

**INFLUENCING ADOLESCENT GIRLS FROM
UNDERPRIVILEGED BACKGROUNDS TO BECOME
CAREER INTENTIONAL: THE CASE FOR INDIA**

Dr. Saundary Rajesh, Ph.D*

Anju Rakesh**

Abstract

Keywords:

Adolescent girls;
Career Intentional;
Inclusive Growth;
Socio-economic impact;
Underprivileged families

To sustain and accelerate the growth of the socio-economic machinery of our country, this growth needs to be inclusive – specifically of women/girls who constitute 48.5% of our population, 70% of who live outside urban India. The lives of these women are interspersed with challenges which are dire consequences of the poverty stricken families they belong to. Female foeticide& infanticide, inability to pursue education due to lack of money and infrastructural support, child marriage, sexual abuse and domestic violence are realities of their lives. How can girls from such backgrounds be given equal access of the opportunities of progressive India? What kinds of interventions can help these girls complete formal education that can make them corporate-ready (and not become part of the largely unaccounted segment of domestic laborers?)? What will be the socio-economic impact on the country? These are some pertinent questions this paper will attempt to answer

***Founder President., AVTAR Group, "UdyogGruhaa", No.10 Raja Nagar, ECR, Neelangarai, Chennai**

****Lead – Research & Analytics, AVTAR Group, "UdyogGruhaa", No.10 Raja Nagar, ECR, Neelangarai, Chennai**

1. Introduction

It was eight years back that World Bank upgraded India from a "poor" country to a middle-income one (Guardian, 2013). Growing economy, greater opportunities for all and improved social consciousness attributed to the same. However it is important to understand that sustained growth of the socio-economic machinery of the country can be achieved only when this growth is inclusive – specifically of women/girls who constitute 48.5% of the country's 1.26 billion people. 70% of these women live outside of the urban setting (India S. Y., 2015), outside of the avenues of the better world. Are girls from such backgrounds in equal access of the opportunities of progressive India? Does social conditioning continue to tell them that their futures are restricted – within the four walls of their homes? If that is the case, should these girls be 'unconditioned' and be influenced to get educated and pursue careers? What kinds of interventions can help these girls complete formal education that can make them corporate-ready (and not become part of the largely unaccounted segment of domestic laborers?)? Are there other countries and communities that benefited from investing in career pursuance of girls from underprivileged backgrounds? What is the Return on Investment for the country? These are some pertinent questions this paper will attempt to answer.

Under the Right to Education (RTE) Act, passed in India in 2009, a free and compulsory education is guaranteed for all children aged between six and 14 (MHRD, 2009). Recent figures for primary school enrolment stand at an impressive-sounding 98%. However, the number of girls who drop out of schools is on the increase, reports governmental sources. Between 2013 and 2015, there has been a 13% increase in the number of girls dropping out at primary and middle classes (More girls dropping out of school, 2014). The three major reasons why girls from underprivileged backgrounds drop out of school were found to be 1) Expectations of domesticity b) Safety concerns c) Lack of infrastructural support (Lack of toilets) (Bala, 2014). While these challenges need to be overcome and support needs to be extended by the educational systems these girls thrive in, it is equally important to instill in these girls the need to earn an education and pursue careers. Only when they are intentional about building futures outside of the confines of their homes, will the enabling environment provided by schools and their families be effectively utilized. In the words of Nobel laureate Amartya Sen "the life-cycle approach of the girl child which hitherto had the ultimate objective of marriage and motherhood should be now

revised to a “Capability Approach”. This “Capability approach” if needs to be followed begins with universal education to girls (specifically, girls from underprivileged backgrounds) which would also grant India access to hitherto untapped human resources.

This paper outlines the importance of influencing adolescent girls from underprivileged backgrounds, sustainably to help them successfully complete their academic pursuits and build careers. It also talks about the socio-economic impact the presence of more number of career intentional girls, will have on the country and its people.

2. Women’s Education and career pursuits: The socio-economic case

Women’s education is of immense importance in a country like India because it not only helps women to respond to the challenges but also change their lives. Educating women has been of foremost concern for both the government and the society, as it has been time and again proved that women play a significant role in the inclusive development of the society. Though in urban India, women’s education has gained momentum, the pace is quite slow outside of urban settings. This is in the face of several social challenges such as female foeticide, persistently high infant child mortality rates, adverse child sex-ratio, female infanticide, early marriages, sexual abuse and domestic violence. To most girls under such circumstances, continuing their secondary education may seem irrelevant in the larger scheme of things. What are some of the implications women’s education has for the country?

