

# AN ANALYTICAL STUDY ON FEMALE POVERTY IN INDIA

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*Abstract* : India is amongst the fastest growing countries in the world today, with a GDP growth rate of more than 6 per cent. This high level of growth can, however, be sustained only when all sections of the society, especially women become equal partners in the development process. It is well recognized that societies which discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies which treat men and women more equally. Poverty in general can be defined as scarcity, dearth or the state of a person who lacks basic requirements of material possessions or money. Poverty has various manifestations, including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion.

Since women poverty is a very deep rooted concept having multidimensional aspects, it is important to bring about a multi-pronged approach to alleviate the problem. In the XII five plan the Government's priority is to consolidate the existing initiatives and interventions relating to women, build upon the achievements and also move beyond to respond to new challenges. The thrust areas for economic, social and political empowerment of women are improving health and education indicators for women like maternal mortality, infant mortality, nutrition levels, enrolment and retention in primary, secondary and higher education. Reducing the incidence of violence against women and providing quality care services to the victims. Improving employability of women, work participation rates especially in the organised sector and increased ownership of assets and control over resources.

*IndexTerms* – Discrimination, Poverty, Female,

“I measure the progress of a community by the degree of progress which women have achieved.”

Dr. Bhim Rao Ambedkar

Poverty in general can be defined as scarcity, dearth or the state of a person who lacks basic requirements of material possessions or money. Poverty can further be classified as absolute poverty or destitution meaning deprivation of basic human needs like food, water, sanitation, clothing, shelter, health care, education and secondly as relative poverty which means economic inequality in society where people live. Poverty has various manifestations, including lack of income and productive resources sufficient to ensure a sustainable livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environments; and social discrimination and exclusion. It is also characterized by lack of participation in decision-making and in civil, social and cultural life. It occurs in all countries - as mass poverty in many

developing countries and as pockets of poverty amidst wealth in developed countries. Poverty may be caused by an economic recessions that result in loss of livelihood or by disaster or conflict. There is also the poverty of low-wage workers and the utter destitution of people who fall outside family support systems, social institutions and safety nets. While poverty affects households as a whole, because of the gender division of labour and responsibilities for household welfare, women bear a disproportionate burden, attempting to manage household consumption and production under conditions of increasing scarcity. Poverty is particularly acute for women living in rural households. Women's poverty is directly related to the absence of economic opportunities and autonomy, lack of access to economic resources, including credit, land ownership and inheritance, lack of access to education and support services and their minimal participation in the decision-making process. Poverty can also force women into situations in which they are vulnerable to sexual exploitation.

Women make up half of the world's population and yet represent a staggering 70% of the world's poor. For the millions of women living in poverty, their lives are a tale of injustice, discrimination and obstacles that hamper the right to basic needs of good health, safe childbirth, education and employment. Overcoming these inequalities and ensuring that women benefit from development requires that the needs and desires of women are not only taken into account, but treated with utmost priority. The present paper “An Analytical Study on Female Poverty in India” focuses on the problem of poverty in general and female poverty in particular.

The paper is divided in several sections namely: Section I Introduction, Section II –Conceptualization of Female Poverty, Section III - Constituents of Female Poverty in Indian Contexts , Section IV - Government Initiatives for Female Poverty and Section V - Conclusion and Suggestions.

## **OBJECTIVES AND METHODOLOGY**

The present paper is concerned with the female poverty i.e. the gender disparities in India related to health, education, housing, nutrition, property rights, and employment. The paper also deals with various dimensions of poverty related to economic, social, political spheres and also with the effectiveness of various forms of government interventions in this regard. The focus is on India, but the analysis may have more general implications for other developing countries also. The methodology adopted is based on secondary data after referring to various government and nongovernment reports. International and national journals and research papers have also been used for reference. The main objective of the present paper is to determine the real status and situation of female poverty and to suggest measures for reduction in female poverty

