

ECONOMIC EMPOWERMENT OF TRIBAL WOMEN: A STUDY IN TELANGANA STATE

DR. B. SURESH LAL

Abstract: This paper establishes the linkage of the women empowerment through various connotations, their participation in economic activities in general and tribal women in particular. It examines the occupation pattern of women, their socio-economic conditions, dressing pattern. For 68% of respondents agriculture is the main source of livelihood. In case of 82% women, child deliveries are performed at private hospitals. 78% women adopted family planning and having decision making power. 77% women participate in family affairs. The paper made use of cross factors analysis. This paper concluded that it is necessary to build up women capacities so as to involve them in productive activities, family and social transformation, decision-making process, political representation, entrepreneurial development and social leadership. Important finding is women have broken the barricades of confining themselves merely to reproduction and now actively participating in production activities.

Keywords: Women Empowerment, Economic Development, Decision making.

Introduction-I: The historical background of Indian society reveals that in Vedic times a woman was given a high status. The place given to women can be perceived in an old saying, "Where women are honoured, gods reside there". She was known as *Ardhangini* – one half of husband's body. At the time of marriage, she as a bride was entitled to procure certain solemn vows from the bridegroom before the ritual fire. No religious ceremony by the husband could bear fruit without her participation. As a mother, wife and sister she occupied an honoured place. She is the epitome of courage and boldness, love and affection, sacrifice and suffering. B.Suresh Lal (2015). Women seem to be half of the sky in Indian society. They are being subject to social, psychological, physical and domestic violence and other forms of atrocities, suppression and deprivation B.Suresh Lal (2005).

The empowerment of women is essential for the development of the society as well as economy. Now-a-days Women are performing multiple roles of working but still they are not equal to men. Women empowerment includes women awareness of their rights, self-confidence, to have a control over their lives both at home and outside and their ability to bring a change in the society. Empowerment has many elements which depend upon and relate to each other i.e. economic, social, political and personal. Economic empowerment means to give woman her rights in the economy. Social empowerment means status of woman in the society should be equal to man by eliminating injustice and inequity. Women should have respectable value in the society. Political empowerment means women should have access to political positions from provincial level to national assemblies and be given right to vote along with men without any discrimination. Personal empowerment means

women should have freedom in their personal matters Mariam Sohail (2014).

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth Eyben, R (2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society Sweden, Ministry for Foreign Affairs (2010). It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments OECD (2010). Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child's survival increased by 20% when the mother controlled household income World Bank (2010).

Review of Literature-II: Review of studies by several authors in this regard was felt desirable and imperative in this study. An outline of the literature survey is put to note and the following references are

worth mentioning here. According to Agarwal, Deepti (2001), "Women need to be viewed not just as beneficiaries but as active participants in the progress of development and change. Empowerment of women could be organized into groups for community participation as well as for assertion of their rights in various services related to their economic and social well being". Manimekalai and Rajeswari (2002), conducted a study on "Grass roots entrepreneurship through Self Help Groups (SHGs)", with the objective to find out the factors which have motivated women to become Self Help Group members are eventually entrepreneurs and analyze the enterprise performance of Self Help Groups in terms of growth of investment, turnover, capacity utilization, profit etc. It was understood from the analysis that the Self Help Group entrepreneurs have improved a lot with respect to their enterprise performance. It was also observed that the women have been depending only on agriculture and now have become independent. Apart from the improvement on the personal growth, the community as a whole has gained through the organization of the Self Help Groups. Jaya S.Anand (2002), in her review of progress of Self Help Groups, has attempted to examine the performance of selected Self Help Groups and NHGs and to assess its impact, especially the impact of micro credit programme on empowering women. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered ranging from group formation and training to awareness raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable S.Thangamani (2013).