Empowering women can contribute to the development of the society, community and nation in multiple ways. The greater the number of educated women, the greater is the number of women in gainful employment. The World Development Report on Gender Equality and Development (Revenga & Shetty, 2012) released by World Bank showed that a woman's income correlated positively with the number of years her children spent in school. As women have a natural tendency to invest their incomes in children’s education and health, the economy grows alongside a healthier and better educated younger generation. Living conditions of families improve, stronger communities are forged and the journey to prosperity is set. More women in active workforce could boost economic growth as women are more likely to spend money on improving health, education, infrastructure and poverty according to (Women in the workforce:

The importance of sex, 2006). Numerous studies show that men spend more of their income on items for their own consumption, including alcohol and cigarettes whereas women are more likely to purchase goods for their household and specifically for their children, including food, healthcare, education, clothing and personal-care products(Lawson & Gilman, 2009).

Several global studies have shown that educated women contribute to the welfare of the next generation by reducing infant mortality, lowering fertility, and improving the nutritional status of children. Country studies also confirm significant health and educational outcomes. In India, children of literate mothers spend two hours more per day studying than children of illiterate mothers(Behrman, 1999).In Guatemala and Nigeria, educated mothers are more likely to adopt health-seeking behaviors such as immunization (Pebley, 1996)(Gage, 1997). In Brazil, income received by mothers has four times the impact on stunting indicators of children than the same amount received by fathers (Thomas, 1990). Within the household, more educated women have a stronger bargaining position, which in turn contributes to better intra-household resource allocation.

The ability to earn also significantly impacts the confidence levels of Indian Women according to a 2014 study conducted by AVTAR(Rajesh, Ekambaram, & Rakesh, 2015). Their abilities to be in jobs in the 'better world' also garners greater societal respect. Another important aspect is that of financial independence. Most women who are not economically engaged in some manner, tend to be dependent on their families for money – parents/spouse or siblings. There are dire consequences of being thus financially dependent; it can be damaging to relationships, self-esteem, and overall happiness, apart from the financial crisis which will result should the safety net fail(Financial independence for women, 2013). Furthermore, being gainfully employed in paid labour and having financial independence paves the way for greater financial literacy. Only when a woman handles money on her own, does she master the skill of smart budgeting, saving and investing which can help her in adversities and unfortunate or unexpected scenarios such as in the case of a married woman, a divorce/spousal abandonment or spousal demise(Landers, 2013)(Amato, 2000)(Kemp, Rosenthal, & Denton, 2004). Research also shows that, being in employment and having a life outside of homes also empowers women and give them the confidence to report domestic crimes or other assaults that they are subject to(Johnson, 2013) – a

definite requirement to the improvement of living conditions for women from economically disadvantaged backgrounds.

As for the economic implications, the International Labour Organisation has suggested that women's work may be the single-most important factor in reducing poverty in developing economies (J, 2006). A 2012 study on third billion countries by Booz & Company established that an increased number of women in the workforce could imply that India's GDP could go up by as much as 27%, per capita income could go up by as much as 20% by 2030 (Aguirre, Hoteit, Rupp, & Sabbagh, 2012) – a point reinforced by the 2016 McKinsey Research. Other benefits of greater women's workforce participation according to economists are:

- Increased purchasing power of women
- Enhanced skill diversity of the workforce as also its productivity
- Business result improvements
- Increased number of women owned businesses

