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## ECONOMIC EMPOWERMENT OF TRIBAL WOMEN- A STUDY ON MAHARASHTRA STATE

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### **Abstract:**

*This paper lays out the linkage of the ladies strengthening through different undertones, their investment in monetary exercises overall and ancestral ladies specifically. It inspects the occupation example of ladies, their financial circumstances, dressing design. For 68% of respondents farming is the principal wellspring of occupation. In the event of 82% ladies, youngster conveyances are performed at private emergency clinics. 78% ladies took on family arranging and having dynamic power. 77% ladies take part in family issues. The paper utilized cross variables examination. This paper reasoned that it is important to develop ladies' limits to include them in useful exercises, family and social change, dynamic cycle, political portrayal, enterprising turn of events and social initiative. Significant finding is ladies have broken the blockades of binding themselves only to generation and presently effectively taking part underway exercises.*

**Keywords:** Ladies Empowerment, Economic Development, Decision making.

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### **Introduction**

The authentic foundation of Indian culture uncovers that in Vedic times a lady was given a high status. The spot given to ladies can be seen in a familiar adage, "Where ladies are respected, divine beings live there". She was known as Ardhangani- one portion of spouse's body. At the hour of marriage, she as a lady was qualified for acquire specific unbreakable commitments from the spouse before the custom fire. No strict function by the spouse could tolerate fruiting without her support. As a mother, spouse and sister she involved a respected spot. She is the embodiment of mental fortitude and intensity, love and fondness, penance and enduring B.Suresh Lal (2015). Ladies appear to be half of the sky in Indian culture. They are being dependent upon social, mental, physical and aggressive behavior at home and

different types of outrages, concealment and hardship B.Suresh Lal (2005).

The strengthening of ladies is fundamental for the improvement of the general public as well as economy. Presently a-days Women are playing out different jobs of working yet at the same time they are not equivalent to men. Ladies strengthening incorporates ladies familiarity with their privileges, fearlessness, to have a command over their lives both at home and outside and their capacity to acquire a change the general public. Strengthening has numerous components which rely on and connect with one another for example financial, social, political and individual. Financial strengthening means to give lady her privileges in the economy. Social strengthening implies status of lady in the general public ought to be equivalent to man by dispensing with shameful and

imbalance. Ladies' ought to have decent worth in the general public. Political strengthening implies ladies ought to approach political situations from common level to public congregations and be given right to cast a ballot alongside men with no separation. Individual strengthening implies ladies ought to have opportunity in their own issues Mariam Sohail (2014). Financial strengthening is the limit of ladies and men to take part in, add to and benefit from development processes in manners which perceive the worth of their commitments, regard their nobility and make it conceivable to arrange a more pleasant conveyance of the advantages of development Eyben, R (2008). Monetary strengthening builds ladies' admittance to monetary assets and open doors including position, monetary administrations, property and other useful resources, abilities improvement and market data.

Ladies' financial interest and strengthening are central to fortifying ladies' freedoms and empowering ladies to have command over their lives and apply impact in the public arena Sweden, Ministry for Foreign Affairs (2010). It is tied in with making just and fair social orders. Ladies frequently face separation and tenacious orientation disparities, for certain ladies encountering numerous segregation and rejection on account of elements like identity or position. The financial strengthening of ladies is an essential for supportable turn of events, favorable to unfortunate development and the accomplishment of all the Millennium Development Goals (MDGs). Orientation correspondence and enabled ladies are impetuses for increasing advancement endeavors. Interests in orientation correspondence yield the best yields of all advancement ventures OECD (2010). Ladies as a rule contribute a higher extent of their income in their families and networks than men. A concentrate in Brazil showed that the probability of

a youngster's endurance expanded by 20% when the mother-controlled family pay World Bank (2010).

#### **Review of Literature**

A survey of concentrates by a few creators in such manner was felt alluring and basic in this review. A diagram of the writing review is put to note and the accompanying references are worth focusing on here. As indicated by Agarwal, and Deepti (2001)," Women should be seen as recipients as well as dynamic members in the advancement of improvement and change. Strengthening of ladies could be coordinated into bunches for local area cooperation as well with respect to affirmation of their freedoms in different administrations connected with their financial and social prosperity". Manimekalai and Rajeswari (2002), led a concentrate on "Grassroots business through Self Help Groups (SHGs)", with the target to figure out the variables which have inspired ladies to become Self Help Group individuals are in the end business visionaries and dissect the endeavor execution of Self Help Groups concerning development of venture, turnover, limit use, benefit, and so forth. It was perceived from the examination that the Self Help Group business people had worked on a great deal as for their venture execution.

