

## Empowering Urban Women in Amrit Kaal: Shgs as Agents of Change in Indian Cities

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Cite this paper as: Miss. Janhavi.R. Kolte, Dr. Minal Mapuskar, (2025). Empowering Urban Women in Amrit Kaal: Shgs as Agents of Change in Indian Cities. *Journal of Neonatal Surgery*, 14 (22s), 50-55.

### ABSTRACT

The concept of **Amrit Kaal** heralds a new era of growth, innovation, and empowerment for India, emphasizing sustainable development, economic progress, and social transformation. Within this context, **Self-Help Groups (SHGs)** have emerged as key drivers of **women's empowerment**, especially in rapidly urbanizing cities. These grassroots organizations, which promote collective action and mutual support, are increasingly recognized as powerful agents of change for urban women who face unique challenges in the face of urbanization, social inequality, and economic disparities. This paper explores the role of SHGs in **empowering urban women** during **Amrit Kaal**, focusing on their contribution to fostering economic independence, social cohesion, and enhanced decision-making power. As cities expand, women often find themselves marginalized due to limited access to resources, employment opportunities, and social networks. SHGs offer urban women a platform to overcome these barriers by facilitating access to credit, skill development, and social support. By pooling resources, sharing knowledge, and advocating for policy change, these groups enable women to gain financial independence, improve their livelihoods, and challenge traditional gender norms. In the Amrit Kaal era, SHGs are not only instrumental in economic empowerment but also play a pivotal role in addressing social issues such as health, education, and gender-based violence. Moreover, they contribute to fostering a sense of community and solidarity among women in urban spaces, helping to create a more inclusive and equitable urban environment. Through an analysis of case studies and empirical data, this paper underscores the transformative potential of SHGs in shaping the future of urban women. It argues that in the rapidly urbanizing cities of India, SHGs are crucial agents of change, empowering women to fully participate in the country's socio-economic growth.

**Keyword:** *Self-Help Groups (SHGs), Women Empowerment, Amrit Kaal, Urbanization.*

### 1. INTRODUCTION

The vision of Viksit Bharat 2047 is built on four foundational pillars—Garib (the underprivileged), Yuva (youth), Annadata (farmers), and Nari (women). Among these, empowering women is essential for realizing India's goal of becoming a developed nation by 2047. However, deep-rooted societal norms and structural barriers continue to create gender disparities in education and workforce participation. To bridge these gaps, India must implement targeted strategies that focus on improving access to education, healthcare, financial independence, and policy reforms that sustain gender equality. Enhancing women's political and economic empowerment will lead to significant social benefits, including greater productivity, stronger communities, and more inclusive governance. By prioritizing women's advancement, India can move closer to its aspiration of becoming an equitable and prosperous democracy by 2047. India's urban landscape is undergoing a significant transformation as the country progresses towards its Vision 2047, marking a hundred years of independence. The concept of Amrit Kaal, introduced by the Indian government, envisions a self-reliant and inclusive India, with a strong emphasis on economic empowerment, gender equality, and sustainable development (NITI Aayog, 2022). Within this framework, Self-Help Groups (SHGs) have emerged as potent instruments for socio-economic empowerment, particularly for urban women, who often face multifaceted challenges such as financial dependence, lack of skill development opportunities, and socio-cultural constraints (Kabeer, 2005). SHGs, initially conceptualized as a tool for rural development, have now gained traction in urban settings, addressing critical issues of financial inclusion, entrepreneurship, and collective bargaining. They function as microfinance institutions, enabling women to access credit without collateral, thereby fostering financial independence and economic participation (RBI, 2021). Additionally, SHGs serve as platforms for capacity building, skill enhancement, and leadership development, equipping women to navigate and influence urban economic structures (Singh, 2018).

## Urbanization and the Changing Role of SHGs

The rapid urbanization of India has created both opportunities and challenges for women's empowerment. According to the World Bank (2020), urban areas in India contribute over 60% of the country's GDP, yet a substantial segment of urban women remains marginalized due to gender disparities in education, employment, and income. The informal economy, which employs a large proportion of urban women, often fails to provide social security and fair wages, leading to economic vulnerability (ILO, 2019). In this context, SHGs have adapted to urban challenges by focusing on entrepreneurship, skill training, and access to digital financial services. Unlike their rural counterparts, urban SHGs cater to women engaged in micro-businesses, gig economy jobs, and home-based enterprises, thereby integrating them into mainstream economic activities (Sharma & Gupta, 2022). Government initiatives such as the National Urban Livelihoods Mission (NULM) have further strengthened the role of SHGs by providing financial assistance, market linkages, and capacity-building programs (MoHUA, 2023).

