

## Green Pathways to Empowerment: Advancing Atmanirbhar Bharat through Sustainable Social Enterprises, Financial Inclusion, and Green Jobs among Slum Women

Jayasree Das

Research Scholar

Aliah University, Kolkata, West Bengal

DOI: 10.5281/zenodo.19466192

### Abstract:

In the evolving discourse on sustainable and inclusive development, social enterprises are increasingly recognized as pivotal mechanisms that bridge profit, purpose, and planetary well-being. This qualitative study explores how slum women entrepreneurs participate in impact-driven and environmentally responsible enterprises that promote self-reliance, echoing the vision of *Atmanirbhar Bharat*. The study is based on primary data collected from 30 participants (25 women entrepreneurs and 5 NGO/SHG representatives) across selected urban slums of Kolkata and Howrah, West Bengal. Drawing on semi-structured interviews and focus group discussions across selected urban slums, the research examines women's engagement in small-scale green ventures such as waste recycling, eco-friendly crafts, and organic product distribution.

Findings reveal that these women not only contribute to environmental sustainability through green jobs but also nurture inclusive micro-economies that foster community resilience and *inclusive growth*. Despite challenges such as limited access to finance, inadequate digital literacy, and policy barriers, their entrepreneurial spirit exemplifies grassroots innovation and self-empowerment. The dual burden of domestic responsibilities and enterprise management, however, continues to affect their work-life balance and growth potential.

The study underscores the importance of integrating *financial inclusion*, gender-sensitive enterprise training, and supportive green job policies to enhance women's socio-economic participation. By empowering slum women as agents of sustainable and self-reliant entrepreneurship, the paper highlights how inclusive green economies can harmonize profit, purpose, and planet—core tenets of a truly sustainable and *Atmanirbhar* India.

**Keywords:** Slum Women, Social Entrepreneurship, Green Jobs, Financial Inclusion, Atmanirbhar Bharat, Sustainable Development, Inclusive Growth, Work-Life Balance

## 1. Introduction

In recent years, sustainable development discourse has increasingly recognised the potential of social enterprises to merge economic, social, and environmental goals. Social enterprises function as bridging organisations that reconcile profit-oriented activities with purpose-driven missions and ecological concerns (Bansal et al., 2019). In the context of urban marginalised populations, this convergence becomes particularly relevant: women living in slums often face multiple disadvantages, including limited access to formal employment, lack of financial inclusion, and environmental vulnerabilities. Empowering these women through participation in green social enterprises offers a promising avenue to promote inclusive growth, gender equity, and environmental sustainability—key elements of the broader agenda of a self-reliant India (Atmanirbhar Bharat).

In India, the concept of Atmanirbhar Bharat emphasises self-reliance across economic sectors, including through the empowerment of women as entrepreneurs and active participants in the formal economy. Financial inclusion forms a central pillar of this vision, since access to banking, credit, and financial services enables business initiation, growth, and resilience (Kumari, 2022; Kumar & Prabhakar, 2025). At the same time, the transition to green economies means that the jobs and enterprises of the future will increasingly emphasise ecological sustainability, waste-to-wealth processes, circular economy models, and low-carbon value chains. Women in slum contexts who engage in eco-friendly crafts, waste recycling, organic product distribution, or other “green jobs” may thus embody the confluence of gender, inclusion, self-reliance and sustainability.

However, this promising constellation faces significant challenges. Slum women entrepreneurs typically contend with the dual burden of household responsibilities and business activities, limited digital or financial literacy, exclusion from formal networks, and the informal nature of their ventures—which in turn constrains their work–life balance, enterprise growth, and long-term sustainability. Moreover, policy and institutional frameworks may not always be gender-sensitive or oriented to green-job creation in marginalised urban settings.

This study thus explores how women living in urban slums engage in environmentally-responsible social enterprises, how their participation intersects with financial inclusion and the Atmanirbhar Bharat agenda, and how work–life balance and institutional constraints shape their trajectories. By focusing on small-scale green ventures—such as waste recycling, eco-crafts, and organic product distribution—the study seeks to uncover how inclusive micro-economies emerge at the grassroots, and how they contribute to both community upliftment and environmental outcomes.

