

FEMINIZATION OF POVERTY AND WOMEN'S AGENCIES: A CHALLENGE TO SOCIAL EQUALIZATION AND INCLUSIVE GROWTH FOR SUSTAINABLE DEVELOPMENT

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Abstract

Feminization of poverty is most complicated and compound process which is well on way all through world especially in the less developed countries. Long term investment in building base for mobilization of development components viz. infrastructure, human capital and environmental capital is only solution for the right pavement to the sustainable development. Investment in the above sectors depends on the variety of things which affect the overall inclusive development of a country. In developed countries investment in these sectors are very high and sustainable due to strong capital base and dominating economy but in the less developed countries these traditional areas are still not properly covered due to several reasons. At present, female are about half of the world's total human capital and they remain underutilised world over, the proportion may vary from economy to economy. In less developed economies the proportion of women in all sectors including politics, market, education, health and other key sectors are yet a great concern. While traditionally women have been a driving force of the infrastructure, human capital and the environmental capital but due to modern approach of development women are most freak and vulnerable despite increasing education. In the society cultural attitude of the male and women agencies are still doubting on their capacity which is a major challenge of the development. We propose that by bringing change in men's cultural attitude and women agencies the process of development can be made easy and accessible to all, otherwise the sustainability and accessibility of development agencies might be under a severe threat. Better use of world's half population could definitely contribute in the economic growth, reducing poverty, increased societal well-being and sustainable development in all countries equally. Gender gap, formation of women agencies, cultural attitude, and gender dimensions are the major obstacle in overall development of the society.

Keywords: women agency, feminization of poverty, inclusive growth, gender gap, cultural attitude and gender dimension

Introduction

Poverty among women have been considered as a most complicated issue in order to eradicate the poverty from the society in general and women in particular. Now, it is well established fact that the society cannot be made discrimination free unless a greater emphasis is laid on women. Due to increasing pace of globalization the society all over world has witnessed a very radical change consequently several positive and negative trends affected human lives such as increased use of technology in daily life, rising expenditure on health and education and climatic change because of global warming rooted in industrialization. Poverty and conflict became global phenomena and caused a huge gap between rich and poor. Gender awareness brought various gender issues in focus. In past few decades the problem of women compounded multifold which had been already a concern in the less developed countries. Poverty, especially affected to the women due to various reasons in Africa and Asia, where the situation was already pathetic and rooted in socio-cultural setup and gendered attitude of the male dominated society. Besides, women became much poorer due to outbreak of communicable and non-communicable diseases which resulted in rising levels of female headed households. Across sub-Saharan Africa until the impact of HIV/AIDS apparently caused the rising number of women headed households, due to conflict in West Asia and Horn of African countries including Afghanistan, Iraq, Somalia, the problem complicated.

Women constitute half of the world's population and yet represent a staggering 70% of the world's poor. Millions of women are living in poverty across the world, their lives are full of miseries, injustice, discrimination and obstacles on the way of achieving their basic needs of good health, safe childbirth, education and employment. To overcome these inequalities and ensuring that women benefit from the development and opportunities generated due to liberalization

and globalization requires that the needs and desires of women are not only taken into account, but to be focused mainly. Women living in poverty face gross inequalities and injustice from birth until death. From poor education to poor nutrition, vulnerable and low pay jobs, the sequence of discrimination is that a woman may suffer during all her life in pathetic condition. Born in poverty, they might be abandoned and left to die, through the practice of female infanticide. Worldwide, there are 32 million 'missing women'. During the childhood, proper feeding and nutrition may be neglected out of family in favour of male children. As a girl or woman she may be a victim of female genital mutilation. According to an estimation around 100 to 140 million girls and women across the world have undergone genital mutilation, 29 countries in Africa and Middle East where FGM is concentrated (UNICEF, 2013) including 6.5 million in Western countries (Global Citizen Project, 2012). This practice is properly placed in lieu of cultural norms and often carried out with the consent of mothers, in conditions that lead to lifelong pain, infection and premature death.