3. Gender Inclusivity in education and career pursuits: The story so far

The overall levels of education in the current younger generations of Indians shows an upward trend. It has been observed that over the years, women enrollment for higher studies has increased from 10% (during Independence) to 41.5% in 2011 – a significant improvement. Also, the gaps in educational attainment between both the genders is fast closing as per the World Economic forum's Gender Gap Report, 2016 (World Economic Forum Gender Gap Report 2016, 2016). *Female literacy rate* has been recorded at 64.6 per cent, an *increase* of 10.9 per cent since 2001 (DailyMailUK, 2013). While these are indicative stats reminiscent of the upward trend, recent research looking at data from 24 low-income countries shows that, on average, only 34 percent of girls in the poorest-quintile households in these countries complete primary school, compared with 72 percent of girls in the richest-quintile household (World Bank data, n.d.). Overall, nearly 20% children in India didn't complete primary education in 2013-14. Nearly 36% children didn't complete elementary education (HRD, 2015). Furthermore, the enrollment figures in schools for girls are comparatively lower than those for that of boys indicating that girls education continues to get a lower priority over that of boys'. Nearly, 34 % of girls drop out before they complete Class 5. An estimated 164 million women aged over 15 are still

illiterate(India I. o., 2015) and only one in 100 making it to the matriculation level. While the women's workforce participation rate in India is at 24%, a vast majority of their jobs are concentrated in low paying sectors. Indian women's contribution to the economy is the lowest on a global scale, at 17 percent, reports a 2016 research from McKinsey(Institute, 2015). If half of the population is underutilized, India will have a hard time reaching its potential. We are still a staggering **118 years** away from closing the **gender** gap—in terms of labor market opportunity, education, health, and political clout, as per the World Economic Forum's Gender Gap Report, 2016.

4. Adolescent Indian girls from underprivileged families: Their stories

Challenges facing young girls in economically disadvantaged families are myriad. Tracing the life-cycle of a girl child, the challenges begin with female foeticide and female infanticide. According to 2011 census, the child sex ratio in India was 919 females to 1000 males, which declined from 927 females to 1000 males in the previous decade – proof of existence of these social evils. Discrimination in the provision of adequate and timely nutrition to girls is also prevalent in the community. Consequently, these girls suffer from various problems like underweight, malnutrition, anaemia, micro nutrient deficiencies, stunted growth etc. It is a known fact that crimes against girl child have been increasing over the years but very few cases get reported. Rape, trafficking, sexual exploitation, child labour, beggary are some forms of manifestation of the same. Another social demon still in existence is child marriage. Child marriages still endure in spite of the fact that the Child Marriage Restraint Act was enacted as far way back as in 1929. States like Rajasthan, Madhya Pradesh, Andhra Pradesh, Bihar and Uttar Pradesh have high incidence of child marriages, wherein girls are typically married off before they turn eighteen. These percentages are much higher in rural areas. About half of the women aged 25-49 were married before the age of fifteen in Madhya Pradesh (52.6%), Bihar (51.0%), Uttar Pradesh (49.7%), Andhra Pradesh (48.9%), and Rajasthan (47.8 %). And about four-fifth of the women of these states Madhya Pradesh (78.5%), Bihar (83.9%), Uttar Pradesh (79.6%), Andhra Pradesh (79.8%) and Rajasthan (81.5%) were married before reaching the legal minimum age of eighteen years, according to 2011 census. In most cases of such adolescent girls getting married, pregnancy soon follows. Studies suggest that one of the factors for high mortality and morbidity among adolescent girls is high risks involved in their pregnancy, as they

are physically and biologically not prepared for childbirth. They are soon left to fend for themselves and their children and are very often victims of domestic violence. Many of them end up being part of the domestic labour segment, a fairly unaccounted part of the economy – their meagre earnings merely meeting their families' day to day needs.

While stereotypes are being broken and gender roles are being increasingly questioned, we continue to live in a society where the upbringing of children still depends largely on the mother than anyone else in the family. The male breadwinner – female caretaker model continues to be the norm. The popular perception (and there does not exist an urban-rural divide in this) is that the girls of the family will get married one day and would most probably not contribute to the financial requirements of the family. Poverty remains the leading factor for determining whether an investment is made in girl's education or not. In spite of all the poverty alleviation programmes undertaken during the last sixty years, both rural and urban poverty remain high with 28.3% in rural areas and 25.7% in urban areas remaining below the poverty line(NEUPA, 2008). Notably, in poverty stricken families, every hard earned rupee would be spent on the needs and education of the boys as they are ultimately who will become breadwinners. The lack of investment in girls' education also means that the upbringing and empowerment of future generations is left to illiterate mothers. This continues to be a vicious cycle wherein the next generation of daughters, mostly from the rural areas, are treated the same.