## 2. Literature Review

Social entrepreneurship is increasingly seen as a vehicle for sustainable development, combining social innovation, environmental stewardship and economic viability (Bansal et al., 2019). Through their review of 173 papers, Bansal et al. (2019) found that key thematic areas in this literature include innovation/technology, rural/urban community development, social-economic-environmental nexus, financing patterns, women entrepreneurs and CSR. In particular, women's roles in social entrepreneurship are growing as a research focus: Jeong and Yoo (2022) conducted a systematic review of 59 articles on women in social entrepreneurship, highlighting that women face distinct challenges (e.g., gender discrimination, resource constraints) but also bring unique social-integration strengths. Jeong and Yoo (2022) suggested future research should emphasise operation strategy and performance factors for women social entrepreneurs.

In the Indian context, Potluri and Phani (2020) examined “women and green entrepreneurship” and found that while the literature addresses women's predisposition for socially and environmentally oriented businesses, many studies focus on middle-class women rather than those from slums or marginalised backgrounds. Potluri and Phani (2020) highlighted the need to extend research into low-income, high-vulnerability populations engaged in green ventures. Similarly, Sharma and Kumar (2024) compared social-enterprise participation with NGO involvement for rural artisan women and found that the social enterprise model produced greater empowerment outcomes (Sharma & Kumar, 2024).

The concept of “green jobs” refers to employment that contributes to preserving or restoring the environment, often within the circular economy, waste-management, renewable energy, or ecological production sectors. While much of the green-job literature emphasises macro-level transitions, fewer studies focus on slum women engaging in grassroots green enterprises. The gap in this literature underscores a need to explore how women living in informal settlements can engage in green value-chains, create micro-enterprises, and achieve both environmental and social outcomes.

Financial inclusion refers to affordable and timely access to financial services—such as bank accounts, credit, savings, insurance and digital payments—for underserved populations. In India, providing financial services to women in slums is seen as key to empowerment: Bhatia and Singh (2019) found that women in urban slums participating in formal financial services via schemes such as the Pradhan Mantri Jan Dhan Yojana (PMJDY) in Punjab experienced positive shifts in social, economic and political empowerment. Financial inclusion is thus a vital mechanism to enable women's entrepreneurial participation.

In the context of Atmanirbhar Bharat, financial inclusion has been explicitly linked to the goal of women-led entrepreneurship. Kumar and Prabhakar (2025) examined the role of the Pradhan Mantri Mudra Yojana (PMMY) in rural Jharkhand and found that channeling micro-

---

loans to women-led micro-businesses contributed to their economic empowerment, aligning with the self-reliance agenda. Furthermore, studies show that women's entrepreneurship is critical to inclusive growth: Dey and Maitra (2024) highlighted how women-led enterprises serve as catalysts for poverty reduction and economic development.

Women entrepreneurs in slum settings face a complex interplay of household responsibilities, informal work settings, and limited institutional support. Kaviarasu et al. (2022) studied women entrepreneurs in slums of Chennai and identified that although women engaged in micro-businesses, sustaining and scaling these enterprises is challenging due to time poverty, resource constraints and infrastructural deficits. More recently, a 2025 study by (Author) on barriers to women's empowerment in India's informal sector found that women face precarious employment, lack of social protection and very limited access to formal support systems (Barriers to women's empowerment in India's informal sector, 2025). These dynamics suggest that achieving a healthy work-life balance is more difficult for women from slum communities who are engaging in entrepreneurial activities.

### 3. Gaps in Literature and Theoretical Implications

While the literature robustly covers women's entrepreneurship, financial inclusion, and social enterprise, several gaps remain especially relevant for the current study. First, there is limited research on slum women specifically engaging in green jobs or socially responsible enterprises in urban informal settings. Potluri and Phani (2020) emphasised this gap in their review of green entrepreneurship in India. Second, although financial inclusion is widely discussed, fewer studies integrate green entrepreneurship, inclusion, and self-reliance agendas (Atmanirbhar Bharat) in one framework. Third, work-life balance implications for women entrepreneurs in slums remain underexplored in green and social enterprise literature. Finally, most studies adopt rural or formal-sector perspectives rather than focusing on highly-informal urban slum contexts.

