



MICROFINANCE AS A TOOL FOR WOMEN'S EMPOWERMENT: A CASE STUDY IN BILASPUR, CHHATTISGARH, INDIA

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Abstract

Microfinance, particularly when channelled through Self-Help Groups (SHGs) and related to Minor Forest Produce (MFP), has been perceived as a potential tool for women's empowerment, especially in rural and semi-urban settings. Access to financial services, credit, and income-generating opportunities holds substantial socio-economic importance for women. While extensive research documents the beneficial effects of microfinance, studies focusing specifically on Minor Forest Produce (MFP)-based Self-Help Groups (SHGs) in smaller urban areas, such as Bilaspur, has remained limited. This research investigated the impact of microfinance, particularly through Minor Forest Produce (MFP)-based Self-Help Groups (SHGs), on women's empowerment in Bilaspur, Chhattisgarh. The study examined how microfinance affects women's autonomy in decision-making, their financial independence, and the extent of their social networks. A snowball sampling technique was used to gather data from 245 MFP based SHG women with the help of a structured questionnaire having a five-point Likert scale. Statistical analysis involved mean scores and percentage analysis to understand the findings. Overall, microfinance increases women's role in family planning decisions and enhances self-confidence. Credit and income-generating activities help women become financially independent. It barely affects property ownership and related decisions.

Keywords: Microfinance, Women's Empowerment, Self-Help Groups (SHGs), Minor Forest Produce (MFP).

1. INTRODUCTION

The provision of micro-loans and other associated services to business owners is known as microfinance, and it continues to be a significant instrument for development in underdeveloped nations. Since its inception in Chhattisgarh,



microfinance has helped several entrepreneurs build their assets and decrease their vulnerability by assisting them in engaging in income-generating businesses (Sahu & Ghosh, 2015). As a result, microfinance is a vital source of funding for entrepreneurs who intend to launch their own micro- and small-sized companies.

Particularly in emerging nations, women have been acknowledged as essential contributors to livelihood. Since women's participation in the workforce and eventually economic growth, their empowerment is essential to the expansion of entrepreneurship in these nations. Additionally, expanding women's access to microfinance allows them to contribute more to home income, which, when combined with other interventions, enhances household well-being, as well as women's well-being (Kabeer, 2016), and has the potential to effect broader improvements in gender inequality. Research on the effect of microcredit in the development of the socio-economic status of women residing in rural areas has received academic interest but, there is a dearth of research on MFP-based SHGs in Bilaspur district of Chhattisgarh. In consideration of the above, this research tries to find the solution to a crucial question: to what extent SHG's involvement in MFP's procurement and processing can benefit the cause of women's empowerment within the rural and sub-urban region of Chhattisgarh.

1.1. Role of MFP in Rural Economy

In Bilaspur, Chhattisgarh, MFP is central to the rural economy. Millions depend on non-timber forest products in the countryside and among tribals; these dependents include consumers of such items as tendu leaves, honey, medicines, mushrooms, and fruits. All these items are utilized for consumption at home and many households make a way of living based on them. MFP is a mainstay for hundreds of forest dwellers and thousands in rural areas. Women who collect and



process MFP generate household income and gain economic empowerment. They earn cash and social status in their community through MFP collection. Rural households depend on this money, especially in areas with limited job opportunities (Wagh et al., 2010). Families create multiple income streams through MFP accumulation to reduce their reliance on agriculture or cyclical money.

A diversified source of income reduces the risk of agricultural shocks and other natural catastrophes, like floods or drought. MFP keeps families afloat in such crises and allows families to survive economically (Mukul et al., 2015). MFP sustains the environment, it promotes sustainable management of forests (Shiva & Mathur, 1996) since it does not cut and clear the area, contrary to logging, which devastates the environment. It also empowers the local people and the environment while supporting sustainable forest use and forest productivity. The rural people enhance their economies by providing value-added processing of the MFP products. Tendu leaves are processed to make local cigarettes/ bidi (Sharma, U.), extract oils from medicinal herbs, or sell honey. Such value-added processing increases product prices and creates additional income. Transformation of raw MFP into higher-value products unlocks larger markets, strengthening communities' economies and encouraging local entrepreneurship.

