

# Gender Budgeting is needed for India

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**Abstract-** The paper highlights importance of gender budgeting, impact and future of society in India.

## 1.0 Introduction

Women and children constituting about 70 per cent of the total population of the Country are vulnerable and lagging in terms of many economic and social parameters. So there is a need for focused planning with affirmative action for the inclusion in the growth and developing process with greater share in the decision making process. Recognizing this fact, gender budgeting (GB), as a tool for achieving gender mainstreaming, has been adopted in 2005. The share of the gender budget has increased from 2.79 per cent in 2005-06 to 5.83 per cent (Rs. 97,134 Crore) of the gross budgetary support in 2013-14. Of the many schemes being implemented for the welfare of women and children, the Integrated Child Development Services (ICDS) scheme, which aims at holistic development of children below 6 years of age and proper nutrition and health education of pregnant and lactating mothers, is an important one. This has now been universalized with cumulative approval of 7076 projects and 14 lakh Anganwadi Centres (AWCs), including 20,000 anganwadis on demand. They are currently providing services to 1026 lakh beneficiaries<sup>1</sup>.

## 2.0 Review of Literature

### 2.1 Women Opportunities and MDGs:

Women remain disadvantaged, especially in the poorest countries. Their opportunities for educational, social and economic advancement are usually markedly inferior to those of men and they often face barriers in gaining access to good education and health care for both economic and cultural reasons.

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The eight UN Millennium Development Goals (MDGs) which are adopted in 2000 to sharply reduce poverty and improve living standards by 2015 explicitly link economic progress to creating equal opportunities for all men and women one of them, MDGs calls for redressing gender disparities and empowering women.

Although the evidence about the relationship between women's inferior status and growth is not fully conclusive measuring the degree of inequality or disadvantage in comparison with men is a complex topic in itself-research findings suggest that countries that take steps to increase women's access to education, healthcare, employment and credit, there by narrowing the differences between men and women in terms of access to economic opportunities, increase their pace of economic development and reduce poverty<sup>2</sup>.

### 2.2 Development Countries Experience

Evidence from micro-credit lending indicates that women tend to have superior repayment records and invest more productively. Data from developed nations on the allocation of financial assets suggest that women tend to be more averse to risk. Although this may slow growth economy-wide, it may at the same time impart greater stability to investment and financial markets. The external balance, which reflects the gap between domestic savings and national investment, may also be altered by the influence of gender on saving and investment decisions.

In countries with the lowest average income and in which agriculture remains the main source of economic activity – such as in sub-Saharan Africa – women's lack of education, healthcare, and employment opportunities prevents them from being able to fully benefit from improved macroeconomic and structural policies, hindering economic growth. Where women have broader opportunities, the growth of export oriented industries, supported by trade liberalization has been shown to stimulate growth in many developing countries and increase woman's employment. South Asia and South East Asia – where export trade has led to a dramatic increase in women's paid employment opportunities are examples of this phenomenon. Financial liberalization has also improved economic opportunities for women, in part through greater access to credit. But greater volatility may be burdensome to households with marginal finances, which are disproportionately headed by women<sup>3</sup>.

### 2.3 Origin of gender budgeting

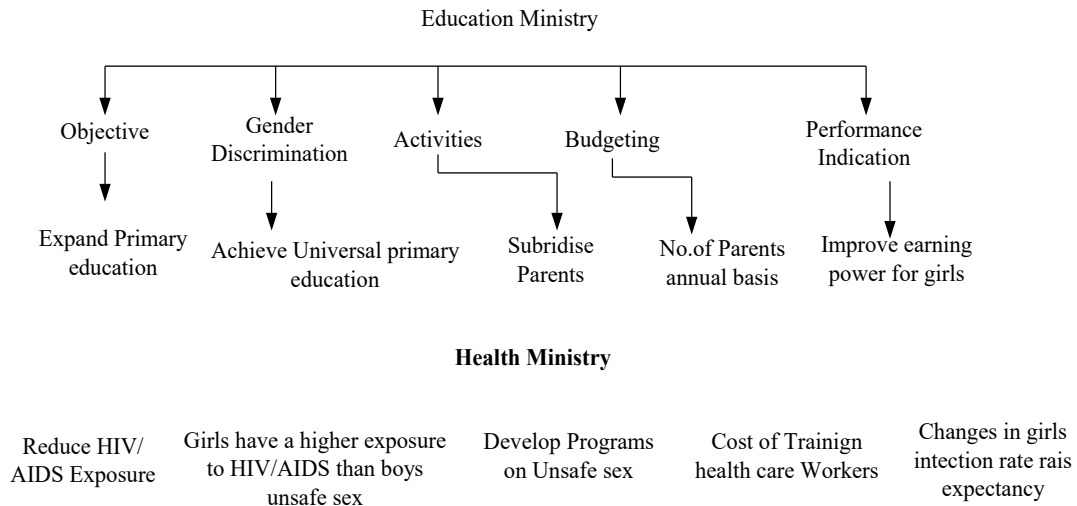
Since 1984, some 40 countries from all regions of the world have tried some form of gender budgeting, typically at the national level but in some cases at the Substantial level. The initiatives have been led by the government (the executive or legislative branch) or by Civil Society. Most of these initiatives have focused on the spending side of the budget, but a few countries have looked at the revenue side as well.