Roughly, these all events impacted especially to the women. Because of these discriminations poverty became a rampant and common phenomenon among the women. The feminization of poverty is such a social phenomenon that is straight associated with women, it is a change in the levels of poverty biased against women or female headed households. Most of the world's poorest people are women who are, as the primary family caretakers and producers of food, shoulder the burden of tilling land, grinding grain, carrying water and cooking, collecting food, fodders and fire woods. This is not an easy burden. Equality between men and women is more than a matter of social justice - it's a fundamental human right. But gender equality also makes good economic sense. When women have equal access to education, and go on to participate fully in business and economic decision-making, they are a key driving force against poverty. But when they are subsided because of gender, stigma or any other reasons and deprived of work-rights and other rights that may cause a big reason for poverty. Women with equal rights are better educated, healthier, and have greater access to land, jobs and financial resources. Their increased earning power in turn raises household incomes. By enhancing women's control over decision-making in the household, gender equality also translates into better prospects and greater well-being of children and cause in reducing poverty of future generations and may become an unavoidable element of sustainable development.

The article attempts to focus on some basic issues concerned to women who constitute around half of the total population but they are more at risk and vulnerable to all sorts of deficiencies and atrocities. Also efforts have been made to discuss around the core issues and causes and consequences around the feminization of poverty.

Feminization of Poverty

More specifically, the feminization of poverty can be described as change that happened due to an increase in the difference in the levels of poverty among women and men or among female versus male and couple headed households. It can also be meant with an increase of the role that gender inequalities has to play as a determining factor of poverty, which can be characterized as a feminization of the causes of poverty.

To understand the entire process the two terms – poverty and feminization are essential to be analyzed in more standardized manner. Poverty is essentially a phenomena that is associated with inability to capacity building which makes a person capable to find and exploit the income generation opportunities and activities as well as deprivation of available resource utilization. A person remains poor because of lack of required skills that makes a person capable to earn income, in case the employment opportunity provided and secondly it associates with freedom to work equally without any sort of discrimination. Thus, poverty is concerned with opportunity and ability given or availed by a person to generate income. Moreover, to analyze poverty four elements are of major importance - capability, opportunity, freedom and resources.

Whereas, the term feminization can be indicated as gender biased change in any of the available sphere. Feminization more precisely can be understood as a process of becoming more feminine or increase the number of women in the affected phenomena due to several reasons social, political, cultural, or any other reasons. It essentially envelopes the changes incurred over a time in population especially favoring the women in a geographical area. For example if feminization of wealth or richness happens naturally the proportion of rich women will increase and it will favor to the women. Feminine, in the sense, is used to mean 'more common or intense among women or female headed

households. The number of women become large affected in proportion to the men. The feminization of poverty combines two morally unacceptable phenomena: poverty and gender inequalities (Medeiros and Costa, 2008).

Feminization of poverty is an idea that emerged during the 1970s and became popular at the start of the 1990s, by the United Nations agencies, researchers, and others who were seeking roots of poverty in deteriorating situation of women or considering poverty more associated with gender. The concept has various meanings, some of which are not entirely consistent with its implicit notion of change.

Feminisation of poverty' is now an undeniable reality world over. Women are more vulnerable and likely to become poor. They are employed in precarious conditions, low-paid labour, and less likely to have access to landownership rights, credit and education. They do not only suffer disproportionately from the effects of poverty itself and the human rights denials that accrue from it, but also from the increasingly deprived of right to fight against stigma and poverty across the world. Being female and fighting against poverty is a very different dimension and subject to socially constructed identity as well as forcing to bear the brunt of supposedly gender-neutral policies. Defining the term feminization of poverty Marcelo Medeiros and Joana Costa of International Poverty Centre stated that the feminization of poverty is a change in poverty levels that is biased against women or female-headed households (Medeiros and Costa, 2008).