Women's underrepresentation has led to fewer entitlements for women, lower access to resources, and a lack of attention; this inequity perpetuates gender gaps as women's 'invisible' work becomes expected, normalized, and undervalued. The undervaluing of women is both the cause and result of poverty and stagnant economic growth and development. When a girl is restricted to the unpaid domestic sphere, she is viewed as less likely to earn wages and a parent might be less likely to invest on her education, which is often viewed as women's best route out of the cycle of poverty. Duflo (2012) opined that fewer opportunities within the labor market may, in fact, contribute to women's unequal treatment within the household and causes parents to have lower aspirations for daughters. It also reinforces the idea that women have less need for services such as healthcare and education if there is no place for them outside the home Moudio, (2013).

Women can especially benefit from participating in structured courses where they learn how to liaise with informal investors and successfully present their investment projects. One relevant example is the training package developed by the "European Ready for Equity!" project which targets both entrepreneurs and angel investors Piacentini, (2013). SHGs have proved themselves to be a better source of credit to the poor women for different purposes Somasekhar, K. (2005). In 'Margin to the Mainstream Micro Finance Programmes and Women's Empowerment: The Bangladesh Experience', Gita Sabharwal (1990). Examines the nature of women's empowerment promoted by MFPs operating from the minimalist and integrated framework across Bangladesh. "Women perform 66% of the world's work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation" (Bill Clinton, 2009). Investing in women is not only the right thing to do but the smart thing to do (Ban Ki Moon, 2008).

National Policy for the Empowerment: The Government of India has adopted the National Policy for the Empowerment of Women on 20th March 2001. The main objective of this policy is to bring about the advancement, development and empowerment of women, to eliminate all forms of discrimination against women and to ensure their active participation in all spheres of life and activities.

Empowerment is a Multi-Dimensional Concept-III: Empowerment of marginalized groups involves not only the process of creation of a political space for these groups by the state and civil society, but one can say that it is a process of liberation from manmade bondage through sustained struggle and resistance. It also represents realization of hopes and dreams of marginalized groups for a social environment free of inequalities, which affected them politically, economically and socially. The issue of empowerment is also linked with aspects like equality, liberty and fraternity. Thus, the concept of "Empowerment" is quite new and the concept of 'Empowerment of Tribal Women' has been contextualized and acquired new connotations in recent years among social scientists, policy makers, development activists and politicians B. Suresh Lal(2005).

Women empowerment is rotating around **power** for Political, Economical, Social and Cultural. It is sharing of power equal to men. As per the religious-ideology and change maker in a positive sense. Power should get away from men by educating women, making men to understand women that they are equal human beings in the society and it is for

equality that women had been in the society B.Suresh Lal (2015).

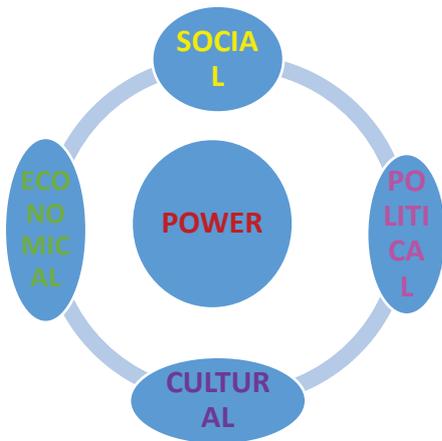


Figure-1: Multi-Dimensions of Women Empowerment

Research Methodology-IV: A qualitative and quantitative method was employed in this study. The participants were females having different occupation/ economic activities in Self Help Groups, Educational and Agricultural sectors. Participants were selected from various sectors to bring variation in sample. 300 women were selected as a sample of the study. Participants were contacted through structured schedule/ questionnaires. All questionnaires were completed by the participants. The schedule/ questionnaires consisted of demographic characteristics of participants and open-ended questions that were asked of all participants. The participants belong to different employment sectors and different tribal groups and their occupation also vary.