It was likewise seen that the ladies have relied exclusively upon horticulture and presently have become free. Aside from the improvement in self-awareness, the local area all in all has acquired through the association of the Self Help Groups. Jaya S.Anand (2002), in her audit of the advancement of Self Help Groups, has endeavored to inspect the presentation of chosen Self Help Groups and NHGs and to evaluate its effect, particularly the impacts of microcredit programs on enabling

ladies. It has been plainly settled that conveying credit alone may not create the ideal results. The supporting administrations and designs through which credit is conveyed going from bunch development and preparing to mindfulness raising and a wide scope of other steady measures are basic to having the effect of gathering areas of strength for action maintainable S.Thangamani(2013).

Ladies' underrepresentation has prompted less qualifications for ladies, lower admittance to assets, and an absence of consideration; this disparity propagates orientation holes as ladies' 'imperceptible' work becomes expected, standardized, and underestimated. The under - esteeming of ladies is both the reason and aftereffect of neediness and stale financial development and advancement. At the point when a young lady is confined to the neglected homegrown circle, she is seen as less inclined to procure compensation and a parent may be more averse to contribute on her schooling, which is in many cases seen as ladies' best course out of the pattern of neediness. Duflo (2012) believed that less open doors inside the work market may, truth be told, add to ladies' inconsistent treatment inside the family and makes guardians have lower goals for little girls. It likewise builds up the possibility that ladies have less requirement for administrations like medical services and training assuming there is a bad situation for them outside the home Moudio, (2013).

Ladies can particularly profit from taking an interest in organized courses where they figure out how to liaise with casual financial backers and effectively present their venture projects. One applicable model is the preparation bundle created by the "European Ready for Equity!" project which targets the two business visionaries and private supporters Piacentini, (2013). SHGs have impressed be a superior wellspring of

credit to the unfortunate individuals for various purposes Somasekhar, K. (2005). In 'Edge to the Mainstream Micro Finance Programs and Women's Empowerment: The Bangladesh Experience', Gita Sabharwal (1990). Inspects the idea of ladies' strengthening advanced by MFPs working from the moderate and coordinated system across Bangladesh. "Ladies perform 66% of the world's work, and produce half of the food, yet procure just 10% of the pay and own 1% of the property. Whether the issue is further developing training in the creating scene, or battling worldwide environmental change, or tending to almost some other test we face, enabling ladies is a basic piece of the situation" (Bill Clinton, 2009). Putting resources into ladies isn't just the proper thing to do however the savvy thing to do (Ban Ki Moon, 2008).

#### **National Policy for the Empowerment:**

The Government of India embraced the National Policy for the Empowerment of Women on twentieth March 2001. The primary target of this arrangement is to achieve the progression, advancement, and strengthening of ladies, to dispense with all types of oppression ladies, and to guarantee their dynamic support in all circles of life and exercises.

#### **Empowerment is a Multi-Dimensional Concept**

Strengthening of underestimated bunches includes not just the course of making of political space for these gatherings by the state and common society, however one can say that it is a course of freedom from synthetic servitude through supported battle and opposition. It likewise addresses the acknowledgment of the deepest desires of minimized bunches for a social climate liberated from imbalances, which impacted them strategically, financially, and socially. The issue of strengthening is likewise connected with angles like correspondence, freedom,

and club. Consequently, the idea of "Strengthening" is very new and the idea of 'Strengthening of Tribal Women' has been contextualized and gained new meanings as of late among social researchers, policymakers, improvement activists, and government officials B. Suresh Lal(2005).