It indicates the changes, the feminization of poverty should not be intermingled with the existence of higher levels of poverty among women or female headed households, rather than a complexity of riddles that prevent the women at mass level from their freedom and basic amenities. Poverty based on gender inequality or poverty due to gender inequality can straight be a more precise and lucid interpretation. Thus it finds scope around the following criteria which make it apparent and also can be considered as causes

1. The growth of female-headed households
2. Intra-household inequalities and bias against women and girls
3. Neoliberal economic policies, including structural adjustments and the post-socialist market transitions that put women at the stake, skilled dominant ensured their position.
4. Unequal income distribution due to gender biasness, preventing women for income activities following the social, cultural and customs.

The growing visibility of women's poverty, which is rooted in demographic trends, "cultural" patterns, and political economy of the society. In 1992 UN report stated that "the number of rural women living in poverty in the developing countries has increased by almost 50% over the past 20 years to an awesome 565 million -- 374 million of them in Asia, and 129 million in Sub-Saharan Africa. While poverty among rural men has increased over the last 20 years by 30%, among women it has increased by 48%" (Power, 1993, p. 5). United Nations Development Programme states that "70% of the world's poor are women (UNDP, 1995, p. 4). Further, in 1996 UN report it was stated that "More than one billion people in the world today, the great majority of whom are women, live in unacceptable conditions of poverty, mostly in the developing countries" (United Nations, 1996, p. 37). During the 4th United Nations Conference on Women at which it was asserted that 70% of the world's poor were female, and eradicating the "persistent and increasing burden of poverty on women" was adopted as one of the 12 critical areas of the Beijing Platform for Action.

Feminization is a process and higher poverty is a state. It is also a relative concept based on a women-men (or female-male/couple headed households) comparison, where what matters are the differences (or ratios, depending on the way it is measured) between women and men at each moment. Since the concept is relative, the feminization does not necessarily imply an absolute worsening in poverty among women or female headed households, if poverty in a society is sharply reduced among men and is only slightly reduced among women, there would still be a feminization of poverty. Relative change in poverty levels can be measured between poverty among female-headed households and poverty among women. However these indicators do not reflect the feminization of poverty.

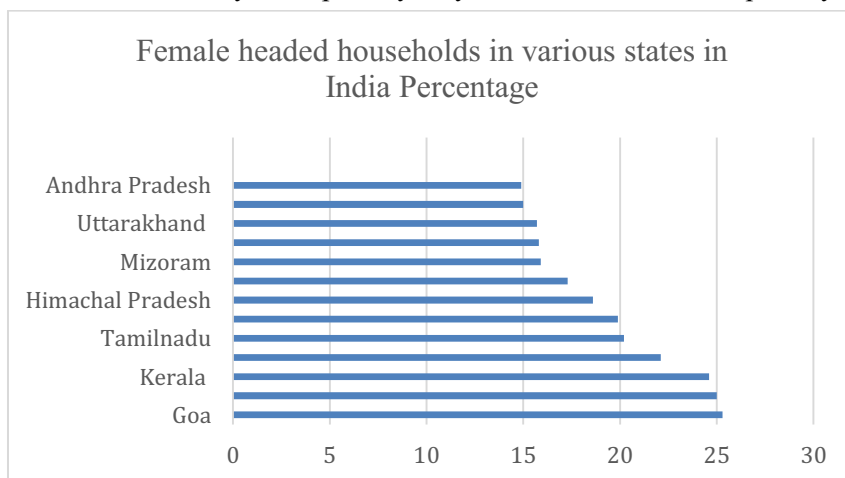
Causes of the feminization of poverty

What causes the impoverishment of women may also cause the impoverishment of men but with a difference, for example being male is an advantage over the female due patriarchal social structure. Being male also means access to several opportunities that a female cannot get due to existing stigma. Therefore, what matters most to understand the causes of the feminization of poverty is not what causes poverty in aggregate terms but the gender inequalities behind poverty. In fact, since feminization is a process, what is crucial is the changes in these gender inequalities or in the factors that result in gender inequalities. There are various causes behind the feminization of poverty, some of the important and most visible cause are described below.