The Area of the Study -A: The Khammam district has been selected for the study on Economic Empowerment of Tribal Women. The district is predominantly by tribal population in the Telangana areas. Khammam is one of the most backward districts for tribal development is concerned. The main reasons behind this are that majority people have illiteracy, ignorance, poverty, migration, prostitution etc. We have interviewed 300 sample respondents in the district from two mandals i.e., Karepally and Burgampad from these two mandals we have selected two Gram Panchayaths.

Problem of the Study-B: The present study is an attempt to examine the impact of tribal women participation in economic and Self Help Groups on the empowerment of women at house-hold levels. It examined how far the programme has helped in raising the incomes and levels of living of the poor women. The present study is from the stand point of the SHGs members and non-members.

Origin of the Study-C: The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG members deposited (small saving) an amount regularly to meet the members “emergency needs and to provide collateral free loans decided by the group”. The SHGs have been recognised as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift B.Suresh Lal (2015).

Objectives of the Study-V: The main objective of the present study is to examine the inter dependence between the source of empowerment of tribal women .The study further aims,

1. To study the socio-economic background of tribal women
2. To understand the occupational patterns
3. To examine the economic empowerment of tribal women

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: Empowerment of women has emerged as an important issue in recent times. The economic empowerment of women is being regarded these days as a sine-qua-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance and reformers. Taking the aspects into consideration, an attempt has been made in this paper to appraise the socio-economic status of the tribal women respondents.

Table-1: Socio-Economic Factors:

Category	Frequency	Percentage
Age Group		
18-25 (years)	54	18.0
26-35	123	41.0
36-45	73	34.3
<46	50	16.7
Education		
Illiterate	155	51.7
Primary level	70	23.3
Secondary level	52	17.3
Degree level	17	5.7
Degree & Above	6	2.0
Marital status		
Married	269	89.6
Widow	28	9.2
Divorced	3	1.0

Type of Family		
Nuclear	251	83.7
Joint	49	16.3
Size of Family		
> 3 members	97	32.3
4-6	183	61.0
7-9	17	5.0
<9	3	1.0
Decision Making		
Wife	188	62.7
Husband	110	36.7
Son(s)	1	0.3
Daughter (s)	1	0.3
Income Particulars		
<Rs.5000	80	26.7
Rs.6000-10,000	102	34.0
Rs.11,000-15,000	54	18.0
>Rs.16,000	64	21.3
Saving Particulars		
LIC	24	8.0
Chits	3	1.0
Banks	12	4.0
Post Office	3	1.0
SHGs	9	3.0
No Saving	249	83.0

Table-1 presents detail of socio-economic factors of the women sample respondents. The research findings indicated that cutting across the age group, a majority of the respondents are in the age group of 26-35 years whereas 24.3 percent of those are in the age group of 36-45 and 18 percent in 18 to 25 years and 16.7 percent are above 46 years category.

The literacy composition reveals that 155 out of 300 women sample respondents are illiterates i.e., 51.7 percent and 148 out of 300 samples are literates accounting for 48.3 percent. It confirms our understanding that illiteracy causes ignorance. This ignorance is the mother of all evils. As per the 2011 census tribal woman literacy rate in India is 49.4 percent whereas general woman 65.46. Same year in the AP tribal woman literacy is 40.1 percent and general woman is 59.74.

Marriage has a role to play in deciding the social status and living conditions of women in India. As

the society is by and large patriarchal, the husband's social status defined the social status of women. Table-1 shows that married women were in large majority 89.6 percent. Nine per cent of respondents were widow and remaining one percent divorced.