1.2. Self-Help Groups (SHGs) and Women's Empowerment

Small, women-dominated SHGs are group communities. They bring about mutual assistance, financial inclusion, and empowerment to rural and marginalized communities. Through SHGs, women share resources together and make life-altering decisions in a safe environment. Access to finances is the major contributor that empowers SHG women (Savitha & Rajashekar, 2014). In these



groups, women save and borrow microloans to engage in income-generating activities. One of the Panchsutra of SHGs is internal lending which allows SHG members and the group to invest in small-scale businesses in order to achieve economic independence. Through regular savings and lending, women of self-help groups release themselves from economic dependence on their male members to a great extent. SHGs upgrade skills and offer training so that the women's economies are enhanced. SHGs connect women and empower them socially, hence creating social capital (Saha et al., 2018). It empowers women to contribute to household decisions and also allows them to take control over their life decisions, which leads to gender equality. SHGs develop leadership qualities in women, as women gain independence and self-confidence through managing funds, planning meetings, and bargaining with a supplier. Lastly, SHG focuses on health and educational benefits for its members. When SHG women cooperate, collectively they can make better health and education decisions (Basak & Roy Chowdhury, 2024) and try to overcome health and societal problems to make women powerful enough to face any personal or professional challenges.

1.3. Relation between SHGs and MFP

Self-help groups and Minor Forest Produce have a strong linkage, particularly in rural scenarios where the income mainly derives from forest produce. The tribal population of India ranks second in the world, behind Africa. According to the 2011 Census 10.45 crore people are found to be tribals and comprise 8.6% of the total Indian sub-continent population (Ministry of Tribal Affairs). Minor Forest Produce, known by the terminology of Non-Wood Forest Produce is the mainstay of income and livelihood for the Tribal population of India. Non-timber forest produce encompasses a range of products such as plants-based resources of bamboo, canes, fodder, leaves, gums, waxes, colors and resins. Also include here are other edibles like nuts, wild fruits, honey, lac, and tussar. General observation



is that the collection, processing, usage, and selling of Minor Forest Produce are mostly carried out by women. SHGs were formed to build capacities, develop more bargaining powers, and have easy access to bank credit to maximize benefits from MSP for MFP with a view to empowering forest dwellers and women from tribal communities.

1.3.1. Access to Credit and Financial Resources: Access to small loans at low interest rates is one of the major reasons for women to join SHGs (Suda & Bantilan, 2014), which they take to invest in income-generating activities. Microloans allow women to undertake MFP-based activities by investing in infrastructures, tools, and equipment useful for gathering, processing, or marketing MFP. This way, SHGs empower women to increase their revenues and productivity as they improve their MFP-based businesses.

1.3.2. Collective Bargaining and Group Marketing: MFP products can be marketed collectively by women through SHGs. Output from Self-Help Groups can be sold collectively and not individually, which strengthens their bargaining power and provides them with premium prices for the products. The joint selling approach helps achieve economies of scale and market access.

1.3.3. Capacity building and skill development: Regularly, the SHGs have been undertaking training on issues concerning MFP management, which include detailing with primary collectors, processing, packaging, and marketing. This helps them understand and master how to produce quality MFP products to be sold at more improved prices or add more for their business ventures.

1.3.4. Sustainability and Environmental Awareness: SHGs are significant drivers in promoting environment-friendly methods of collection and use of MFP (Shikha Singh et al., 2024). They instruct their members to adopt eco-friendly practices to maintain ecological balance and the durable availability of forest



resources. The SHGs also facilitate the spread of awareness among the people about the importance of conservation and sustainable harvesting of MFP.

1.3.5. Social Impact and Empowerment: The participation of SHGs in MFP-related activities empowered women economically, enhancing their social status and bargaining power inside and outside the home. Women's active participation in collecting and processing MFP products has encouraged a larger number of them to assume leadership roles within the SHGs and generally facilitates greater empowerment.

1.4. Objective of the Study

- To investigate how microfinance affects women's empowerment in Chhattisgarh's Bilaspur city.
- To offer recommendations and potential actions to enhance women's empowerment via microfinance.

2. LITERATURE REVIEW

A woman's economic, social, political, and psychological facets of her existence are all included in the multifaceted and intricate idea of women's empowerment (Bose et al., 2020). The process of empowering people to take charge of their life and seize opportunities that raise their social, economic, and political status is known as empowerment. It aims to eliminate the structural obstacles that impede women's rights and opportunities and develop an environment for women to make independent choices and advocate for their interests (Princy, 2023). According to Sindhav (2017), empowerment includes the capacity for decision-making, resource accessibility, assertiveness, growth mentality, adaptability, and the acquisition of skills to gain more authority and affect public opinion democratically. Alkire et al. (2013) highlighted the significance of income



control, resource availability, and decision-making authority as key markers of women's empowerment in the agriculture sector. According to Vemireddy. V, (2024) ownership of a bank account, access to resources, and women's contribution to household decisions are underline important aspects of socioeconomic advancement and gender equality.