Family composition:

Usually if family relations are well knit among the members the members can share their income, opinion, pain and gains the severity of the poverty can be managed efficiently and the responsibility of heading the family would naturally be in hand of the male. Family break-up or dissolution of marital unions have straight impact on increasing the situation. Divorce and unstable union between husband and wife also affect the phenomena. Higher male mortality increase the chances of female headed households. In most of the developing countries across the South east Asia, Africa and other parts of the world the education rate is low as well as the skill to earn comfortable income are quite low. All over the world, Joint families are breaking away and women shifting away either to nuclear families or late marriages, freedom driving to opt marriage and family by choice not by compulsion. According to 2001 census in India, of the total 10.35% of female headed households two-third are widows followed by currently married (27%) and the share of never married and divorced is about 3 % each. More than three –fourth of female headed households (79 %) are households with heads having age 30-70 years. Due to population explosion, unemployment rate has gone up and the increasing trend of industrialization caused miseries especially to the lower economic groups thus forcing them to give up the cultural values, family ties, and kinship bondage. Due to economic hardship widows are no longer absorbed either by in-laws or parents. Divorce, separation and desertion are found common among low income groups. Addiction of men to evil practices causes inability to support family. Migration also caused many left behind women rural areas.

The proportion of female headed household is increasing in India. It is 9.2%, 10.3%, 14.4 % for the subsequent data collected in NFHS I (1992-93), II (1998-99) and III (2005-06) respectively. The states, where the proportion of female headed household is higher than the national average, are Goa (25.3%), Bihar (25.0 %), Kerala (24.6 percent), Meghalaya (22.1 %), Tamil Nadu (20.2 percent), Nagaland (19.9 %), Himanchal Pradesh (18.6), Manipur (17.3 %), Mizoram (15.9 %), Karnataka (15.8 %), Uttarakhand (15.7 %), West Bengal (15 %) Andhra Pradesh (14.9 %) (Princeton University, 2012). The majority of the 1.5 billion people living on 1 dollar a day or less, most of them are women. In addition, the gap between women and men caught in the cycle of poverty has continued to widen in the past decade the continued cycle of poverty may cause vicious circle of poverty.



(Source: Princeton University,2012)

Family organization: Gender based division of labor and utility consumption within the household, gender roles regulate the control over household resources in larger parts of the world but the discrimination is more biased in the

less developed regions. Family in India for example are organized that male are given major emphasis over the female. All through the country culturally women keep fasting (for husband, son and brother) sometimes even without the drop of water for more than twenty four hours for their wellbeing, health, long-age, prosperity and other expected outcomes.

Inequality in the access to public services:

Women in India suffer with a complex problems of multiple inequalities such as regional, sub regional, social and economic dimensions of inequality along multiple axes of class, caste, gender and religion. These inequalities are clearly reflected in health outcomes and access to health facilities. Commercialization of public services such as health, education, etc. has altered the behaviour of public institutions and personnel involved in services, especially informal payments of antenatal, delivery and postnatal services to the public sector form a significant percentage of expenditure on maternal health services (Sharma et al, 2005; Pathak et al, 2010; Skordis- Worrall, 2011).

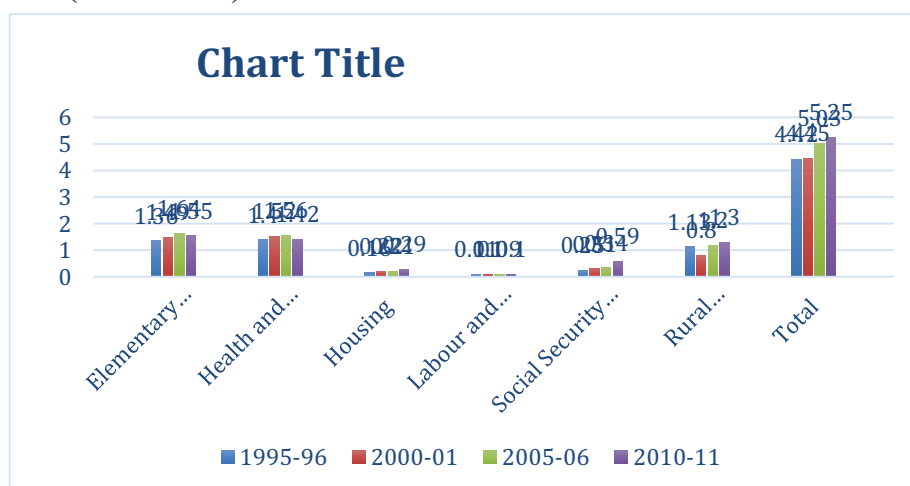
The situation is not confined to the health sector only rather than discrimination against women is very rampant in common in rural areas based on caste, income, social status, family, location and occupation etc. Informal charging in the public sector is linked to abuse, exclusion and impoverishment. Indifferent and rude behaviour of health personnel (Pathak et al, 2010; Jeffery & Jeffery, 2010; Unisa, 1999) Educating the girls are still a problem in few households in rural areas due to stigma and gender related concerns.