## **REVIEW OF LITERATURE**

Many researchers used a modified version of Pearce's main definition and for instance, Shettar (2015) “When women move forward the family moves, the village moves and the nation moves”. It is essential as their thought and their value systems lead the development of a good family, good society and ultimately a good nation. The best way of

empowerment is perhaps through inducting women in the mainstream of development. Women empowerment will be real and effective only when they are endowed income and property so that they may stand on their feet and build up their identity in the society. Sharma (2012) stated that poverty is deeply embedded in social constructs that impact adversely on woman's economic status to society as well as her nutrition and health status, and food security caused from unequal distribution of food at home. Consequently discrimination pattern of food consumption at home is the one cause of malnutrition among women. Duflo E. (2011) analyzed that Women's Empowerment and Economic Development, National Bureau of Economic Research Cambridge The study argues that the inter relationships of the Empowerment and Development are probably too weak to be self sustaining and that continuous policy commitment to equality for its own sake may be needed to bring about equality between men and women. Sethuraman K. (2008) The Role of Women's Empowerment and Domestic Violence in child Growth and under nutrition in a Tribal and Rural Community in South India. His study explores the relationship between Women's Empowerment and Domestic Violence, maternal nutritional status and the nutritional status and growth over six months in children aged 6 to 24 months in a rural and tribal community. In 2000, the UNDP's Human Development Report introduced two innovative aspects: acceptance of the limits of a strictly economic approach and the need to pay attention to chronic gender inequality. This innovation was inspired by Amartya Sen's idea that wellbeing cannot be measured monetarily and by the notion that poverty is the result of inequalities in multiple spheres (Sen 2000). The Beijing Platform for Action (1995) postulated that the number of women living in poverty was increasing disproportionately to the number of men, particularly in the developing countries. The same idea was restated at least in two United Nations (UN) resolutions, in 1996 and 2000, and again in a report by the UN Commission on the status of Women in 2003 (United Nations, 1996, 2000, 2003). In India, gender-related economic gaps are largely determined by age-old customs and traditions (based on religious, social and economic reasons), that have led people to accord lower status to women (Arokiasamy and Pradhan, 2006; Das Gupta et. al., 2003). "Women constitute half of the world's population, Perform nearly two third of its work hours, Receive one-tenth of world' income and own less than one hundredth of world's property".

The aim of a new comprehensive development paradigm is to redefine the concept of poverty (Alwang et al. 2001). Socio-economic gender bias against women in India places female-headed households at a greater risk of poverty, where women are the primary earners. Consequently, many studies in India show that female headed households are poorer compared to male-headed households (Dreze and Srinivasan 1997, Meenakshi and Ray 2002, and Gangopadhyay and Wadhwa 2003). Dooley (1994) and Davies & Joshi (1998) tested the hypothesis of female poverty simultaneously for the rise in poverty among "women", "adult women only" and "female headed household.

## SECTION I

### I. INTRODUCTION

Poverty has been an issue of concern in India since independence. The rate of poverty reduction in the past decades despite comprehensive government schemes has been slow. India has 33 percent of the world's poorest 1.2 billion people, even though the country's poverty rate is half as high as it was three decades ago, India reduced the number of its poor

from 429 million in 1981 to 363 million in 2011-12, and the extreme poverty rate dropped from 60 percent of the population to 33 percent during the same period. Despite the reduction in poverty, India accounts for a higher proportion of the world's poor than it used to.

It is estimated that about 70 per cent of the world's poor are women (United Nation Development Programme, 1995). Poverty is experienced more severely by poor women than poor men which results in female poverty due to less access to food, education and health care, unequal inheritance rights, lack of equal opportunities, etc. It is important to analyze the female poverty from a multidimensional perspective, since there are many facts of gender inequality that cannot be solved by any one solution. Besides the lack of income and assets it is essential to analyze human poverty and the deprivation of capabilities in the deep-seated structural institutions.