5. Adolescent Indian girls from underprivileged families: Challenges in education

To explain the increasing number of school dropouts amongst girl children, it is important to first understand the key challenges facing them on the path to completing education. They are:

Family responsibilities – In the Indian socio-cultural milieu, girls are conditioned to learn all household chores as they are told that home is where their futures lie. This problem is lucidly evident in India, even in urban areas, but more prevalent with families that are economically disadvantaged. Girls are involved in everything from farm work to household chores and are also seen shouldering the additional burden of sibling care. It is very often the case that the families see no reason to retain their girls in school.

Inadequate infrastructural facilities - Schools are under-equipped to provide necessary sanitary amenities for young girls. Basic facilities such as toilets with water remain a distant dream for many schools these girls go to, posing serious hygiene problems that lead them to eventually drop out of school. .

Lack of hostels - For adolescent girls to pursue schooling, there is a significant need for hostels with subsidized facilities. This not only helps retain them in school but also offer them conducive environments to study. They will also be able to put off early marriage as parents often push young girls into marriage due to lack of facilities for education.

Shortage of female teachers There is under-representation of women amongst the teaching fraternity in Government run schools these girls are enrolled in. Parents feel it unsafe to send their adolescent daughters to school forcing them to drop off.

6. Current measures to sustain academic pursuits of adolescent girls from underprivileged families

In this section are detailed the various measures taken by the Government currently to sustain academic pursuits of adolescent girls from underprivileged backgrounds:

1. Rajiv Gandhi Scheme for Empowerment of Adolescent Girls (RGSEAG)

The objective of this program was to empower the adolescent girls. It involves life skill education and vocational training for girls aged 16 years and above, along with improved nutrition and health education.

The program has been allocated Rs. 460 crores in the 2016-17 budget

2. Support to Training and Employment Programme (STEP)

With the view of enhancing the earning capacity of the women above the age of 16 by providing them with training and enhance their skills which in turn would improve their employability.

3. Community Vigilance Committees were formed at village level and the members of the committee were to ensure that every girl in the village is enrolled and regularly goes to school. Mid-day meals were made compulsory for girls irrespective of the stage of their school education. This had a two-fold effect-on the one hand it encourages the child to remain in school and secondly it provides the girl with a nourishing meal.

4. Conditional Transfer scheme examined the possibility of providing bicycles to girls for traveling to school (as a non cash transfers) to young girls (at elementary and secondary school

levels) so that they need not depend on irregular public transport services. This helped overcome number of logistical constraints that restricted adolescent girls from attending schools.

5. **National Programme for Education of Girls for Elementary Education - The** Department of Education undertakes alternative schooling approach (like) which can take care of their schooling needs till such time an elementary school is made available. Furthermore, high priority is accorded for providing separate girls' toilet with proper water and sanitation facilities and increase the number of female teachers at all levels so as to encourage girls to continue in school in a safer environment.

6. **Kasturba Gandhi Balika Vidyalaya Scheme** assured more residential schools and hostels are provided for girls (especially adolescents) to facilitate their education.

7. **Bridge schools** stretch out with quality education packages for girl children, especially street children, child labourers, seasonal migrants, who may have not been in formal education system. These bridge schools would ultimately lead to their integration in the formal system.

8. **Day-care center / Crèches** - Integrated Child Development Services (ICDS) has expanded in remote areas to relieve young girl children of their sibling care duties and facilitate in reducing drop-out rates. Also, it is offered to girls for their safety during after school hours when their parents are at work.

9. **Balika Sanghas** are formed in every village of the country. The Balika Sanghas play a task of catalysts in creating an enabling environment and becoming the support group for empowerment of girls. Further, an empowerment approach in tandem with rights based approach would need to be adopted so that information and training inputs can be translated into decisions and behavior changes.

7. Influencing adolescent girls to be career intentional: The way forward

So how can 'status quo' be reset? How can it be ensured that this generation and the subsequent generations of girls from underprivileged backgrounds have better futures? Giving them platforms to get educated and encouraging them to pursue careers worthy of their education could be the way forward.