Theoretically, this suggests an opportunity to draw on social action theory (Weber) as used by De and Chatterjee (2024) for environmentally-sustainable women entrepreneurship in rural India; combining it with household-lifecycle theory and gender-role frameworks could generate richer insights into slum women's entrepreneurship dynamics. De and Chatterjee (2024) thereby set a useful precedent for linking indigenous resources, SHG participation and green business models (De & Chatterjee, 2024).

### 4. Methodology

This qualitative study adopted an interpretivist approach to explore how women from urban slums in West Bengal engage in sustainable social enterprises and green livelihood initiatives that promote self-reliance in line with the *Atmanirbhar Bharat* vision. A qualitative design was chosen to capture the lived experiences and socio-economic realities of women entrepreneurs operating in informal, resource-constrained environments (Creswell and Poth,

---

2018). The study was conducted in selected slum clusters of Kolkata and Howrah, identified for their concentration of women-led microenterprises involved in waste recycling, organic product vending, and eco-friendly crafts. Using purposive sampling, 30 participants were selected—25 slum women entrepreneurs and 5 representatives from local NGOs or self-help groups (SHGs) supporting women’s sustainable livelihoods. Data were collected through in-depth interviews and two focus group discussions, each lasting approximately 60–90 minutes, conducted between May and August 2025. Interviews explored themes such as motivation, access to finance, sustainability practices, and work–life balance.

The collected data were transcribed and analysed using thematic analysis following Braun and Clarke (2019) framework. Codes were generated to identify recurring patterns related to empowerment, financial inclusion, green enterprise practices, and constraints to business growth. To ensure credibility, findings were triangulated across interviews and focus group discussions, and participant validation was conducted to confirm interpretations.

## 5. Findings and Interpretations

Data from in-depth interviews and focus group discussions with 30 participants from Kolkata and Howrah slums were analysed using thematic analysis following Braun and Clarke’s (2019) six-step framework. All interviews were transcribed verbatim in Bengali and then translated into English. The researcher used Microsoft Word for manual coding: each transcript was colour-coded, and margin comments were inserted to identify initial codes. Repeated reading allowed familiarisation with the data and generation of first-level codes such as “no bank account,” “working from home,” and “teaching other women.” Codes were then clustered into broader categories by identifying conceptual similarities. Through iterative comparison and refinement, four overarching themes emerged that captured the core dimensions of women’s empowerment and sustainability: (1) Pathways to Green Self-Reliance, (2) Barriers to Financial Inclusion, (3) Negotiating Work–Life Boundaries, and (4) Community-Based Inclusive Growth.

**Table 1: Development of Themes from Codes and Categories**

Codes (Raw Data)	Categories (Grouped Ideas)	Emergent Themes
“Using waste as raw material,” “learning from SHG workshops,” “selling eco-products,” “earning from home”	Adoption of eco-friendly livelihood strategies and resource-based innovation	Theme 1: Pathways to Green Self-Reliance
“Loan rejection,” “no documents,” “bank distance,” “use chit funds,” “don’t understand online payments”	Financial exclusion and reliance on informal credit networks	Theme 2: Barriers to Financial Inclusion
“Cooking while working,” “no time to rest,” “family doesn’t help,” “work at night,” “business from kitchen”	Time poverty and overlapping domestic–entrepreneurial roles	Theme 3: Negotiating Work–Life Boundaries
“Helping other women,” “sharing profits,” “cleaning drives,” “group work,” “teaching others skills”	Collective empowerment and community participation	Theme 4: Community-Based Inclusive Growth

**Theme 1: Pathways to Green Self-Reliance:** Women in the slums of Kolkata and Howrah demonstrated creativity in developing eco-friendly enterprises such as recycling plastics, producing organic items, and crafting paper products. Many learned these skills through self-help group (SHG) training. Their narratives reflected self-reliance (*Atmanirbharta*) and environmental awareness, confirming that green entrepreneurship serves as both a livelihood and a sustainability mechanism (De & Chatterjee, 2024).

**Theme 2: Barriers to Financial Inclusion:** While several participants had heard of schemes like *PMMY* or *Jan Dhan Yojana*, practical access remained limited. Many lacked documentation, collateral, or digital literacy. As a result, informal savings groups became the primary financing source. These findings support Bhatia and Singh (2019), showing that formal financial inclusion policies often fail to reach slum-based women entrepreneurs effectively.