Ladies strengthening is turning around power for Political, Economic, Social, and Cultural. It is sharing of

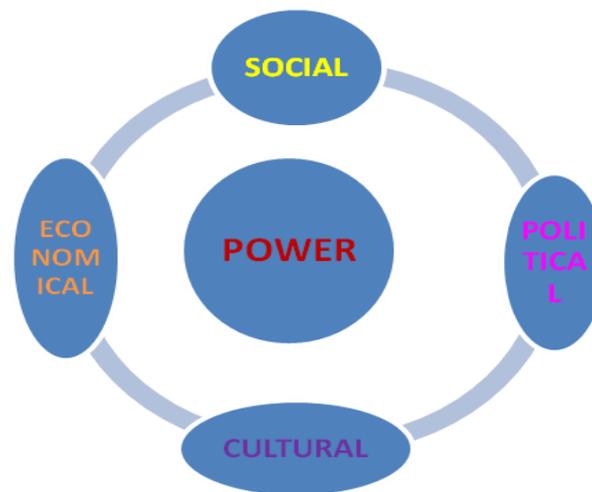
### Figure-1: Multi-Dimensions of Women Empowerment

#### Research Methodology

A subjective and quantitative technique

force equivalent to men. According to the strict belief system and change-producer from an inspirational outlook. Power ought to move away from men by instructing ladies, causing men to comprehend ladies that they are equivalent individuals in the general public and it is for correspondence that ladies had been in the general public B.Suresh Lal (2015).

locale is transcendently by ancestral populace in the Maharashtra regions.



was utilized in this review. The members were females having different occupation/monetary exercises in Self Help Groups, Educational and Agricultural areas. Members were chosen from different areas to acquire variety test. 100 ladies were chosen as an example of the review. Members were reached through organized plan/polls. All polls were finished by the members. The timetable/surveys comprised of segment attributes of members and open-finished questions that were requested from all members. The members have a place with various business areas and different ancestral gatherings and their occupation additionally change.

#### The Area of the Study -A:

The Ratnagiri part has been chosen for the concentrate on Economic Empowerment of Tribal Women. The

Ratnagiri is one of the most in reverse locale for ancestral advancement is concerned. The primary explanations for this are that larger part individuals have lack of education, obliviousness, neediness, movement, prostitution and so on.

#### Problem of the Study-B:

The current review is an endeavor to look at the effect of ancestral ladies' cooperation in financial and Self-Help Groups on the strengthening of ladies at house-hold levels. It inspected how far the program has helped in raising the livelihoods and levels of living of the unfortunate ladies. The current review is from the outlook of the SHGs individuals and non-individuals.

#### Origin of the Study-C:

The beginning of Self-Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, established by

Prof. Mohammed Yunus in 1975, who evaluated another way to deal with rustic credit in Bangladesh. In India NABARD started SHGs in the year 1986-87 however the genuine exertion was taken after 1991-92 from the linkage of SHGs with the banks. A SHG individuals stored (little saving) a sum consistently to meet the individuals "crisis needs and to give insurance free advances chose by the gathering". The SHGs have been perceived as valuable apparatus to assist poor people and as an elective instrument with meeting the critical credit needs of poor through frugality B.Suresh Lal (2015).

#### Objectives of the Study-V:

The primary goal of the current review is to inspect the bury reliance between the wellspring of strengthening of ancestral ladies. The concentrate further points,

1.To review the financial foundation of tribal ladies

2.To grasp the word related designs  
3.To inspect the financial strengthening of tribal ladies

#### Hypotheses-VI:

The hypotheses of the study are formulated as follows:

Ho1: Economic empowerment leads decisions making in family affairs.

Ho2: Occupational pattern contributes to economic empowerment.

#### Results and Discussion-VII:

Strengthening of ladies has arisen as a significant issue lately. The monetary strengthening of ladies is being viewed these days as a sine-qua-none of progress for a nation; subsequently, the issue of financial strengthening of ladies is of vital significance and reformers. Thinking about the angles, an endeavor has been made in this paper to evaluate the financial status of the ancestral ladies' respondents.