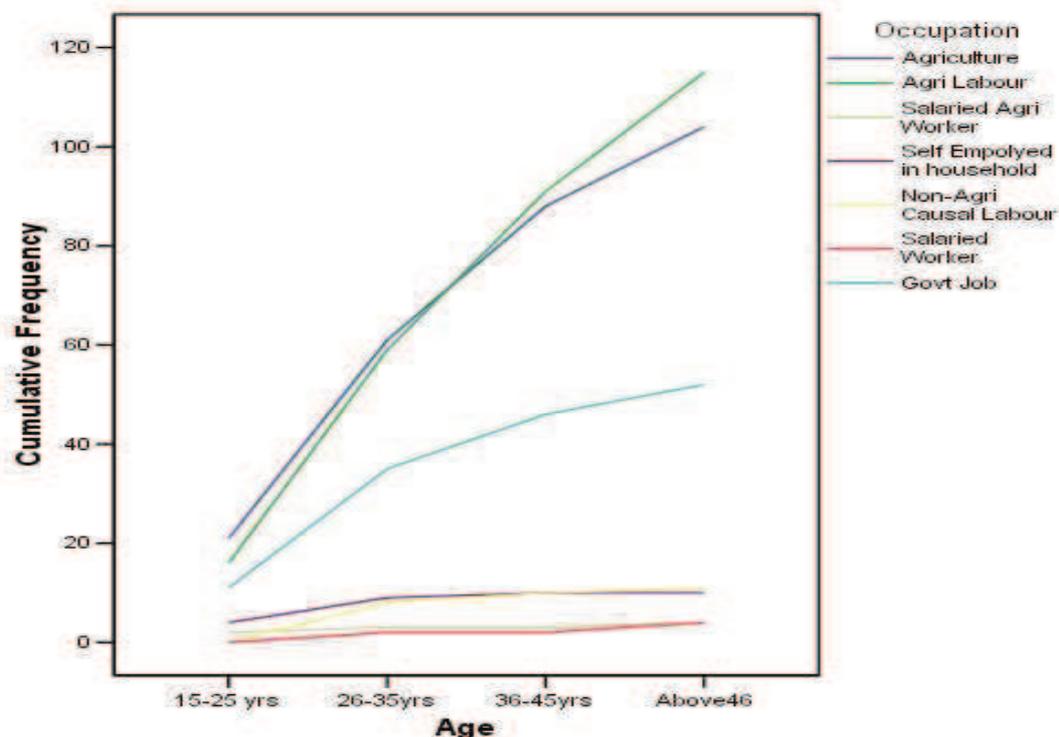
The type of family in which the sample respondents live in has a greater role for the empowerment of tribal women. It reveals that 251 respondents out of the 300 lead a nuclear family 83.7 percent while only 49 respondents -16.3 percent lead joint family life. As the living conditions have become hard to bear, even the tribal women are interested to have smaller families. The size of family of the sample respondents as shown in table reveals that 183 respondent 61.0 percent respondents out of the 300 respondents are under the size of the 4 to 6 members and only 3 respondent 1.0 percent have the size of more than 9 members. 97 respondent 32.3 percent out of the 300 respondent are under the size of 3 members in the family. The respondents who have more than 7 members are very meager.

Table-1 Decision-making plays a vital role in any family for its upliftment. Out of the 300 respondents, 62.7 percent respondents take the role of decision making, a slight curve is shown where the wives take the decisions, 36.7 percent respondents are where the wives husband take the decisions. One respondent from the son and daughter respectively take the decisions.

The 26.7 percent respondents out of the 300 earn below Rs 5000, 34.0 percent respondents earn up to Rs 10,000, 18.0 percent up to Rs 15,000 and 21.3 percent respondents earn above Rs.20, 000. It shows that most of the respondents earn up to Rs.10, 000 p.a

The sample respondents save their money in different agencies. The types of agencies and saving particulars of the sample respondents as shows in table reveal that 24 (8.0 percent) respondents out of the 300 respondents save money in LIC, 12 (4.0 percent) respondents in banks, nine (3.0 percent) in SHGs, three (1.0 per cent) in chits and three (1.0 percent) in post offices and the no savings. It is to be taken seriously to make the respondents to go for saving as most of the tribal women have no savings.249 (83.0 percent) respondents out of the 300 have no saving at all.