Self-help groups (SHGs) have emerged as a powerful means for women's empowerment, particularly in developing countries. With the advent of SHGs, women were able to access credit which not only improved their financial situations but also disrupted power dynamics by giving them substantial control in decision-making (Seeli & Rengma, 2020). Gupta, S., & Rathore, H. S. (2021) examined the socio-economic and political empowerment of rural women in Bilaspur Division, Chhattisgarh, India, using Self Help Groups (SHGs). The study shows that SHG membership empowers women economically, then socially, and politically. Malik, S. (2020) surveyed in Punjab, Pakistan's Multan District to know the influence of microfinance loan services on women's economic empowerment on members and non-members of SHGs. The study showed that women who are members of microfinance institutions (MFIs) have greater authority than those who are not.

While numerous studies have demonstrated the empowering potential of SHGs for women, recent research by Parwez, S., & Patel, R. (2022) has suggested that microfinance as a model has failed to make the necessary socio-economic change and, in some cases, has had a negative impact, this study demonstrates that the microfinance program empowers women and eliminates societal inequities to some extent. Al-Amin et al., (2013) emphasized that to study the impact of microcredit too much focus was given on income and economic empowerment, whereas in a patriarchal society, microcredit by itself frequently falls short of



bringing about the desired changes in women's lives unless additional interventions are made at the social, cultural, perceptual, and psychological levels. This discrepancy may be attributed to differences in the specific SHG models studied, the socio-economic contexts of the research sites, or methodological limitations. Nevertheless, the overall body of evidence suggests that SHGs can contribute to women's empowerment, particularly when implemented effectively and in supportive environments.

3. METHODS AND MATERIALS

This study aims to assess the impact of microfinance, on Minor Forest Produce based Self-Help Groups (SHGs), on women's empowerment in Bilaspur, Chhattisgarh.

3.1. Research Design

This study employed a descriptive and analytical research methodology. Assessing the ways that microfinance initiatives, especially MFP-based SHGs, impact several facets of women's empowerment in Bilaspur is the aim of the design. The data was quantitatively processed after being gathered from primary and secondary sources. Mean scores and percentage analysis were preferred to ascertain whether microfinance has helped empower women, in terms of decision-making, financial independence, and confidence-building.

3.2. Method of Sampling

The members of MFP-based women's SHGs of Bilaspur District, Chhattisgarh were the focus of this study. The study used a snowball sampling technique to identify and recruit volunteers. This method was chosen because it allows for accessing individuals in closely-knit groups, especially those where microfinance



programs are dominant. As the contact pointed to women attending MFP-related activities, this established an initial connection to expand the sample size from there. The advantage of snowball sampling was that the sample was diverse and meaningful in capturing women at various stages of program engagement. A total of 637 women belonged to 79 MPF-based SHGs. The necessary sample size for the investigation was calculated using the formula below:

$$n = \frac{N}{1 + Ne^2}$$

Where,

- n = sample size;
- N = population size; and
- e = the margin of error i.e. 5%.

The survey included 245 respondents from 4 Gram Panchayats of Bilaspur District, which was conducted between July 2024 and September 2024.

3.3. Data Collection

Major information was drawn from primary data. A five-point Likert scale-based questionnaire was designed by reviewing the body of existing literature (Maheshwari and Goyal, 2014; Datta and Sahu, 2017; Al-Kubati and Selvaratnam, 2023, Basak & Roy Chowdhury, 2024) and taking note of expert opinions, the researchers developed these constructs which measured most dimensions of the impact of microfinance on women's empowerment, after taking into account the suggestions and viewpoints of academics and professionals in the relevant field of study. Some of the particular areas explored include decisions on family planning, real estate, self-confidence, and overall empowerment. The scale applied to record responses included "strongly agree" and "strongly disagree."



The results of this study were placed in the larger framework of the discussion around microfinance and its effects on society using secondary data from books, journals, and online sources.