According to The Rangarajan Committee instituted by the Government of India in June 2014, monthly per capita consumption expenditure of Rs. 972 in rural areas and Rs. 1407 in urban areas is treated as the poverty line at the all India level.

The poverty line in 1973 was based on income levels corresponding to national norms 2,400 kilo calories a day and 2,100 kilo calories respectively in rural and urban areas. But subsequently the calorie intake has been falling in virtually every income group, from top to bottom. Originally, the poverty line was supposed to represent the level below which people were hungry. In rural area about 81 % of the population does not consume the recommended level and for urban areas, the figure is 57 %.

**TABLE 3.1: POVERTY ESTIMATES IN 2009-10 AND 2011-12**

S. NO.	YEAR	POVERTY RATE			NO OF POOR (MILLION)		
		RURAL	URBAN	TOTAL	RURAL	URBAN	TOTAL
1	2009-10	39.6	35.1	38.2	325.9	128.7	454.6
2	2011-12	30.9	26.4	29.5	260.5	102.5	363.0
3	Reduction (%age points)	8.7	8.7	8.7	65.4	26.2	91.6
<b>EXPERT GROUP (TENDULKAR)</b>							
1	2009-10	33.8	20.9	29.8	278.2	76.5	354.7
2	2011-12	25.7	13.7	21.9	216.7	53.1	269.8
3	Reduction (%) age points)	8.1	7.2	7.9	61.5	23.4	84.9

*SOURCE—C. RANGARAJAN, Report of The Expert Group To Review The Methodology For Measurement of Poverty, Government of India, Planning Commission, June, 2014*



This implies a monthly consumption expenditure of Rs. 4860 in rural areas and Rs. 7035 in urban areas for a family of five at 2011-12 prices. Based on the methodology outlined in the Committee Report, the poverty rate at all India level for 2011-12 comes to 29.5%. The methodology gives the estimate for 2009-2010 at 38.2%. This is in contrast to 21.9% as estimated by Tendulkar methodology for 2011-12 and 29.8% for 2009-10. (Table 1)

## SECTION II

### II. CONCEPTUALIZATION OF FEMALE POVERTY

Female poverty describes the situation in which women represent disproportionate percentages of the world's poor. UNIFEM describes it as "the burden of poverty borne by women, especially in developing countries". The concept not only denotes lack of income, but also the lack of capabilities and gender biases present in both societies and governments. Women's increasing share of poverty is further related to the rising incidence of lone mother households. The term has been defined in many ways. In 1978, Diana Pearce coined the term, "the female poverty" after doing much research and seeing how many women struggled with poverty within the United States as well as globally. According to Pearce's research, two-thirds of the poor that were over age 16 were women.

Gender equality and women's empowerment is central to achieving the Millennium Development Goals. Girls account for the majority of children not attending school; almost two-thirds of women in the developing world work in the informal sector or as unpaid workers in the home. Despite greater parliamentary participation, women are still outnumbered four-to-one in legislatures around the world.

## SECTION III

### III. CONSTITUENTS OF FEMALE POVERTY IN INDIAN CONTEXT

The incidence of female poverty is not limited to the developing and under developed countries it spreads to highly developed countries as well. The poverty rates for women, like poverty rates overall, remained at historically high levels in 2012, according to U.S. Census Bureau data released in September 2013. Women's poverty rates were once again substantially above the poverty rates for men. More than one in seven women nearly 17.8 million and more than one in five children over 16 million lived in poverty in 2012. More than half of all poor children lived in families headed by women. (Katherine Gallagher Robbins and Lauren Frohlich: 2012)