Fig-2: Age and Occupational Particulars

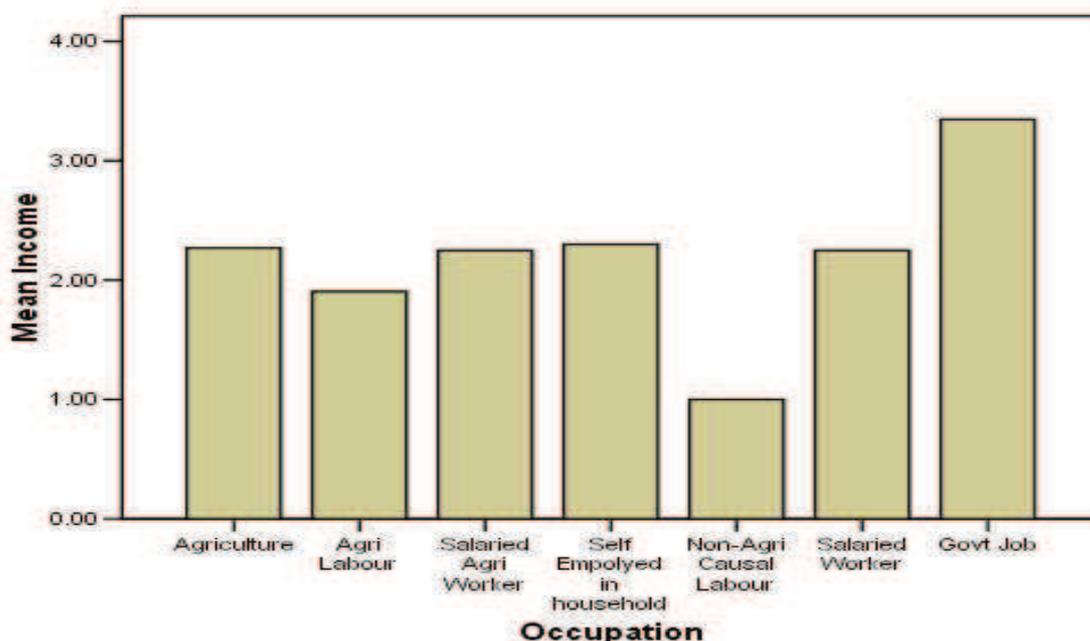


Age wise occupational particulars are analyzed in the above figure shows that 54 sample women are in the 15-25 years age group and out of them 38.9 percent are in agriculture. Further, 29.6 percent are agricultural labourers, 3.7 percent salaried workers, 7.4 percent self-employed and 20.4 percent are in the government jobs. It is noted that 69 percent of the sample women in the 15-25 years age group depend on agriculture out 123 sample women in the 26-35 age group 32.5 percent are in agriculture, 35 percent work as agricultural labourers, 19.5 percent in the government jobs, 6.5 percent in non-agricultural employment 4.1 percent in self employment and 1.6 per cent in salaried work.

Dependence on agriculture in this age group is noted 68 percent. In the 36-45 age group, Out of 73 sample

women 37percent work in agriculture while 43.8 percent work as agricultural labourers. These two together account for 81 percent revealing the dependence on agriculture. About 15 percent are in the government jobs, 3 percent in non agricultural employment and a lone respondent is self employed. In the above 46 age group there are 50 respondent women of whom 32 percent work in agriculture while 48 percent are agricultural labour and these two groups put together account for 80 percent. It is noted that 12 percent of the sample women are in government jobs, 4 percent are salaried workers while one respondent each works as salaried agricultural worker and non -agricultural labour. The figure establishes an inverse relationship, between age and government jobs along with self employment, too.