4. DATA ANALYSIS AND RESULT

The gathered data was analyzed using descriptive statistical tools, using Mean Scores and Percent Analysis. Applying the mean score, the average response to each survey item was drawn to understand how women perceive microfinance's impact on their empowerment. This made it possible for the researcher to group the women according to how they viewed various facets of empowerment. Percent analysis. It showed the intensity of the impacts of microfinance on certain characteristics such as self-confidence, property ownership, or family planning by estimating the number of respondents who felt empowered in those aspects.

The findings of these analyses were utilized to evaluate the connection between microfinance participation and women's empowerment with an emphasis on important elements including decision-making authority, financial independence, and social engagement.

4.1. Demographic Characteristics

5. The demographic profile of the respondents is shown in Table 1, with their occupation and age distribution. Out of the 245 respondents, 112 fall under the biggest category-the middle-aged group; people between 31 and 50 years of age. Since this represents the highest population age group, it would be a significant assumption that most study participants are middle-aged, having gathered a lot of maturity and experience to supplement their productivity at either their businesses or in microfinance institutions. The second-largest category with 81 respondents, or 33.33% of the total sample, falls within the 20-30 years bracket. This means younger women are likely to be quite



involved in these areas, as their numbers are balanced in the representation of SHGs and MFP activities. The smallest group has 51 responders aged 51 years and above, constituting 21% of the total respondents. It means this category is least represented suggesting that fewer older women participate in MFP and SHG activities.

Table 1: Demographic profile

Age Group	No. of Respondents	Occupation
20-30	81	Minor Forest Produce Collection and Processing Unit SHG members
31-50	112	
51 and above	52	

5.1. Family Planning Decision

Microfinance has expanded the role of women in family planning decision-making. Table 2 indicates a high improvement in women's decisions on family planning by microfinance. A high mean score of 3.99 has been seen, where 50% or 122 respondents strongly believe that microfinance has improved their influence in family planning decisions. The claim that the effect of microfinance is positive towards affecting women's decisions is also strengthened by 28% or 69 respondents. However, 2% (5 respondents) are neutral and 20% (49 respondents) disagree or strongly disagree; an indication that some women still view that microfinance has not improved participation in family planning activities.

Table 2: Microfinance's Effect on Women's Family Planning Decisions

Rating Scale	No. of	% of	Mean
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	Respondents	Respondents	Score
Strongly Agree	122	50%	3.99
Agree	69	28%	
Neither Agree nor Disagree	5	2%	
Disagree	27	11%	
Strongly Disagree	22	9%	
Total	245	100%	

5.2. Immovable Property Decisions

Table 3: Microfinance and Women's Immovable Property Decisions

Rating Scale	No. of Respondents	% of Respondents	Mean Score
Strongly Agree	39	16%	2.69
Agree	37	15%	
Neither Agree nor Disagree	27	11%	
Disagree	93	38%	
Strongly Disagree	49	20%	
Total	245	100%	

Microfinance has expanded the opportunities for women to decide on buying and selling real estate. Table 3 indicates that the influence of microfinance on the women's role in deciding the issue of the sale and purchase of real estate is comparably insignificant. A mean score of 2.69 suggests that respondents generally lean towards disagreement with the statement about microfinance's



influence on women's immovable property decisions. The dominant categories, "Disagree" (38%) and "Strongly Disagree" (20%), reinforce this interpretation, indicating skepticism or lack of confidence in the impact of microfinance on women's property-related decision-making. The smaller proportions in the "Strongly Agree" (16%) and "Agree" (15%) categories suggest limited but significant support for this statement among respondents. Therefore, women in the region have been less empowered in immovable property decisions than they are in other decision-making areas such as family planning.

5.3. Self Confidence

Table 4: Impact of Microfinance on Women's Self-Confidence

Indicators	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean Score
Financial Independence	100	90	30	15	10	4.04
Ability to Contribute to Family Needs	110	85	25	15	10	4.06
Access to Training and Resources	30	50	80	50	35	2.96
Participation in Decision-Making	50	70	60	45	20	3.30
Support from Microfinance	70	80	50	30	15	3.62



Institutions						
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Microfinance has enhanced women's self-confidence as shown in table 4. Financial Independence (4.04) and Ability to Contribute to Family Needs (4.06) have high scores, indicating strong positive impacts on women's self-confidence. Access to Training and Resources (2.96) has a lower score, showing it is less impactful or needs improvement. Other indicators such as Participation in Decision-Making (3.30) and Support from Microfinance Institutions (3.62), indicate moderate positive effects.

