
Stage- V: Diamond- SHG	Minimum fifty four (54) months, i.e. four and a half years from formation	Rs. 5.00 lakh	After bank sanctions & disburses the loan, the subsidy @ 25% will be released to the SHG account	Rs. 125000/- for each SHG	Rs. 1250/- crore (FY- 2022-23)

KAMS REPORT UNDER ASRLM DHEMAJI

S L N O	NAME OF BLOCK	TOTAL NO. OF SHG	NO.O F PROP OSAL @10,0 00	AMO UNT	NO.O F PROP OSAL @15,0 00	AM OUN T	NO. OF PROP OSAL @25,0 00/-	AMO UNT	TOTAL KAMS PROPOS AL SUBMIT TED
1	DHEMAJI	1822	1662	166200	0	0	86	215000	1748
2	MACHKH OWA	496	386	386000	13	1950	86	215000	485
3	BORDOLO NI	1519	496	496000	5	7500	799	199750	1300
4	SISSIBORG AON	2413	2347	234700	0	0	223	557500	2570
5	MSTD	2117	693	693000	0	0	1087	271750	1780
Total		8367	5584	558400	18	2700	2281	570250	7883

Total KAMS proposal : 7883 + 429 = 8312 till Date - 05/08/2021

RF (KAMS) status during FY - 2018/2019/2020/2021 under DMMU,Dhemaji													
Sl. No	FY	MSTD		SISSIBORG AON		DHEMAJI		MACHKHO WA		BORDOLO NI		No. of SHG Received KAMS(RF)	Total Amount in Lakh
		Rs.10,000	Rs.25,000	Rs.10,000	Rs.25,000	Rs.10,000	Rs.25,000	Rs.10,000	Rs.25,000	Rs.10,000	Rs.25,000		
1	2018-19	179	508	2314	169	1537		216	81	266	436	5706	
2	2019-20	296	203	14	12	109		147		162		943	12,65,5000
3	2020-21	218	376	19	42	16	86	23	5	68	363	1216	2,52.40,000
Total :		514	579	33	54	125	86	170	5	230	363	2159	
Overall Total :		693	1087	2347	223	1662	86	386	86	496	799	7865	

References

CONCLUSION

The Kanaklata Mahila Sabalikiran Yojana has been launched with the objective to make the women financially independent of Assam. Financial grants will be distributed to 1.26 lakh women self-help groups in the first phase of this scheme, and another one lakh self-help organisations would be given financial awards in the second phase. Self-Help Groups (SHGs) to make proper use of the financial handouts, and they should be used to promote women's financial independence. Furthermore, in order to incentivize the efforts of women SHGs, the first, second, and third place holders will be adjudicated and awarded awards of Rs 5 lakh, Rs 3 lakh, and Rs 2 lakh, respectively, in recognition of their good services. Under the Kanaklata Mahila Sabalikiran Achoni, a total of 8296 SHGs from Dibrugarh and Tinsukia districts has received financial assistance. To empower the women of Assam and make them financially and non-financially independent, the Government of Assam has launched the Kanaklata Mahila Sabalikiran Yojana with special focus on the women belongs to rural areas. The main motto to launch this scheme is to decrease poverty and spread the awareness of Self-help this scheme is mainly for the women who belong from the rural areas.

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