### SHGs as Catalysts for Holistic Empowerment

One of the critical aspects of SHGs in urban areas is their ability to provide financial autonomy to women. Studies indicate that access to microfinance through SHGs has led to increased household income, improved decision-making power, and better investment in children's education and healthcare (Basu & Srivastava, 2020). The collective nature of SHGs fosters solidarity among women, enabling them to challenge traditional gender norms and advocate for their rights (Deshpande, 2017). Apart from economic empowerment, these SHGs also foster political consciousness and decision making power, builds confidence and self-esteem as well as promotes leadership abilities resulting in a holistic development. Moreover, digital literacy programs integrated within SHGs have significantly enhanced women's participation in the digital economy. With initiatives such as the Digital India program, many SHG members have been trained in e-commerce, digital transactions, and online marketing, facilitating their entry into new-age businesses (Mehta, 2021). These interventions not only provide economic benefits but also build self-confidence and leadership qualities among women, contributing to their holistic empowerment.

### Budget 2023-24: Strengthening Women's Economic Empowerment through SHGs

The Union Budget 2023-24, presented by Finance Minister Smt. Nirmala Sitharaman, lays out a transformative vision for Amrit Kaal, aiming to create an empowered and inclusive economy. The budget focuses on ensuring that the benefits of economic growth reach all sections of society, particularly women, youth, farmers, and marginalized communities. Recognizing the role of women as key drivers of economic development, the budget places significant emphasis on strengthening Self-Help Groups (SHGs) as engines of women's empowerment and financial inclusion. (PIB, 2023)

### SHGs as Catalysts for Women's Economic Growth

One of the key highlights of the budget is the continued commitment to the Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM), which has successfully mobilized 81 lakh rural women into SHGs. These collectives have played a crucial role in improving the livelihoods of women by providing them with access to credit, skill development, and entrepreneurship opportunities. To take this empowerment to the next level, the government envisions transforming these SHGs into large producer enterprises and professionally managed collectives. (PIB 2023)

To enable this transition, the budget outlines key support mechanisms:

- **Formation of Large Producer Enterprises:** SHGs will be encouraged to scale up and form producer enterprises comprising thousands of women members, ensuring they have a structured and sustainable business model.
- **Professional Management:** These enterprises will be provided with training and assistance in professional management, enhancing their efficiency and productivity.
- **Access to Resources and Markets:** The government will facilitate the supply of raw materials, improve product design and quality, and strengthen branding and marketing strategies for SHG-produced goods.
- **Market Integration:** SHG enterprises will be supported to expand their operations and integrate with large consumer markets, drawing inspiration from the success of start-ups that have grown into Unicorns.

**SHGs in Urban Development: A Key Component of Amrit Kaal** - While SHGs have traditionally been linked with rural development, their potential in urban settings is immense. Women-led SHGs in cities can play a critical role in driving micro-enterprises, financial inclusion, and sustainable urban development. The budget's vision for Amrit Kaal aligns with this by integrating SHGs into larger economic frameworks, ensuring their participation in mainstream business activities.

### PM Vishwakarma Kaushal Samman (PM VIKAS): A Boost for Women Artisans

In addition to strengthening SHGs, the budget introduces the PM Vishwakarma Kaushal Samman (PM VIKAS) scheme, aimed at supporting traditional artisans and craftspeople. Many women artisans engaged in handloom, handicrafts, and

traditional industries stand to benefit from this initiative. The scheme offers:

- **Skill development and training** to enhance craftsmanship.
- **Financial assistance** to promote entrepreneurship.
- **Market linkage and branding support** to increase sales and profitability.

This initiative will particularly empower women artisans, helping them transition from small-scale production to sustainable and competitive businesses.

### **A Step towards Economic Inclusion and Sustainable Growth**

The 2023-24 budget reflects a clear commitment to fostering women's economic empowerment through SHGs, positioning them as vital contributors to India's growth. By transforming SHGs into large-scale enterprises and integrating them into urban economies, the government is ensuring that women-led businesses can thrive in an increasingly competitive market. This approach aligns with the broader vision of Amrit Kaal, where inclusive development, financial independence, and gender equality form the foundation of a progressive and resilient economy. With these measures, India is set to witness a new era of women-led economic transformation, reinforcing SHGs as powerful agents of change in both rural and urban landscapes.