Fig-3: Income and Occupational Analysis



A comparative study between income and occupations of sample respondents reveal variations among the groups as shows in the above figure. In the below Rs 5000 income group out of 80 respondents i.e. 30 percent are in agriculture, 45 percent work as agricultural labours, 14 percent as non-agricultural labour and 5 percent in the government jobs. Just a single respondent works as a salaried worker while 3.75 percent have self-employment. Respondents of this group are mostly in agriculture either as cultivators or agricultural labour to an extent of 75 percent both put together. In the Rs 10,000 income group, out of 102 respondents the same trend is noted as 37.0 percent are in agriculture, 52 percent work as agricultural labor, six per cent are in government jobs and 4 percent have self-

employment while a lone respondent is a salaried worker. Family agriculture and agricultural labor is the important source of livelihood to 89.0 percent the respondent women in this income group. In the Rs 15,000 income group 53.7 percent work employ in agriculture while 33.0 percent work as agricultural laborers- constituting together 87 percent of the sample women in this income group depend on agriculture. 7.0 per cent are in government jobs, 4 percent are agriculture labour and a lone respondent is a salaried worker in this group. It can be inferred that the lower income groups are in agriculture and agricultural labour to a large extent the respondent of the highest income group are in the government jobs and non- agriculture occupations in the study area.

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

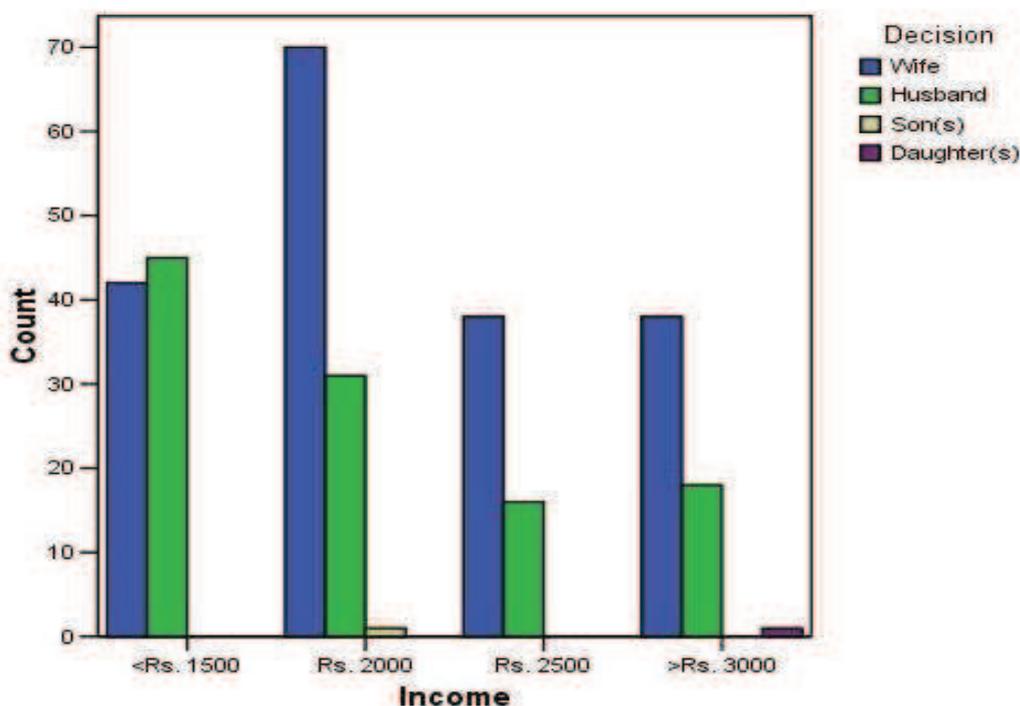
Income-group	Activities			Total
	Milk dairy	Purchasing goods	Any other	
Below Rs5000	23(28.7) (7.7)	18(22.5) (6.0)	39(48.8) (13.0)	80(100.0) (26.7)
Rs 5000-10000	42(41.2) (14.0)	12(11.8) (4.0)	48(47.0) (16.0)	102(100.0) (34.0)
Rs 10000-15000	29(53.7) (9.7)	10(18.5) (3.3)	15(27.8) (5.0)	54(100.0) (18.0)
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