A 2014 study commissioned by ILO on developing countries, observed that the ability of a woman to be part of the labour force is impacted by 6 critical factors, namely, *1) Level of economic development 2) Educational attainment 3) Social dimensions, such as social norms*

influencing marriage, fertility, and women's role outside the household 4) Access to credit and other inputs 5) Household and spouse characteristics 6) Institutional setting (laws, protection, benefits)(Verick, 2014). As indicated by this study, educational attainment is key to paving the way for brighter futures for young girls and it is during adolescence that it is critical to sustain education for girls. It is not only enough that these girls stay in school, but also important to show them the opportunities awaiting them at the culmination of tertiary education – making them intentional about ‘having careers’. It has been found that intention drives every effort towards the desired results; career paths and growth therewith are also functions of an individual's intention. Career intentionality may be defined as the extent to which an individual deploys intentions to chart his/her career path. There are several factors influencing an individual's career intentionality inclusive of an individual's gender, age, nationality and other parameters of his/her socio-economic-educational profile.

Adolescent girls who are engaged in academic pursuits can improve and accelerate the process of positive social change given the right opportunities. Such girls become more confident as they are exposed to skill building, capacity development and vocational training that can give them more secure, meaningful lives ahead. This also has the leeway of further delaying the age of marriage of the girl, especially if she is an economically productive member of the family. These girls will have greater clarity on what they want in life and will go on to get married only after they are well-settled. Educated women will go on to have fewer, healthier children, and they have them at older ages when they are biologically and psychologically ready. Their children are then more successful in school as they benefit from their mother's education. Research also shows that educating girls and integrating them into the labor force is thus one way to break an intergenerational cycle of poverty(Commission on Growth and Development, 2008).

8. Educating girls as a strategy for poverty reduction: Case Study - China

In this section, is presented a case study of China basis the White paper ‘Gender Equality and Women's Development in China’ (Xinhua, 2015)Since the 1980s, China has conducted a large-scaled systemic poverty-reduction program and has reduced population in absolute poverty from 250 million in 1978 to 30 million in 2000. The proportion of the absolutely poverty-stricken people in rural population has subsequently dropped from 30.7% to 3% - a significant indicator

of poverty alleviation (Wang, 2014). The investment the country made in girls' education and integration into the workforce played a critical role in achieving the aforementioned. China implemented a program for poverty alleviation through development in rural areas, making women a key focus of attention by:

- a) giving priority to poverty alleviation projects for women when all other conditions are equal
- b) striving to improve the development capacity of women
- c) bringing more benefits to them as a group.

The impacts are noteworthy and inclusive of the following:

- number of impoverished women has dropped by an enormous margin
- the severity of poverty of women has been continuously alleviated.
- In the 592 poorest counties which were made the main targets of national poverty alleviation and development work, the poverty rate of the female population decreased from 20.3 percent in 2005 to 9.8 percent in 2010.

To list a few specific initiatives by the Government that led to the same:

- **Compulsory education for all:** The state implemented the Compulsory Education Law of the People's Republic of China and other relevant laws, regulations and policies, and takes practical measures to improve women's education. It has implemented a special policy to ensure school-age girls enjoy equal access to compulsory education. In 2014, the net primary school enrolment rates of boys and girls were both 99.8 percent, meaning that China has achieved the United Nations Millennium Development Goals ahead of time. Women now enjoy greater opportunities in junior high school education and above, particularly further education. In 2014, the proportion of female students in junior high schools was 46.7 percent and that in high schools was 50 percent; in institutions of higher learning women accounted for 52.1 percent of undergraduate students, 51.6 percent of postgraduate students, and 36.9 percent of students studying for Ph.D. degrees.
- **Policies on vocational education:** The state has enacted and improved laws and policies on vocational education, allocating more funds in this regard, improving student aid policies and increasing the number of women receiving vocational education. In 2014, the number of women

receiving secondary vocational education was 8.05 million, accounting for 44.7 percent of the total, and the number of females studying in technical secondary schools was 3.97 million, making up 53 percent of the total student body in similar schools. Around the country, 3.46 million women had received non-degree higher education and more than 20 million had received non-degree secondary education. In 2013, women who participated in skill training programs organized by government training institutions accounted for 43 percent of the total number of trainees.