## **2. LITERATURE REVIEW**

### **1. Role of SHGs in Women's Socio-Economic Empowerment**

**Kabeer (1999)** emphasized that financial independence through self-employment significantly enhances women's agency and decision-making power. SHGs, by offering credit access, have played a pivotal role in urban women's economic empowerment. **NABARD (2008)** reported that SHGs linked with microfinance have led to increased savings, entrepreneurship, and credit utilization among women, particularly in urban slums. This model has successfully improved financial inclusion and poverty alleviation. **Swain & Wallentin (2009)** conducted a study on the impact of SHGs on women's empowerment in India and found a direct correlation between participation in SHGs and enhanced self-confidence, literacy levels, and financial autonomy.

### **2. Urban SHGs and Livelihood Enhancement**

**Rajasekaran (2012)** analyzed the influence of SHGs in improving urban livelihoods and noted that access to microfinance not only helps women become entrepreneurs but also reduces their dependence on informal credit sources. **Desai & Joshi (2013)** explored the impact of SHG-led enterprises in urban areas and highlighted that women engaged in collective businesses experienced greater income stability and resilience against economic shocks. **Datta & Gailey (2018)** examined how SHGs contribute to sustainable urban development by engaging in small-scale industries, waste management, and social enterprises, which, in turn, strengthen urban economies.

### **3. SHGs as Catalysts for Social and Political Empowerment**

**Sundaram (2011)** highlighted that SHGs help women gain leadership skills, fostering their participation in local governance and decision-making bodies. **Singh (2015)** found that urban SHGs have encouraged women's involvement in civic activities, leading to better representation in municipal bodies and ward committees. **Ghosh & Chatterjee (2020)** argued that urban SHGs have played a crucial role in transforming gender norms by providing platforms for collective action, legal awareness, and policy advocacy.

### **4. Government Policies and the Future of SHGs in Amrit Kaal**

**NITI Aayog (2023)** outlined that urban SHGs are a critical component of India's vision for Amrit Kaal, contributing to financial inclusion, skill development, and social security. **Ministry of Finance (2023)** highlighted in Budget 2023-24 that Self-Help Groups will be supported through enhanced credit facilities and digital platforms to facilitate large-scale production enterprises, ensuring sustainable urban livelihoods. **Sharma & Menon (2023)** emphasized that SHGs, when backed by robust policy frameworks and urban infrastructure, have the potential to drive gender-inclusive economic growth and align with the vision of Viksit Bharat 2047.

### **SHGs as Agents of Change in Urban India**

Self-Help Groups (SHGs) have emerged as powerful catalysts for women's empowerment in urban India, significantly transforming economic, social, political, and technological landscapes. In the era of **Amrit Kaal**, as India moves towards its Vision 2047 goals, SHGs play a crucial role in fostering sustainable urban development and gender equality. These community-driven collectives enable women to achieve financial independence, enhance their social standing, participate in governance, and bridge the digital divide.

### *Economic Empowerment*

One of the most significant contributions of SHGs in urban areas is the economic empowerment of women. These groups facilitate **income generation** by promoting micro-enterprises, self-employment, and vocational training. Women engaged in SHGs gain access to **microfinance and credit facilities**, allowing them to start businesses such as tailoring units, food processing ventures, handicraft production, and small-scale retail shops. Financial institutions, along with government schemes like **MUDRA Yojana and Jan Dhan Yojana**, have strengthened SHGs by offering **financial inclusion** services, ensuring that urban women can save, invest, and grow their businesses independently. Additionally, SHGs have become an instrumental force in **entrepreneurship and skill development**. Through training programs provided by government bodies, NGOs, and private enterprises, women acquire skills in areas such as digital marketing, sustainable fashion, and urban farming. Cities like **Mumbai, Delhi, and Bangalore** have seen remarkable success stories where SHG women have launched self-sufficient enterprises. For example, the **Lijjat Papad initiative** in Mumbai started as a small women-led cooperative and expanded into a multi-crore enterprise, employing thousands of women. Similarly, the **SEWA (Self-Employed Women's Association) model in Delhi** has empowered urban poor women through collective businesses and legal awareness campaigns.