**Table-1: Socio-Economic Factors:**

Category	Frequency	Percentage
<b>Age Group</b> 18-25		
(years) 26-35	54	18.0
36-45	123	41.0
<46	73	34.3
<b>Education</b> Illiterate	50	16.7
Primary Level		
Secondary level		
Degree level	155	51.7
Degree & Above	70	23.3
<b>Marital status</b>		
Married	52	17.3
Widow	17	5.7
Divorced	6	2.0
	269	89.6
	28	9.2
	3	1.0
<b>Type of Family</b>		
Clear Joint	251	83.7
<b>Size of Family members</b>	49	16.3
	97	32.3
	183	61.0
	17	5.0
<b>Decision Making</b>	3	1.0
By Husband		
Son(s)		
Daughter (s)		
<b>Income Particulars</b>	188	62.7

Rs.5000	Rs.6000-10,000	110	36.7
Rs.11,000-15,000		1	0.3
Rs.16,000		1	0.3
Saving Particulars			
		80	26.7
Post Office Banks		102	34.0
Post Office SHGs		54	18.0
Saving		64	21.3
		24	8.0
		3	1.0
		12	4.0
		3	1.0
		9	3.0
		249	83.0

Table-1 presents detail of financial elements of the ladies' test respondents. The examination discoveries showed that cutting across the age bunch, a larger part of the respondents is in the age gathering of 26-35 years while 24.3 percent of those are in the age gathering of 36-45 and 18 percent in 18 to 25 years and 16.7 percent are over 46 years classification.

The education organization uncovers that 155 out of 300 ladies test respondents are unskilled people i.e., 51.7 percent and 148 out of 300 examples are literates representing 48.3 percent. It affirms our comprehension that lack of education causes obliviousness. This obliviousness is the mother, everything being equal. According to the 2011 statistics ancestral lady education rate in India is 49.4 percent though broad lady 65.46. Same year in the AP ancestral lady proficiency is 40.1 percent and general lady is 59.74.

Marriage plays a part to play in choosing the economic wellbeing and everyday environments of ladies in India. As the general public is all around male centric, the spouse's economic wellbeing characterized the societal position of ladies. Table-1 shows that wedded ladies were in greater part 89.6 percent. Nine percent of respondents were widow and staying

one percent separated.

The sort of family where the example respondents reside in plays a larger part for the strengthening of ancestral ladies. It uncovers those 100 respondents out of the 100 lead a family unit 83.7 percent while just 49 respondents - 16.3 percent lead joint day to day life.

As the day-to-day environments have become crowd to bear, even the ancestral ladies are intrigued to have more modest families. The size of group of the example respondents as displayed in table uncovers that 183 respondent 61.0 percent respondents out of the 300 respondents are under the size of the 4 to 6 individuals and just 3 respondent 1.0 percent have the size of in excess of 9 individuals. 97 respondent 32.3 percent out of the 300 respondent are under the size of 3 individuals in the family. The respondents who have in excess of 7 individuals are extremely pitiful.

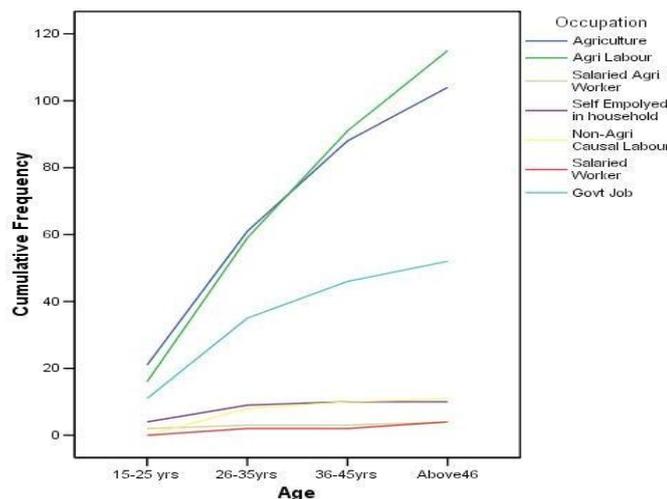
Table-1 Decision-production assumes an imperative part in any family for its upliftment. Out of the 300 respondents, 62.7 percent respondents play the job of independent direction, a slight bend is shown where the spouses take the choices, 36.7 percent respondents are where the wives husband take the choices. One respondent from the child and little girl separately takes the choices. The 26.7

percent respondents out of the 300 acquire beneath Rs 5000, 34.0 percent respondents procure up to Rs 10,000, 18.0 percent up to Rs 15,000 and 21.3 percent respondents acquire above Rs.20, 000. It shows that the greater part of the respondents acquires up to Rs.10, 000 p.a