Commercialization of services, especially pertaining to health and education has badly affected to the people at all levels in general and women in particular. Few studies at grass root level have observed a clear link between inequality, commercialization of health services and access and their impact on maternal health (Jeffery et al, 2007; 2008; 2010)

Inequality in social protection

Social Protection comprises all measures by the government, NGO, community based organizations or other similar agencies collecting information or making action plans, programmes and implementing activities that aim at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation. Social protection is an increasingly important approach to reduce vulnerability and chronic poverty among women. Despite strong evidence on the different ways in which men and women experience poverty and vulnerability, there has been little attention on the role of gender in the implementation and effectiveness of social protection programmes. Contributory pensions systems reproducing previous labor market inequalities, lower access to pensions and social assistance by women, inequality in benefit concession or in benefit values in targeted policies. Due to lack adequate safety-net women are the worst sufferers of the poverty and its impact. In most of the cases women are subsidized by the schemes run by various agencies or the coverage level has been inadequate. In following diagram sector wise expenditure on major social protection related sectors by Centre & States Combined (as % of GDP) has been illustrated.

Expenditure on Major Social Protection related sectors – by Centre & States Combined (as % of GDP) – by Centre & States Combined (as % of GDP)



Source: A Social Protection Floor for India, UNESCO

Labor market inequalities: There are various type of that are either not allowed to women or if they opt to do may become a big news due to gendered attitude and stigma associated with women. Therefore, occupational segregation, intra-career mobility, differential levels of employment in paid work, wage discrimination, duration of work shifts are rampant in traditional societies in less developed countries. The wage gap between men and women partly stems from the fact that men and women have different personal characteristics, and partly from the different allocation of men and women to job levels and job categories. Besides, wage rate inequality stems from the different rewards for men and women with given characteristics (Scippers and Siegers, 1991).

Legal, paralegal and cultural constrains in public life: In many countries, despite the existence of the formal state-governed justice system various informal methods of justice delivery and dispute resolution run parallel, which can be termed as informal or non-state, traditional, or customary conflict resolution mechanisms for example Muslim Personal Law in India. Which often prevents women from property rights after the divorce, discrimination in the judiciary system, constrains in community and political life, etc. Among the Hindus also women after marriage have no property rights according to the customary marriage system. However, there has always been an increased emphasis on conflict resolution mechanism which are deeply rooted in social system as institution such as the *shalish* in Bangladesh, the *bashingantahe* in Burundi, the *shura jirga* in Afghanistan and the *panchayat* in India. Though, informal system of conflict resolution are easily accessible to all and can be organized with a little efforts and within short period of time but they have their own considerations. Since they are run by local belief and customs and most of the customs are patriarchal therefore gender biasness cannot be overruled and women are less likely to get justice in comparison to the men.