Female poverty is a complex phenomenon having its roots in centuries old discrimination and deprivation of women in the family and the society. Social welfare systems do not take sufficient account of the specific conditions of women living in poverty, and there is a tendency to scale back the services provided by such systems. The risk of falling into poverty is greater for women than for men, particularly in old age, where social security systems are based on the principle of continuous remunerated employment. In some cases, women do not fulfill this requirement because of interruptions in their work, due to the unbalanced distribution of remunerated and unremunerated work. Moreover, older

women also face greater obstacles to labour market re-entry. In some sectors the economic transformations of the past decade have strongly increased either the unemployment of women or the precarious nature of their employment. The proportion of women among the poor has consequently increased. In countries with a high level of school enrolment of girls, those who leave the educational system the earliest, without any qualification, are among the most vulnerable in the labour market. The incidence of female poverty is severe more in areas of economic stress. The key components of gender discrimination in India are presented in table-3.1

**TABLE-3.1: INDICATORS OF GENDER INEQUALITY**

<i>S.No</i>	<i>INDICATORS</i>	<i>MALE</i>	<i>FEMALE</i>
1	Literacy Rate (%) Census 2011	82.14	65.46
2	Sex Rate Census 2011	1000	940
3	Child Sex Rate (0-6 years) Census 2011	1000	914
4	Worker Population rates (Per 1000)	819	336
5	MPs in Lok Sabha (%)	89.18	10.82

*SOURCE - XII Five Year Plan Report of The Working Group on Women's Agency and Empowerment, Ministry Of Women and Child Development Government of India.*

Higher levels of poverty among women headed house- holds is a common phenomenon in Rural areas of Bihar, Jharkhand, Chhattisgarh, Bundelkhand, and Odisha. High unemployment rate in these regions forced male bread earners to migrate to the urban areas and onus of the meeting financial requirements lies on the women of the family (Chauhan,1994)

### 3.1. HEALTH

Women in poverty have reduced access to health care services and resources. Gender inequality in society prevents women from utilizing care services and therefore puts them at risk of poor health. They are more vulnerable to sexual violence and risk of HIV/AIDS, because they are not able to defend themselves. Disproportionate number of women is affected by poorer health status and poverty further worsens their health conditions.

In India the majority of poor women go through their life in a state of nutritional stress, they are anemic and malnourished. Extreme poverty, early marriage, malnutrition and lack of health care during pregnancy are the major reasons for both high maternal and infant mortality rate. The average Indian woman bears her first child before she is 22 years old, and has little control over her own fertility and reproductive health. In rural India, almost 60 per cent of girls

are married before they are 18. Nearly 60 per cent of married girls bear children before they are 19. Almost one third of all babies are born with low birth weight. However Infant Mortality Rate (IMR) has been decreasing over the years but still it is quite high (42 per thousand live births in 2012). Life Expectancy at Birth (LEB) has increased more among women compared to men. LEB for males was 62.6 years compared to 64.2 years for females in 2002-2006 mainly due to genetic reasons. (NHRM 2008 09).

Maternal Mortality in India during 2012 was 200 per 100,000 live births, being the highest in Assam (485) followed by Uttar Pradesh (440) and Rajasthan (388). The share of deliveries in hospitals, maternity/ nursing homes, health centers, etc. is 40.8% while the deliveries assisted by doctors, trained 'dais', trained midwives, trained nurses, etc. constitute another 48.8%. (NFHS-III, 2005-06).

National Family Health Survey (NFHS-4) provides update and evidence of trends in key population, health and nutrition indicators, including HIV prevalence. Moreover, the survey will cover a range of health-related issues, including fertility, infant and child mortality, maternal and child health, perinatal mortality, adolescent reproductive health, high-risk sexual behaviour, safe injections, tuberculosis, and malaria, non-communicable diseases, domestic violence, HIV knowledge, and attitudes toward people living with HIV.

### 3.2 EMPLOYMENT

Employment opportunities are limited for women worldwide. Employment not only ensures financial independence, but higher security through an established legal position, real world experience and higher regard within the family, which gives women a better bargaining position. Though there has been major growth in women's employment, the quality of the jobs still remains deeply unequal.