➤ **Introduction of gender equality in educational content and teaching methods**

Principles and concepts of gender equality are gradually extending into teaching and scientific research. More and more schools have begun to introduce the idea of gender equality in educational content and teaching methods, and some primary and high schools are now offering courses in gender equality, directing younger students to relate to the idea of gender equality. Gender equality has also been introduced to some teacher training programs and normal school courses, in order to enhance teachers' awareness of gender equality. More women now occupy positions of decision-making and management in schools and educational administrative departments of all types and at all levels, greatly improving women's participation in teaching, management and some other areas of higher education. In 2014, the proportion of female teachers in institutions of higher learning was 48.1 percent, an increase of 18.1 percentage points over 1995. Women's studies continues to strengthen as a discipline in institutions of higher learning. Currently, more than 100 colleges and universities offer in excess of 440 courses on women's studies and gender equality, and the number of master's and doctoral programs on women's studies continues to grow. The state has also included gender equality in the national plans of philosophy and social sciences to support research in gender equality and women's issues.

➤ **Equal employment right for women:** The state has promulgated and improved laws and regulations to promote fair employment and eliminate gender discrimination in employment. For e.g., The Employment Promotion Law of the People's Republic of China has a chapter specially dealing with fair employment, emphasizing gender equality in employment right. The Labor Contract Law of the People's Republic of China has clear provisions under which businesses are required to create collective contracts for protecting female workers' rights and interests, providing a legal basis for protecting the legitimate rights and interests of female workers. To

create favorable conditions for women's employment and career development, the state has also developed, amended and implemented the Special Regulations on Labor Protection of Female Employees, along with policies that enable women in positions as middle-ranking officials, senior professionals and technicians at state organs and public institutions to retire at the same age as their male counterparts, and policies to facilitate the growth of female scientists and promote equal employment opportunities for female college graduates. As a result, in 2013, the total number of women employed nationwide was 346.4 million, accounting for 45 percent of the total employed population. The latest survey of the social status of Chinese women shows that women in secondary and tertiary industries grew by 25 percentage points in comparison with 10 years ago, and that female heads of various departments, professional and technical personnel, and clerical and related personnel increased by 13 percentage points. In 2013, the number of middle-ranking and senior female professional and technical personnel reached 6.61 million, or 44.1 percent of the total in this category, an increase of 9 percentage points from that of 2000.

➤ **Instituted a new-model social relief system**The state has established a new-model social relief system, increasing efforts to protect impoverished women. In 2014, the numbers of women covered by subsistence allowances for urban and rural residents were 7.92 million and 18.26 million respectively, increasing by 2 million and 15.91 million, as compared to 2006. The state has actively implemented a number of public welfare and charity programs for impoverished mothers, such as the program of relief for mothers suffering from breast cancer and cervical cancer, the comfortable housing project for impoverished rural single mothers, and the mother health express program, bringing help to sick women, poor single mothers and various other groups of mothers in need.

➤ **Help for women who are seeking employment and starting businesses.** The state has introduced supportive policies and measures to address the difficulties of women in seeking employment and starting businesses. To engage women in employment and entrepreneurship, the state has introduced the small-sum guaranteed loan with financial discount. Since 2009, a total of 222.06 billion yuan has been issued in small discount loans to women, helping millions of women with their new businesses and careers. The state vigorously promotes the development of housekeeping services in urban areas and handicrafts, such as weaving and knitting, in rural

areas, in order that women in cities and countryside can find employment locally and close to their homes, and also to promote employment transfer. It supports female college graduates in seeking employment and starting businesses, providing training in employment, guidance in starting businesses and internship opportunities, and it has implemented the Sunshine Project, improving the quality and skills of the rural female workforce and creating conditions to promote the transfer of rural female workforce to non-agricultural sectors and urban areas. There are now more than 200,000 training schools for women nationwide, providing training sessions to a total of nearly 200 million women in new agricultural technologies and new crop species. A total of 1.5 million women have obtained titles and qualifications as agricultural technicians, and 53,000 women's professional cooperatives have been founded. Following the launch of an employment promotion project for the disabled in urban areas in 2011, about 100,000 disabled women have joined the workforce each year.

9. Conclusion

This paper talked about the existing need in our country for investment of time, effort, money and resources in building career intentionality (the need to intentionally pursue careers) in girls from underprivileged families. The socio-economic case for this investment is powerful as an increase in the number of educated women has been a proven strategy for poverty alleviation – as is evident from China's story of poverty reduction. More women in gainful employment would mean better living conditions for families and a definite increase in the per-capita income and GDP. This also grants the country access to hitherto untapped talent pool – that of the underprivileged girls in the country whose lives are continually marred by challenges such as female foeticide, female infanticide, early marriages, sexual abuse and domestic violence. An inspection of lives of adolescent girls from economically disadvantaged families shows that as much as it is important to extend infrastructural support for bettering their lives, it is equally important to make them intentional about pursuing education and building careers – the only definite way of segueing into a better world!