The example respondents set aside their cash in various organizations. The sorts of organizations and saving specifics of the example respondents as shows in table uncover

those 24 (8.0 percent) respondents out of the 300 respondents set aside cash in LIC, 12 (4.0 percent) respondents in banks, nine (3.0 percent) in SHGs, three (1.0 percent) in chits and three (1.0 percent) in mail centers and the no reserve funds. It is to be treated in a serious way to make the respondents to go for saving as the greater part of the ancestral ladies have no savings. 249 (83.0 percent) respondents out of the 300 have no saving by any means.

**Fig-2: Age and Occupational Particulars**

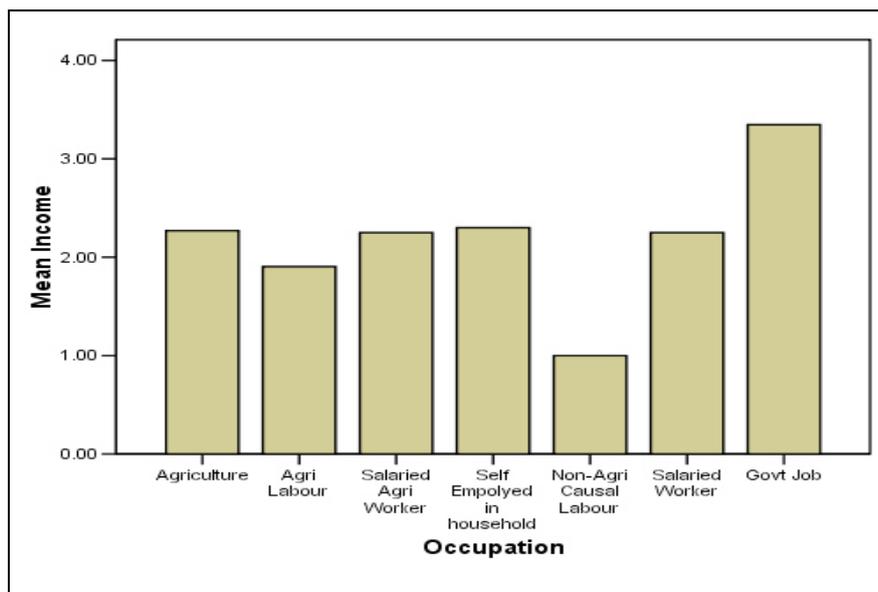


Age wise word related specifics are examined in the above figure shows that 54 example ladies are in the 15-25 years age bunch and out of them 38.9 percent are in farming. Further, 29.6 percent are horticultural workers, 3.7 percent salaried specialists, 7.4 percent independently employed and 20.4 percent are in the public authority occupations. It is noticed that 69% of the example ladies in the 15-25 years age bunch rely upon farming out 123 example ladies in the 26-35 age bunch 32.5 percent are in horticulture, 35% work as rural workers, 19.5 percent in the public authority occupations, 6.5 percent in non-agrarian business 4.1 percent in independent work and 1.6 percent in salaried work.

Reliance on agribusiness in this age bunch is noted 68%. In the 36-45

age bunch, out of 73 example ladies 37percent work in farming while 43.8 percent function as rural workers. These two together record for 81% uncovering the reliance on horticulture. Around 15% are in the public authority occupations, 3% in non-agrarian business and a solitary respondent is independently employed. In the over 46 age bunch there are 50 respondent ladies of whom 32% work in agribusiness while 48% are rural work and these two gatherings set up represent 80%. It is noticed that 12% of the example ladies are in government occupations, 4% are salaried specialists while one respondent each fills in as salaried agrarian laborer and non-farming work. The figure lays out a reverse relationship, among age and

government occupations alongside independent work, as well.