As per Census 2001, the number of workers in the urban areas is 92.28 million of which only 16.10 million are females. In rural areas, out of 310 million workers, 111 million are females. 42.95% of the rural female working population is involved as agricultural labour (not in cultivation). Women constitute 90 per cent of the total marginal workers of the country. As per NSS 64th Round, 2007- 08, the work force participation rate of females in rural sector was 28.9 while that for males was 54.8. In urban sector, it was 13.8 for females and 55.4 for males. According to Quarterly Employment Review, Ministry of Labour, the total employment of women in organized sector was 19.5% in 2007.

Women work longer hours than men, and carry the major share of household and community work that is unpaid and invisible. Taking care of children is one of the major responsibilities of women, as they spent about 3.16 hours per week on these activities as compared to only 0.32 hours by males. It has been estimated that women's wage rates are, on an average 75% of men's wage rates and constitute only one fourth of the family income. In no state do women and men earn equal wages in agriculture.

**TABLE 3.2: PARTICIPATION OF WOMEN IN THE LABOUR FORCE**

INDICATORS	RURAL (%)			URBAN (%)			TOTAL PERSONS
	Male	Female	Total	Male	Female	Total	
Labour Force Participation Rate	55.6	26.5	41.4	55.9	14.6	36.2	40.0
Work Participation Rate	54.7	26.1	40.8	54.3	13.8	35.0	39.2
Proportion Unemployed	0.9	0.4	0.7	1.6	0.8	1.2	0.8
Unemployment Rate	1.6	1.6	1.6	2.8	5.7	3.4	2.0

*SOURCE: NSSO 2009-10(USUAL STATUS (PS+ SS))*

Also, women generally work in the informal sector where wages are lower and they are not covered by labour laws. Women workers are also engaged in piecework and subcontracting at exploitative rates. Work such as collecting fuel, fodder and water, growing vegetables, keeping poultry for domestic consumption is unpaid.

### 3.3 LITERACY

Though literacy is gradually rising in India, the female literacy rate is lower than the male literacy rate. According to Census of India 2011, literacy rate of females is 65.46 % compared to males which are 82.14 %. Compared to boys, far fewer girls are enrolled in the schools, and many of them drop out. From 2006-2010, the percent of females who completed at least a secondary education was almost half that of men, 26.6% compared to 50.4%. In the current generation of youth, the gap seems to be closing at the primary level and increasing in the secondary level.

Census of India 2011 indicates that only 65.46% women are literate as compared to 82% men (female literacy was 32% in Census 1991). Female literacy is highest in Kerala (88%) and lowest in Bihar (33%). The Adult Literacy rate of females (aged 15 years and above) was 54% in 2011 against 79.3% for adult males (Census of India 2011).

The main reasons of females never attending school are 'high cost of education', 'not interested in studies', 'education is not considered necessary' and 'required for household work'. (NFHS-III, 2005-06). In 2007-08, the number of girls enrolled in primary classes was 91 per 100 boys and for middle classes it was 84 girls per 100 boys. In the secondary section, the rate stands at 77 girls per 100 boys. Even within the household, girl's education is often sacrificed to allow male siblings to attend school. If females are provided equal opportunities like males to educate themselves then it helps to reduce household poverty, and increases children's chances of education, and enhances maternal health and freedom of movement.



### 3.4 MATERNAL MORTALITY RATE

Maternal Mortality Rate (MMR) is defined as death of a woman from any cause related or aggravated by pregnancy while pregnant or within 42 days of termination of pregnancy. Maternal Mortality Rate (MMR) which measures number of women of reproductive age (15-49 years) dying due to maternal causes per 1,00,000 live births, is a sensitive indicator of the quality of the health care system. The decline in MMR during the 2004-06 to 2007-09 of 5.8 per cent per year (that is, 254 to 212) has been comparable to that in the preceding period (a fall of 5.5 per cent per year from 301, over 2001-03 to 2004-06). MMR of 212 (2007-09) is well short of the Eleventh Plan goal of 100. According to census 2011 MMR is 174 in 2015. According to health ministry the target of MMR will reduced 167 to 100 till 2020.