**Theme 3: Negotiating Work–Life Boundaries:** Women’s enterprises were predominantly home-based, offering flexibility but increasing workload. Participants described multitasking between household chores, childcare, and production, leading to fatigue and time scarcity. These findings align with Kaviarasu et al. (2022), who identified “time poverty” as a structural constraint for women in informal urban enterprises.

**Theme 4: Community-Based Inclusive Growth:** Beyond income, many women perceived their ventures as collective efforts for community improvement. Profits were often reinvested into neighbourhood cleanliness drives or skill-training for other women. This reflects inclusive and socially embedded entrepreneurship, resonating with Potluri and Phani (2020) assertion that women-led green ventures can act as catalysts for community sustainability.

Thematic analysis revealed that women’s engagement in green entrepreneurship enhances self-reliance and environmental consciousness, yet structural barriers—particularly in finance, social norms, and policy access—limit broader empowerment. Empowering slum women through targeted financial inclusion, gender-sensitive training, and SHG-based capacity-building is crucial for advancing *Atmanirbhar Bharat* and achieving inclusive green growth.

## 6. Conclusion

This study explored how women from the urban slums of West Bengal engage in sustainable social enterprises and green livelihood activities that align with the *Atmanirbhar Bharat* vision of self-reliance and inclusive growth. Through thematic analysis of interviews and focus group discussions, the study found that slum women entrepreneurs are driving small but meaningful environmental and social transformations.

Their enterprises — built around recycling, organic production, and eco-friendly crafts — represent not only economic survival strategies but also grassroots innovations that combine profit, purpose, and planet. Yet, despite their creativity and resilience, systemic barriers such as financial exclusion, digital illiteracy, gendered domestic expectations, and policy neglect continue to limit their growth. The study thus concludes that empowering these women

---

through financial inclusion, capacity-building, and institutional recognition is crucial for achieving a truly inclusive and sustainable Atmanirbhar Bharat. However, the study is limited by its small sample size and focus on selected slum areas of Kolkata and Howrah, which may restrict generalizability.

### 7. Limitations of the Study

This study is limited by its relatively small sample size (30 participants) and its focus on selected slum areas of Kolkata and Howrah, which may restrict the generalizability of findings to other urban or regional contexts. Additionally, the qualitative approach, while rich in insights, does not allow for statistical generalization. Future research may incorporate larger samples and mixed-method approaches to strengthen empirical validation.

The study concludes that empowering these women through financial inclusion, capacity-building, and institutional recognition is crucial for achieving a truly inclusive and sustainable Atmanirbhar Bharat.

**Table 2: Integration of Findings and Recommendations under the Atmanirbhar Bharat Framework**

Themes / Findings	Description	Policy / Action Recommendations
1. Pathways to Green Self-Reliance	Women engage in eco-friendly enterprises such as recycling, organic products, and SHG-based crafts, promoting environmental stewardship and self-reliance.	<ul style="list-style-type: none"> <li>• Skill training on green entrepreneurship through SHGs</li> <li>• Recognition in MSME lists</li> <li>• Support for production and sales of eco-friendly products</li> </ul>
2. Barriers to Financial Inclusion	Limited access to formal banking, digital literacy gaps, and lack of documentation lead to dependence on informal credit sources.	<ul style="list-style-type: none"> <li>• Simplified microcredit schemes with flexible documentation</li> <li>• Digital finance literacy programs</li> <li>• Outreach banking and mobile financial services in slum areas</li> </ul>
3. Work–Life Balance Challenges	Dual burden of domestic chores and entrepreneurial responsibilities causes time poverty and reduces productivity.	<ul style="list-style-type: none"> <li>• Community childcare centers</li> <li>• Flexible workspace solutions</li> <li>• Family and community sensitization programs</li> </ul>
4. Community-Based Inclusive Growth	Women reinvest earnings into community initiatives, skill-sharing, and collective welfare, creating socially sustainable micro-economies.	<ul style="list-style-type: none"> <li>• Cluster-based marketing support</li> <li>• Inclusion in local urban development and livelihood programs</li> <li>• Recognition of women-led enterprises in community projects</li> </ul>
Integrated Outcome	Women entrepreneurs become self-reliant, financially included, and environmentally conscious, contributing to inclusive urban development and <i>Atmanirbhar Bharat</i> .	<ul style="list-style-type: none"> <li>• Holistic policies combining financial inclusion, skill development, green enterprise promotion, and social support mechanisms</li> </ul>

The chart above illustrates how each theme connects to targeted policy interventions. If effectively implemented, these recommendations can transform small-scale, informal green ventures into sustainable engines of inclusive urban development. The empowerment of slum women entrepreneurs, when anchored in financial inclusion and environmental responsibility,

embodies the essence of *Atmanirbhar Bharat*: a vision of growth that is self-reliant, inclusive, and sustainable.