10. References

- Aguirre, D., Hoteit, L., Rupp, C., & Sabbagh, K. (2012). *Empowering the third billion women and the world of work in 2012*. Booz & Co.

- Amato, P. R. (2000). The consequences of divorce for adults and children. *Journal of Marriage and family*, 62(4).
- Bala, N. (2014). Retrieved from <http://aif.org/2014/08/the-3-biggest-reasons-that-indias-girls-drop-out-of-school/>
- Behrman. (1999).
- (2008). *Commission on Growth and Development*.
- *DailyMailUK*. (2013). Retrieved from <http://www.dailymail.co.uk/indiahome/indianews/article-2317341/Indias-literacy-rate-rises-73-cent-population-growth-dips.html>
- *Financial independence for women*. (2013). Retrieved from <http://www.womenandmoney.com/2013/02/01/financial-independence-for-women>
- Gage. (1997).
- *Guardian*. (2013). Retrieved from <https://www.theguardian.com/education/2013/mar/11/indian-children-education-opportunities>
- HRD, M. o. (2015). Retrieved from <http://www.dnaindia.com/india/report-more-boys-than-girls-dropping-out-of-schools-in-india-2112206>
- India, I. o. (2015). Retrieved from <http://www.onlineresultportal.com/blog/importance-of-womens-education-in-india/>
- India, S. Y. (2015). Table 2.8 Projected Total/Urban Population By Sex as on 1st March. Ministry of Statistics & Programme Implementation.
- Institute, M. G. (2015). *THE POWER OF PARITY: ADVANCING WOMEN'S EQUALITY IN INDIA*. McKinsey.
- J, H. (2006). *Globalization, Economic Policy and Employment: Poverty and Gender Implications*. ILO.
- Johnson, E. (2013). *Women must be financially independent to thrive*. Retrieved from <http://www.wealthysinglemommy.com/you-cannot-call-yourself-a-feminist-and-choose-to-be-financially-dependent-on-a-man/>
- Kemp, C. L., Rosenthal, C. J., & Denton, M. (2004). Financial Planning for Later Life: Subjective Understandings of Catalysts and Constraints. *Journal of Aging studies*.

- Landers, J. (2013). *Divorcing Women: When You Earn More Than Your Husband*. Retrieved from <http://www.forbes.com/sites/jefflanders/2013/04/10/divorcing-women-when-you-earn-more-than-your-husband/>
- Lawson, S., & Gilman, D. B. (2009). *The Power of the Purse: Gender Equality and Middle Class spending*. Goldman Sachs.
- MHRD. (2009). *RTE*. Retrieved from <http://mhrd.gov.in/rte>
- *More girls dropping out of school*. (2014). Retrieved from <http://timesofindia.indiatimes.com/city/gurgaon/More-girls-dropping-out-of-school/articleshow/53329132.cms>
- NEUPA. (2008). Retrieved from <http://www.nuepa.org/foundday2speech.html>
- Pebley. (1996).
- Rajesh, D. S., Ekambaram, K., & Rakesh, A. (2015). Indian Women Professionals and Their Financial Independence: A Socio Economic Study. *IJ-BRITISH*, 2.
- Revenga, A., & Shetty, S. (2012). *World Development Report on Gender Equality and Development*. World Bank.
- Thomas. (1990).
- Verick, S. (2014). *Female labor force participation in developing countries*. ILO.
- Wang, Y. (2014). Retrieved from <http://www.womenofchina.cn/womenofchina/html1/source/17/3522-1.htm>
- *Women in the workforce: The importance of sex*. (2006, April 12). Retrieved from <http://www.economist.com/node/6800723>
- *World Bank data*. (n.d.). Retrieved from <http://www.worldbank.org/en/topic/girlseducation/overview>
- (2016). *World Economic Forum Gender Gap Report 2016*. World Economic Forum.
- Xinhua. (2015). *Gender Equality and Women's Development in China*.