In India, direct obstetric causes result in over 80% of maternal deaths. Haemorrhages and infections are the leading causes for high MMR. Myriad of factors like early age of marriage, high birth rate, little spacing between consecutive pregnancies, lack of awareness about the danger signs of pregnancy, non-institutional deliveries, practices of unskilled medical staff have resulted in high MMR in India. Lastly, illiteracy and lack of knowledge about health facilities is one of the primary reasons for high MMR especially among the people belonging to urban slum areas and lower socio-economic classes.

Government of India tries to reduce MMR under its flagship health programme National Health Mission (NHM). The efforts put by government includes promotion of institutional deliveries through Janani Suraksha Yojana, providing round the clock comprehensive obstetric care in sub-centres, primary health centres, community health centres and district hospitals etc. Under Janani Sukarsha Yojana, mothers will get incentive if they deliver their babies at Government accredited institutions. This scheme promotes safe motherhood under the NHM.

### 3.5 DECISION-MAKING POWER

Decision-making power is central to the bargaining position of women within the household. It is how women and men make decisions that affect the entire household unit. Factors that determine which member of the household has the most power in decision-making vary across cultures, but in most countries there is extreme gender inequality. In India men of the household usually have the power to determine what choices are made towards women's health, their ability to go visit friends and family, household expenditures future of children etc. Gender discrimination within households is often rooted in patriarchal biases against the social status of women.

According to National Family Health Survey -III (2005-06) in the rural sector currently married women take 26% decisions regarding health care for herself and 7.6% in case of purchasing major household items. 10% decisions are taken by females in respect of visiting their family or relatives. For urban areas, these figures are 29.7 %, 10.4 % and 12.2 % respectively. In the age group of 15-19 years, 46% of women are not involved in any kind of decision making. It is found that 32.7% illiterate women, 21.6% unemployed women are not involved in any decision making. For the country as a whole, 59.6% have no say in matters regarding money; this is a major indicator of social aspect of female poverty in India.

### 3.6 FEMALE-HEADED HOUSEHOLDS

Women are the breadwinners in female-headed households; they face gender discrimination with respect to education, earnings, rights, and economic opportunities (Barros et al. 1997). More than a quarter of the world's poor people live in India, and gender-bias against women is deep rooted in the society placing female-headed households at a greater risk of poverty. Single, widowed, divorced or women whose husbands have migrated earn lower average earnings compared to men, have less access to remunerative jobs and productive resources such as land and capital all these factors contribute to acute poverty of female-headed households. Moreover the social stigma attached to women without the protection of men makes them extremely vulnerable to all types of exploitation. In India, such gender-related discriminations are largely determined by age-old customs and traditions (based on social, religious and economic reasons), that have led people to accord lower status to women especially those who are part of the female headed households.(Arokiasamy and Pradhan 2006, Das Gupta et al. 2003).

## SECTION - V

### IV. GOVERNMENT INITIATIVES FOR FEMALE POVERTY

Female constitute majority of population affect by poverty. This is important for better implementation of sectoral policies and female poverty alleviation programmes. Social mobilization, community participation and decentralized approach are needed. There are many approaches for poverty measurement. The government of India introduced a list of the most noteworthy programs for the crafted and covers a lot of ground towards the upliftment of females as follows;

- *Mahila E-Haat, this plan emphasizes on empowering women entrepreneurs, NGOs, self-help groups and small producers. It is in line with the 'Digital India' and 'Stand up India' social campaigns to boost the Indian economy.*
- *Beti Bachao, Beti Padhao, the most spectacular initiatives by the Government of India, this one is pushing boundaries in the field of upliftment of female by ensuring protection and survival of the girl child in light of the declining Child Sex Rate.*
- *Pradhan Mantri Ujjwala Yojana, the Government of India to keep every household fed and aims at providing free LPG connection to female below poverty line. Each family has a LPG connection will have two way advantages. It will not only work for upliftment of women by improving their health, pushing them away from smoke and dust, but also save non-renewable resources used for fire by these people.*