Inclusive growth, sustainable development and women's partnership

Poverty is a phenomena which exists usually around certain and visible social factors such as – isolation of a particular groups or group of people, cultural negligence emancipation of riddles in the culture, untapped resources or selection of irrelevant technology and lack of usable skills, political destabilization. To eradicate poverty or strengthening the people and their capacity the approach determines the consequences. As an indicator for development weaker sections including women and their participation in the process of development are the apparent and unavoidable. Inclusive growth has to ensure opportunities for all sections of the population with a special emphasis on the poor, particularly women who are most likely to be marginalized (Kabeer, 2012)

By Inclusive Growth, we intend to convey the idea that the growth process under review or being proposed is such that it has benefited even those sections that are deprived of both physical and human asset endowments, hence, generally belong to the bottom rungs of income distribution, and are incapable of participating in / benefiting from the growth process (Suryanarayana, 2013, page, 7). Environment placed at the center of the process of the development not only this, without ruining the environment development were promoted as the process of the development. A new concept of development gained momentum. Classical growth theory was modified to embrace the environment and later referred to as “natural capital” and considered as a factor of production (Dasgupta and Heal 1974; Nordhaus 1974; Solow 1974). If the environment is considered as productive capital, it makes sense to invest in it, and environmental policies can be considered as investment.

Sustainable Development:

Sustainability is defined as a requirement of our generation to manage the resource base such that the average “quality of life” that we ensure ourselves can potentially be shared by all future generations (Asheim, 1994) 'quality of life' is meant to include everything that influences the situation in which people live. It covers from very essential needs of consumption to the life supportive systems containing air, water and earth to walk on. Development is sustainable if it involves a non-decreasing average quality of life. Most importantly to prevent injustice, development must be sustainable. Unless development involves all segments of people from all levels it cannot be sustainable also the benefit of the development will not be distributed to all people equally. For example globalization undoubtedly opened several new doors of development through communication and transportation but this entire process influenced

positively to those who were well equipped with the technical skills and magnetic effects to pull the opportunities emerged through globalization.

Conclusion:

It can be summed up after the cause and consequences of the feminization of poverty development as a process and action is incomplete and can never lead to the sustainable development unless women are included in the process. For this the governments across the world should come forward as the nature welfare schemes and associated factors are still paternalistic. Loic Wacquant (2012), Vijay Nagraj (2011) and others have argued on open Democracy, the governance of poverty and welfare is becoming more paternalistic in general. To be poor and female is to face double discrimination (Donald, 2012).

Governments should make the inclusive policy and programmes which ensure the participation of the women, as denial policy may continue the discrimination and delay the process of development. Inclusive Social policy

The gender based poverty approach focuses on the gender implications and social costs of poverty. Which may include the involvement of women and children in the informal economy, differential treatment of girls and boys in households, pressure to get girls married off quickly, freedom in family to access health and education and go outside independently, higher school drop-out rates for girls compared to boys; less or no control over fertility; and right to negotiate standard payment and life condition even for prostitution. Studies on female poverty has recommendations that programmes should be running to alleviate poverty among women and especially employment-generation programs be designed for women, under the programme only female headed households be involved.

Dreze and Sen explained the cross-regional differences in sex ratio in terms of opportunities for getting outside paid employment and the comparison of contribution made by male and female members in making the family prosperous in terms income generation activities. Combined with the perception of the greater investment value of the survival of boys in comparison with girls, they observed that girl child and women are in extremely vulnerable. Intra-household inequality and son preference in many parts of Asia were found in perception that boys and men contribute more than girl and women to the household economy. Also boys and men take better care and security during old age, because of this trend investment on boys and men are better than investment on girls and women. This feature was found almost similar trend across India, Bangladesh, Pakistan and Afghanistan (Dreze and Sen, 1998). Also, it confirmed the poverty-inducing nature of neoliberal economic policies have their serious effects on women and girls. Undoubtedly, the implementation of neoliberal economic policies have contributed in increasing the poverty consequently increasing inequality, including increases in women's poverty, that also is one of the determinants of the feminization of poverty. Current changes happened all over world due to liberalization and globalization economic changes have put a heavy burden on women wage earners, mothers of small children, female headed households and women with family related other responsibilities. Participation of women at all levels are unavoidable and an essential demand for the development. Sustainable development itself is based on participation and sustainability of the resources involved human, material and natural. Discrimination based on stigma prevents a particular group of people from the participation in the process of development.

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According recent studies it has indicated that gender inequalities extracting high cost economic and leading to