**Fig-3: Income and Occupational Analysis**

A relative report among pays and occupations of test respondents uncover varieties among the gatherings as shows in the above figure. In the underneath Rs 5000 pay bunch out of 80 respondents for example 30% are in agribusiness, 45% work as farming works, 14% as non-rural work and 5 percent in the public authority occupations. Simply a solitary respondent functions as a salaried laborer while 3.75 percent have independent work. Respondents of this gathering are for the most part in agribusiness either as cultivators or rural work to a degree of 75% both set up. In the Rs 10,000 pay bunch, out of 102 respondents a similar pattern in noted as 37.0 percent are in horticulture, 52% work as agrarian work, six percent are in government occupations and 4 percent have

independent work while a solitary respondent is a salaried laborer. Family agribusiness and farming work is the significant wellspring of energetic hood to 89.0 percent the respondent ladies in this pay bunch. In the Rs 15,000 pay bunch 53.7 percent specialist utilize in agribusiness while 33.0 percent fill in as farming workers comprising together 87% of the example ladies in this pay bunch rely upon horticulture. 7.0 percent are in government occupations, 4% are farming work and a solitary respondent is a salaried laborer in this gathering. It very well may be surmised that the lower pay bunches are in horticulture and rural work generally the respondent of the greatest pay bunch are in the public authority occupations and non-agribusiness occupations in the review region.

**Table-2: Income from others Activities of the Sample Respondents**

Income- group	Activities			Total
	Milk dairy	Purchasing goods	Any other	
Below Rs5000	23(28.7) (7.7)	18(22.5) (6.0)	39(48.8) (13.0)	80(100.0) (26.7)

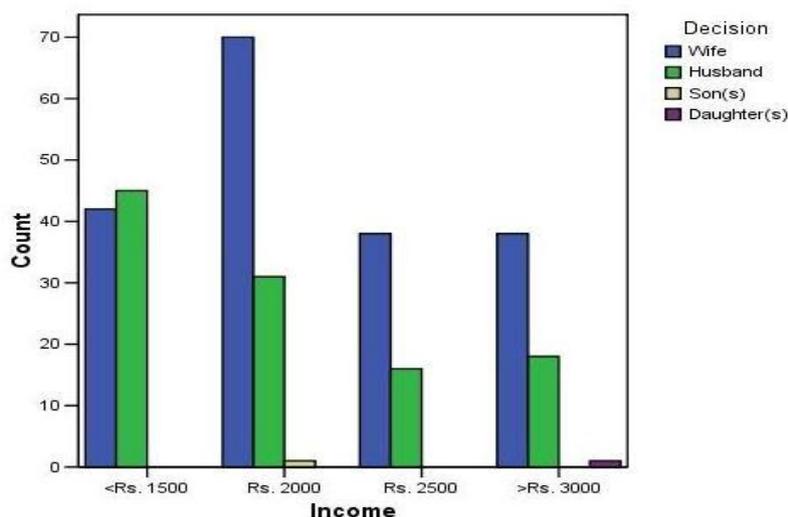
Rs 5000-10000	42(41.2) (14.0)	12(11.8) (4.0)	48(47.0) (16.0)	102(100.0) (34.0)
Rs 10000-15000	29(53.7) (9.7)	10(18.5) (3.3)	15(27.8) (5.0)	54(100.0) (18.0)
Above 20,000	38(59.4) (12.7)	10(15.6) (3.3)	16(25.0) (5.3)	64(100.0) (21.3)
Total	132(44.0) (100.0)	50(16.7) (100.0)	118(39.3) (100.0)	300(100.0) (100.0).

Source: Field Study

Pay comparable to the exercises of the SGHs is analyzed in the above table. There are 80 ladies respondents in the underneath Rs 5000 degree of income. 28.7 percent of them are in dairy exercises, 22.5 percent in retail exchange and 48.8 percent in different exercises. Out of 102 example ladies in Rs 5000-10,000 degree of pay 41.2 percent are in dairy exercises, 11.8 percent in retail exchange and 47 percent in different exercises. It is observed that 54 example ladies are in the Rs 15,000 degree of pay and 53.7 percent of them are in dairy exercises, 18.5 percent in retail exchange and 27.8 percent in different exercises. Dairy

exercises are generally more essential to the example ladies of this pay bunch whom contrasted with the previous two pay gatherings. Of the 64 respondent ladies in the above Rs 20,000 degree of pay 59.4 percent are in dairy exercises, 15.6 percent in retail exchange and 25 percent in different exercises. It tends to be expressed those dairy exercises are more critical to the example ladies of higher pay bunch while different exercises are more essential to the lower pay gatherings. In the general review region dairy exercises 44% are somewhat more significant followed by different exercises 39.3 percent and retail exchange 16.7 percent.