### *Social Empowerment*

Beyond financial benefits, SHGs play a crucial role in **enhancing women's access to education and healthcare** in urban areas. Many SHGs collaborate with local NGOs and municipal bodies to conduct literacy programs, health awareness campaigns, and maternal care initiatives. In slums and low-income neighborhoods, SHGs often act as intermediaries, connecting women to primary healthcare services, immunization drives, and government welfare programs. For instance, in Bangalore, SHGs have partnered with local hospitals to spread awareness about **breast cancer screening and menstrual hygiene**, significantly improving women's health outcomes. Moreover, SHGs serve as **support networks for victims of domestic violence and gender-based discrimination**. In many urban areas, these groups offer a safe space for women to discuss their problems and seek legal or psychological assistance. Several SHGs have collaborated with police departments to form **Mahila Shakti Kendras**, which provide counseling and rehabilitation services to survivors of abuse. By fostering collective action, SHGs empower women to challenge social injustices and demand better rights and protections.

### *Political Empowerment*

SHGs have also paved the way for **women's leadership in urban governance and civic participation**. Traditionally, women in India have had limited engagement in political decision-making, but SHGs are changing this landscape by nurturing grassroots leaders. Many SHG members have successfully contested **municipal elections, become members of ward committees, and taken part in local governance initiatives**. These platforms allow women to voice their concerns about issues like sanitation, public safety, and infrastructure, thereby making cities more inclusive. In cities like Mumbai, Pune, Thiruvananthapuram and Hyderabad, SHGs have been instrumental in leading community-driven projects such as waste management, water conservation, and slum rehabilitation. These groups also engage in **urban civic activism**, advocating for policy changes and demanding better access to public resources. The participation of women in SHGs has led to improved urban planning and governance, ensuring that city development policies reflect gender-sensitive approaches.

### *Technological and Digital Inclusion*

In the digital age, technology plays a key role in women's empowerment, and SHGs are helping bridge the digital divide. Many urban SHGs have integrated **digital literacy training** into their activities, enabling women to use smartphones, banking apps, and e-commerce platforms. Digital financial services, including UPI payments, mobile banking, and fintech solutions, have allowed SHG members to conduct seamless transactions and expand their businesses online. Government initiatives like DAY-NULM (Deendayal Antyodaya Yojana – National Urban Livelihoods Mission), Digital India, and Udyam Sakhi Portal have further strengthened SHG efforts by offering financial support, skill training, and online marketing platforms. The **Udyam Sakhi Portal**, for instance, provides a digital marketplace where SHG women entrepreneurs can showcase and sell their products to a broader audience. The introduction of **e-learning platforms and digital classrooms** has also facilitated skill development for SHG members, equipping them with knowledge about business management, digital marketing, and e-commerce. In cities like Chennai and Ahmedabad, women-led SHGs have successfully leveraged **social media and digital advertising** to market handmade products, creating a new wave of tech-savvy micro-entrepreneurs.

### **The Road Ahead: Strengthening Urban SHGs in Amrit Kaal**

As India moves towards Amrit Kaal, strengthening urban Self-Help Groups (SHGs) is crucial for sustaining their impact on women's empowerment. To scale up their success, targeted policy interventions are needed, including increased financial support, capacity-building programs, and simplified credit access. Expanding Public-Private Partnerships (PPP) can further enhance SHG-led entrepreneurship by integrating corporate mentorship, market linkages, and investment in skill development. Collaboration with startups and financial institutions will help SHG enterprises thrive in competitive urban markets. Technology will play a defining role in the future of SHGs. The adoption of AI-driven tools, digital payments, and

e-commerce platforms can revolutionize SHG business models by improving efficiency, market reach, and financial inclusion. Digital literacy programs should be expanded to equip SHG members with skills in online marketing, fintech solutions, and supply chain management, enabling them to scale their businesses beyond local markets.

SHGs also have a pivotal role in achieving **Sustainable Development Goals (SDGs) 2030**, particularly in **gender equality (SDG 5), economic growth (SDG 8), and sustainable cities (SDG 11)**. Their engagement in waste management, climate resilience, and social welfare initiatives can significantly contribute to urban sustainability. Empowered SHGs are key to transforming urban India in Amrit Kaal. Moving forward, a multi-stakeholder approach—involving government, corporates, civil society, and technology partners—is essential to scale SHG impact, ensure financial resilience, and drive social change. By fostering innovation and collaboration, SHGs can be the driving force behind inclusive and sustainable urban development.

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