Income in relation to the activities of the SGHs is examined in the above table. There are 80 women respondents in the below Rs 5000 level of income. 28.7 percent of them are in dairy activities, 22.5 percent in retail trade and 48.8 percent in other activities. Out of 102 sample women in Rs 5000-10,000 level of income 41.2 percent are in dairy activities, 11.8 percent in retail trade and 47 percent in other activities. It is found that 54 sample women are in the Rs 15,000 level of income and 53.7 percent of them are in dairy activities, 18.5 percent in retail trade and 27.8 percent in other activities. Dairy activities

are relatively more important to the sample women of this income group whom compared to the earlier two income groups. Of the 64 respondent women in the above Rs 20,000 level of income 59.4 percent are in dairy activities, 15.6 percent in retail trade and 25 percent in other activities. It can be stated that dairy activities are more important to the sample women of higher income group while other activities are more important to the lower income groups. In the overall study area dairy activities 44 percent are relatively more important followed by other activities 39.3 percent and retail trade 16.7 percent.

Fig-4: Income and Decision Making Analysis



Income in relation to the role of the family members in decision making in the study area is explained in the above figure. Out of 80 respondents household in the income group of below Rs1500 per month wife take decision in 47.5 percent of the households while wives take decision in 52.5 percent of the households. In the 102 households in Rs 1600- 2000 income range wife take decision in 68.6 percent of the households while wives take decision in 30.4 percent of the households. Son takes decision in a lone household of this income group. As in the Rs 2000 income households in the Rs 2500 of income households 70.4 percent out of the total 54 households have the wife implying a role in decision taking against 29.6

percent of the households where wives are important in decision making. Out of the 64 households in the above Rs 3000 of income 65.6 percent households have wife implying decision taking a role while wives in 32.8 percent of the hold and daughter in alone household decisions. It can be stated that higher the income of the household higher the role of women in decision making as revealed by the data as in the overall sample wife are important in decision making in 63 per cent of the household while wives are important in 33 percent of the sample household. It is further noted that sons/ daughter are insignificant in making decision.

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 computed value of chi-square test statistic is higher than the table value at the given degree of freedom and the chose level of significance (0.00) the null hypothesis to $\mu_1=\mu_2$ is rejected. It leads us to conclude that the influence by literacy level and decision making empowerment is statistically significant.

Chi-Square Tests-2:

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

As the computed value of chi-square test statistics is higher than the table value at the given degree of freedom and the chose level of significance (0.00) the null hypothesis to $\mu_1=\mu_2$ is rejected. It leads us to conclude that the influence by occupation patterns on economic empowerment is statistically significant.

- Slowly tribal women have started to protest against atrocities, social evils and liquor consumption in considerable numbers in the family.
- Majority of the household in the study spend more on the education of sons than daughters revealing gender discrimination in the brought up of children.
- Dowry has entered the tribal societies in the form of the cash, land and household durables and more than 80 per cent of the women in the sample are willing to offer at the time of marriage of daughters.
- Nutritious food is taken by a few sample women and majority of the women in the study seldom use milk, curd, ghee and leafy vegetables. More than half of the respondent households have not grown vegetable in the kitchen gardens.

- Child deliveries are mostly at private hospitals and home and the government hospitals are preferred to a little extent.
- The women in the study participate in the family affairs to an extent of 77 per cent and it shows the important role they play.
- One third of the sample women wear modern dresses and this is an indication of transition of the tribal communities to modernity.
- It is noted that 78 per cent of the respondents household have adopted family planning and it is a welcome change of progressive nature among the tribal.

Suggestions and Conclusion: Educational facilities are to be improved in the tribal areas to eradicate illiteracy. In this context, government schools should be strengthened as tribal children mostly depend on them, school drop outs be discouraged through incentives and by creating interest in education. Discrimination between sons and daughter should be reduced through counseling. The evils of dowry and early marriages are to be controlled by creating awareness among the tribal women. Government hospitals are to be provided with infrastructure and doctors to protect the tribal households from the private practitioners and local curators. Women are the part of our society but they have less authority. An egalitarian society cannot be created without women contribution. Generally, there is discrimination between men and women. Women have hindrances in every aspect of work. From centuries, societies have been trying to develop without giving women their rights. For the welfare of society, condition of women should be improved. Both male and females are components of a society and they are depending upon each other, the holistic approach a of 'live and let live' must be the primary motive of the human being in the 21st century.