- *Sukanya Samriddhi Account scheme is an extension on the first mentioned plan. The government is taking efforts not only to save more and more girls but is equally determined to provide them with better and economically secured future.*
- One Stop Center Scheme (OSC) shall step up for offering immediate response, emergency help, medical support and legal and psychological assistance to affected women and girls even below 18 years of age.

## SECTION - V

### V. CONCLUSION AND SUGGESTIONS

India ranks 131 in 2016 among 188 countries in terms of the UNDP Human Development Index (HDI). The incidence of female poverty is not limited to the developing and under developed countries alone as is generally understood, however it is quite prevalent even in developed countries like USA. More than one in seven women nearly 17.8 million and more than one in five children over 16 million lived in poverty in 2012 there. Moreover women in all racial and ethnic groups experienced higher poverty rates than white, non-Hispanic men in USA. Gender disparities are witnessed in all walks of life cutting across caste and class lines. Women are physically weak due to natural causes. They are discriminated socially because of lack of education and experience. As a result they are deprived of business opportunities and leadership. If the male members of the family earn well, the female members do not have any authority over the family income. Women face obstacles in entering government jobs and formal ceremonies because of religious superstition and lack of education and skill.

The gender aspects of social, economic and political security are important as it is known that the position of women is particularly vulnerable to continued poverty and destitution when they attain old age and are widowed or divorced, single, belonging to SC/ST category, minorities communities, with disability, migrant, displaced and trafficked, in the unorganized workforce and women infected and affected by HIV/AIDS. Ensuring equity in women's rights to land, property, capital assets, wages and livelihood opportunities would undoubtedly impact positively on female poverty.

Since female poverty is a very deep rooted concept having multidimensional aspects, it is important to bring about a multi-pronged approach to alleviate the problem. In the XII five plan the Government's priority is to consolidate the existing initiatives and interventions relating to women, build upon the achievements and also move beyond to respond to new challenges. The thrust areas for economic, social and political empowerment of women are:

- Improving health and education indicators for women like maternal mortality, infant mortality, nutrition levels, enrolment and retention in primary, secondary and higher education.
- Reducing the incidence of violence against women and providing quality care services to the victims.
- Improving employability of women, work participation rates especially in the organised sector and increased ownership of assets and control over resources.

- Increasing women's access to public services and programmes through establishing and strengthening convergence mechanisms at multiple levels, creation of physical infrastructure for women and improving the capacity of women's organizations and collectives.
- Ensuring that the specific concerns of single and disadvantaged women are addressed.

Economic independence is essential for improving the status of women within the family and in the society; as such it is important to increase women's access to and control over resources. This would require not only increasing their presence in the work force but, more importantly, improving the quality of women's work and ensuring their upward mobility on the economic front. The Government has introduced a number of programmes to enhance employment and income opportunities for poor people with special targets for women, such as MGNREGA, Saakshar Bharat, MDMs, SSA, SGSY, SJSRY, ICDS, NRHM, Bharat Nirman and JNNURM etc. Empowerment cannot be achieved without increasing the level of education of women especially in rural areas. Also housing, drinking water, sanitation and energy requirements affect the quality of a woman's life more than a man's.

India took a major step towards women empowerment by adopting the 73rd and 74th amendments to the Constitution. The reservation of one-third seats for women in Panchayats has resulted in more than a million women elected women leaders in decision making positions at grassroots levels. This has started making an impact on the position of women in rural areas and would further strengthen them in the years to come. Thus to conclude it can be said that female poverty is a major problem throughout the world and especially in India. However, with government action and social changes it is hoped that in the future the gender disparities would decrease and female poverty would be alleviated.

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