These results suggest that although involvement in training and decision-making plays minor but significant roles in enhancing self-confidence, financial independence and the ability to meet family needs are the principal factors.

6. DISCUSSION

This study shows women SHGs that are involved in Minor Forest Produce activities in Bilaspur, Chhattisgarh are empowered by microfinance. It enhances women's financial independence, decision-making authority, and self-confidence. However, on property ownership power, this had a minimal impact.

6.1. Impact on Decision-Making Power

This research has shown that microfinance enhances rural women's decision-making ability, thus improving family planning and household decisions. Most of the interviewees acknowledged and felt they exercised control over making decisions regarding family planning; this evidenced that SHGs had empowered women to take charge of personal matters. Loans and financial support enable them to manage household resources independently, thereby giving them a stronger role in making decisions in the family. The literature on microfinance has



been a long-established connection between financial inclusion and household decision-making agencies. Using financial means, women tend to gain some economic contribution and also attain social status and thus have more home decision-making authority.

6.2. Financial Independence

Financial independence forms the root of women's empowerment; therefore, it is very important. The findings from the study were that loan accessibilities and capital facilities for the operations of small enterprises lead SHG women to reach self-reliance. Economic independence may be reached through financial independence that allows women to overcome the boundaries set by society regarding power over household income and resources. SHG's involvement in the management of MFPs or other income-generative activities ensures the long-term sustainability of these organizations and provides options for more economic development at the grassroots level.

6.3. Lack of Impact on Property Rights and Autonomy in Property-Related Decisions

Although microfinance improved women's family decision-making power, however, women's property rights and control over property were not significantly affected. Since women's empowerment and autonomy depend on exercising ownership rights (Vemireddy. V, 2024), this limitation was very important. Although microfinance has helped women acquire financial independence, property rights remain male-dominated in villages and patriarchal societies. Hence, microfinance is helping women gain financial independence, but there is a requirement for legal and social limitations on women's ownership of property to be focused.

6.4. Sustainability and Environmental Awareness



SHGs are trained on eco-friendly harvesting processes to conserve forest resources. This has positive implications for the environment and adds value to women's income streams through MFP processing. The marketing efforts by SHGs help increase the bargaining capabilities of women regarding the selling prices of products. This activity fosters environmental sustainability.

7. CONCLUSION

In summary, the study particularly points out the significance of microfinance to women's empowerment in Bilaspur, Chhattisgarh, with a specific focus on the MFP-based Self-Help Groups. The analysis shows clear and significant effects on the women's autonomy to manage their money; participation in household decisions; taking health care decisions and self-confidence towards control over family planning. Of all these, it comes out that microfinance serves as a base or starting point for economic empowerment although it does less to contribute to women's ownership in property rights. Ownership and decision-making powers over properties remain a challenge for women in rural areas. Clearly, there remains a great need for directed policies and interventions that can lift sociocultural and legal barriers to property rights in a scenario where microfinance could improve economic capacities. Microfinance plays a significant role in empowering women but should also allow them autonomy in other aspects of life as well. More fundamentally, therefore, even if microfinance has improved women's status considerably, a better strategy will be needed to ensure equality and empowerment over the long term.

8. IMPLICATIONS AND FUTURE SCOPE OF STUDY

Microfinance has become an important instrument for enhancing women's power in terms of gaining respect for decision-making related to money, family planning, and personal confidence (Basak & Roy Chowdhury, 2024). This is in



line with earlier studies that have shown that microfinance enhances women's economic empowerment and social security (Rahayu, 2020). However, less impact on property ownership is highlighted by the continued gender disparities in asset ownership, which may demand more intensive interventions than just microfinance alone. The results tend towards the need for integrating legal awareness, and financial literacy training programs which aimed to strengthen linkages between microfinance and women's property ownership. Additionally, social safety nets, market connections, and skill development programs need to be combined with microfinance programs. The study findings have crucial implications for designing and implementing microfinance programs that promote gender equality.

The findings underlined the necessity of ongoing assistance and growth for such programs to guarantee the long-term socioeconomic growth of women in India's rural areas. Investigation regarding the socio-psychological impacts of microfinance on women is one promising way forward in further studies. Analysis concerning how microfinance influences elements such as mental well-being, and general psychological wellness may serve to generate important information.

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