References:

1. B. Suresh Lal (2015): Socio-Economic Empowerment of Women in India: Issues For Prioritizing Innovative Development Strategies, ELK Asia Pacific Journal of Social Sciences, Vol-1, Issue-4, ISSN 2394-9392, pp 134-143 www.elkjournals.com.
2. B.Suresh Lal, Mrs. A. Padma, (2005): Empowerment of Tribal Women in Andhra Pradesh. Southern Economist, Vol-44, no-15&16, December. Pp.23-26, ISSN: 0038-4046.
3. B. Suresh Lal (2009): Human Development in India”, Vol-II, Serials Publications, New Delhi, Page 459.
4. Duflo, E. (2012): Women Empowerment and Economic Development. Journal of Economic Literature, 50 (4), 1051-1079. Retrieved from <http://dx.doi.org/10.1257/jel.50.4.1051>.
5. Eyben, R and others (2008): Conceptualising empowerment and the implications for pro-poor growth, Institute of Development Studies at the University of Sussex, Brighton.
6. Mariam Sohail (2014): Women Empowerment and Economic Development-An Exploratory Study in Pakistan, Journal of Business Studies Quarterly 2014, Volume 5, Number 4.

7. Moudio, R. (2013): Shea Butter Nourishes Opportunities for African Women: Fair Trade Brings Decent Profits to Millions. Africa Renewal. Retrieved from <http://www.un.org/africarenewal/magazine/august-2013/shea-butter-nourishes-opportunities-african-women>.
8. OECD (2010): Accelerating progress towards the MDGs through pro-poor growth: policy messages from the DAC Network on Poverty Reduction, OECD, Paris.
9. Piacentini, M. (2013): Women Entrepreneurs in the OECD: Key Evidence and Policy Challenges. OECD Social, Employment and Migration Working Papers, OECD Publishing, No. 147 (www.oecd.org/els/workingpapers).
10. S.Thangamanil, S.Muthuselvi (2013): A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk In Coimbatore District, IOSR Journal of Business and Management (IOSR-JBM) e-ISSN: 2278-487X. Volume 8, Issue 6 (Mar. - Apr.), PP 17-24.
11. Sabharwal, Gita (1990): From the Margin to the Mainstream Micro Finance and Women's Empowerment: The Bangladesh Experience, htm, Virtual Library on Micro credit.
12. Sen Amartya Kumar (2001): Many Faces of Gender Inequalities. Public Lecture Delivered at Radcliff Institute At Harvard University. Frontline Vol.18, issue 22, October 27 November-09.
13. Somasekhar, K. & M.Bapuji (2005): "Empowerment of women through SHGs: The case of DWCRA in AP" (ed.) C.Narasimha Rao, Rural Development In India-A Multi-Disciplinary Analysis, New Delhi: Serials Publications.
14. Sweden, Ministry for Foreign Affairs (2010): On equal footing: policy for gender equality and the rights and role of women in Sweden's international development cooperation 2010-2015, MfA, Stockholm.
15. T. Tripathi (2011): Women's Empowerment: Concept and Empirical Evidence from India, paper presented at Annual Conference ('Winter School') of the Centre for Development Economics, Delhi School of Economics, December 10-13, p.25.
16. T. Varghese (2011): Women Empowerment in Oman: A Study based on Women Empowerment Index, Far East Journal of Psychology and Business , Vol. 2(2), pp.37-53.
17. World Bank (2010): World Bank President Zoellick's speech at the MDG3 conference, Copenhagen, 25 March, 2010.

Dr. B. Suresh Lal/ Associate Professor/ Department of Economics/ Kakatiya University/Warangal-TS/