## 8. Recommendations

Based on the study's findings, the following policy and practical recommendations are proposed:

1. **Strengthen Financial Inclusion Mechanisms:** Simplify microcredit and digital finance access for slum-based women entrepreneurs by using flexible documentation norms and doorstep banking models.
2. **Develop Gender-Responsive Green Enterprise Programs:** Integrate sustainability-focused entrepreneurship modules into SHG and NGO training initiatives to build environmental literacy and business skills.
3. **Enhance Work-Life Support Systems:** Introduce community childcare centres, flexible working spaces, and family sensitization workshops to ease women's dual burden of domestic and business responsibilities.
4. **Promote Market Linkages and Digital Access:** Facilitate participation in online and offline green markets through collective branding, e-commerce training, and fair-trade platforms for SHG products.
5. **Policy Integration for Inclusive Growth:** Embed women's green entrepreneurship within local urban development and livelihood missions, aligning with SDGs 5 (Gender Equality), 8 (Decent Work), and 13 (Climate Action).

## References

1. Bansal, S., Garg, I., & Sharma, G. D. (2019). Social entrepreneurship as a path for social change and driver of sustainable development: A systematic review and research agenda. *Sustainability*, 11(4), 1091. <https://doi.org/10.3390/su11041091>
  2. Bhatia, S., & Singh, S. (2019). Empowering women through financial inclusion: A study of urban slum. *Vikalpa*, 44(4), 182–197. <https://doi.org/10.1177/0256090919897809>
  3. Braun, V., & Clarke, V. (2019). Reflecting on reflexive thematic analysis. *Qualitative Research in Sport, Exercise and Health*, 11(4), 589–597. <https://doi.org/10.1080/2159676X.2019.1628806>
  4. Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
  5. De, S., & Chatterjee, S. (2024). Sustainability study on environment-friendly women entrepreneurship in Murshidabad district. *Interdisciplinary International Journal of Advances in Social Sciences, Arts and Humanities*, 1(1). <https://doi.org/10.62674/ijjassah.2024.v1i1.005>
  6. Dey, M., & Maitra, S. (2024). A literature review on women entrepreneurship. *International Journal of Research and Analytical Reviews*, 11(2), 896–903.
  7. Jeong, E., & Yoo, H. (2022). A systematic literature review of women in social entrepreneurship. *Service Business*, 16(4), 935–970. <https://doi.org/10.1007/s11628-022-00512-w>
-

8. Kaviarasu, S., Ramasamy, P., & R., P. M. (2022). Socio-economic difficulties faced by women entrepreneurs from Chennai city's slums. *Journal of Social Review and Development*, 1(1), 41–47.
9. Kumar, V., & Prabhakar, S. (2025). Financial inclusion and women's economic empowerment: Role of Pradhan Mantri Mudra Yojana (PMMY) in promoting Atmanirbhar Bharat in rural Jharkhand. *Journal of Informatics Education and Research*, 5(1).
10. Kumari, S. (2022). Financial inclusion: An initiative towards women empowerment against social norms. *Economics, Business, Accounting & Society Review*, 1(2), 88–95. <https://doi.org/10.55980/ebasr.v1i2.19>
11. Potluri, S., & Phani, B. V. (2020). Women and green entrepreneurship: A literature-based study of India. *International Journal of Indian Culture and Business Management*, 20(3), 409–428.
12. Sharma, S., & Kumar, A. (2024). Can social enterprises create holistic women empowerment? A case of Indian artisan women. *Journal of Women's Entrepreneurship and Education*.
13. Sowmya, B., & Pai, R. (2025). Digital inclusion of women entrepreneurs in the unorganised sector: A systematic review. *Advances in Consumer Research*.