Fig-4: Income and Decision-Making Analysis Pay comparable to the job of the relatives in



decision making in the review region is made sense of in the above figure. Out of 80 respondents' family in the pay gathering of beneath Rs1500 each month spouse take choice in 47.5 percent of the families while wives take choice in 52.5 percent of the families. In

the 102 families in Rs 1600-2000 pay range spouse take choice in 68.6 percent of the families while wives take choice in 30.4 percent of the families. Child takes choice in a solitary family of this pay bunch.

As in the Rs 2000 pay families in the Rs 2500 of pay families 70.4 percent out of the absolute 54 families have the spouse suggesting a job in choice taking against 29.6 percent of the families where wives are significant in direction. Out of the 64 families in the above Rs 3000 of pay 65.6 percent families have spouse inferring choice playing a job while wives in 32.8 percent of the hold and girl in alone family choices.

#### Chi-Square Tests-1:

Education	Sample Size	DF	Significance
Education Status	300	4	.000
Decision Making	188	3	.000
Expenditure	160	3	.000

Since the figured worth of chi-square test measurement is higher than the table worth at the given level of opportunity and the picked degree of importance (0.00) the invalid theory to

#### Chi-Square Tests-2:

Occupation	Sample Size	DF	Significance
Occupation	300	6	.000
Agriculture	104	3	.000
Non-Agriculture	196	3	.000

As the figured worth of chi-square test measurements is higher than the table worth at the given level of opportunity and the picked degree of importance (0.00) the invalid speculation to

$\mu_1 = \mu_2$  is dismissed. It drives us to reason that the impact by occupation designs on monetary strengthening is genuinely huge.

1. Gradually ancestral ladies have begun to challenge outrages, social wrongs and alcohol utilization in significant numbers in the family.
2. Greater part of the family in the review spends more on the training of children than little girls uncovering orientation segregation in the raised of youngsters.
3. Settlement has entered the ancestral social orders as the money, land and family durables and more than 80%

It tends to be expressed that higher the pay of the family higher the job of ladies in independent direction as uncovered by the information as in the general example spouse are significant in decision making in 63% of the family while wives are significant in 33% of the example family. It is additionally noticed that children/girl are immaterial in pursuing choice

$\mu_1 = \mu_2$  is dismissed. It drives us to infer that the impact by proficiency level and dynamic strengthening is measurably huge.

of the ladies in the example will propose at the hour of marriage of little girls.

4. Nutritious food is taken by a couple of test ladies and greater part of the ladies in the concentrate only here and there use milk, curd, ghee and verdant vegetables. The greater part of the respondent families have not developed vegetable in the kitchen gardens.
5. Youngster conveyances are for the most part at private medical clinics and home and the public authority medical clinics are liked to a little degree.
6. The ladies in the review take part in the family undertakings to a degree of 77% and it shows the significant job they play.
7. 33% of the example ladies wear

current dresses and this means that change of the ancestral networks to advancement.

8. It is noticed that 78% of the respondent's family have embraced family arranging and it is a much-needed development of moderate nature among the ancestral.

#### **Suggestions and Conclusion-VIII:**

instructive offices are to be worked on in the ancestral regions to destroy ignorance. In this unique circumstance, government schools ought to be fortified as ancestral kids generally rely upon them, school quitters be deterred through motivating forces and by making interest in training. Separation among children and girl ought to be decreased through counsel. The wrongs of endowment and early relationships are to be constrained by making mindfulness among the ancestral ladies. Government clinics are to be given foundation and specialists to safeguard the ancestral families from the private professionals and neighborhood caretakers.

Ladies are the piece of our general public yet they have less power. A libertarian culture can't be made without ladies commitment. For the most part, there is separation among people. Ladies have impediments in each part of work. From hundreds of years, social orders have been attempting to create without giving ladies their freedoms. For the government assistance of society, state of ladies ought to be moved along. Both male and females are parts of a general public and they are relying on one another, the all-encompassing methodology an of 'when in doubt refrain from interfering' should be the essential intention of the individual in the 21st hundred years.

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