Australia was the first country to formally incorporate gender budgeting by developing the concept of a women's budget. South Africa followed suit in 1995 as part of its push to eliminate inequalities following the end of apartheid. One tangible result in South Africa was the elimination of gender discrimination from the personal income tax, where some women were taxed more heavily than men with equivalent income. In the European Union, gender equality has long been a priority, with gender budgeting initiatives under way in a number of Countries, including Scandinavia and Spain. In India, researchers have assessed the adequacy of

budgetary programs to address woman’s needs and reduce gender disparities. In Mexico, non-governmental organizations have worked with federal and state governments to combine solid academic analysis with advocacy for gender equality and poverty alleviation within the budgetary context. And in Rwanda, a gender budgetary initiative is used to inform the national debate about Policy and allocation of resources.

**Sketch -1**

**What a gender budget might look like**



**Source:** Finance & Development, June 2007, P.14.

**3.0 Empowerment of Women**

The term ‘empowerment’ indicates the process of ‘giving power’ to developing conditions for generating ‘power within’. Conceptually, therefore, the term empowerment has multi-dimensional focus and can be described as a process wherein a group or individuals are enabled to enhance their status in the society, on the other hand, and over all participation in growth and development, on the other. The process envisages greater access to knowledge and resources, greater autonomy, in the decision making process at home as well as in the matters concerning society. Empowerment of women particularly rural women has become an important issue in the strategies of balanced development and social justice. Research studies reveal that economic empowerment results in women’s ability to influence or make right decision, increased self-confidence better status and role in household etc. *Empowerment in Plans:* The Nineth Five Year Plan aimed at empowering women through series of schemes such as adoption of women component plan, setting up of self-help groups, ShriShakthiPuraskar, setting up of Task force on women, setting up of Task force on women, recasting of Indira MahilaYojana as ‘Swayasidha’. The Tenth plan, addressed the women empowerment through three fold strategy with specific prescription of the National Policy. The three fold strategy includes (a) social empowerment (b) economic empowerment and Gender justice.

**3.1 Social Empowerment**

The social empowerment has focused on an equal access to basic minimum services of primary health care and family welfare, reducing infant Mortality rate, nutrition services through the PradhanManthriGramadayaYojana, female education (National Education Policy 1986), equal access to free vocational education for women and girl at all levels, increasing enrolment and retention rates and free education for women, training centres to all the states media has to project the problems of women and gender sensitization.

**3.2 Economic Empowerment**

The economic empowerment of women has been highlighted on provision of training employment and income generation, self help groups under various poverty alleviation programmes – SwarnajayanthiGramaSwaravodayaYojana (SGSH), Indira AwasYojana (IAY), National Social Assistance Programme (NSAP) Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWACRA), Support of Training Employment Programme for women (STEP), MahilaSamakhyaProgramme (MSP). Further equal wages in informal sector, issue of joint *pattas* for husband and wife under the Social forestry, ensuring that the employer fulfill childcare, maternity benefits, special leave; improving the skills of women workers from traditional to modern skills, to ensure 30 per cent reservation for women in public sector and increase access to credit for women with financial institutions.

**3.3 Gender Justice**

To get gender justice to women eliminate all forms of discrimination – eradicate of female infanticide, safeguarding reproductive rights of women, strategies for employment opportunities, women component plan, women specific legislation, 33 *per cent* reservation in parliament and assembly, arresting the even increasing violence against women and the girl child and preparing gender index<sup>4</sup>.

### 3.4. Women entrepreneurs: take off:

Entrepreneurial spirit is not a male prerogative. According to the World Bank, women own or operate 25 to 33 percent of all private businesses in the world. In India alone, there are over 3, 21,000 registered and 2.69 million un- registered women owned MSMEs. Women owned enterprises in India collectively contribute to 3.09 percent of industrial output and employ over 8 million people.

Economically empowered women are also major catalyst for development. There is greater recognition of the positive relationship between increased economic activity by women and improved social outcomes. Women often tend to re- invest their income in their children's education, health and nutrition. This has a positive impact on the potential for economic growth. Despite all this, there are still gender gaps in the entrepreneurial eco-system. The number of female entrepreneurs in the country remains relatively small. Women also face disproportionately high barriers in starting and growing their business.

Women- owned business in India are under-capitalized and continue to be concentrated in small, low- growth ventures. According to recent IFe report, the total financial requirement of women- owned Micro, Small, Medium Enterprises (MSMEs) in 2012 was around Rs. 8.68 trillion.

There is no disputing the fact that some of the challenges women entrepreneurs face are the same as those faced by all startups, small businesses and growth –oriented businesses. However, the patriarchal nature of society in India intensifies barriers for women. They face restrictions on mobility and often have to deal with the existing gendered division of labour and childcare activities.

A positive step by the government in enhancing women entrepreneurship has been the establishment of a BharatiyaMahila Bank, India's first all women bank providing services predominantly to women<sup>5</sup>.

### 3.5 Budgeting for gender

One way for countries to pinpoint policies needed to reduce gender disparities is through gender budgeting, which involves the systematic examination of budget programs and policies for their impact on women. This effort to mainstream gender analysis into government policies has gained prominence in recent years, in part thanks to a big push by the 1995 Beijing World Conference on Women. This type of budgeting promotes greater accountability on how governments are doing in terms of promoting gender equality and helps ensure that budgets and policies are geared towards achieving gender equality.

What is clear is that there is no such thing as a gender – neutral government budget. For instance, cutting back on clean water spending may disproportionately harm women and girls because they typically bear the time and physical burden of providing clean water to households when it is not readily available. Similarly, increasing school fee may disproportionately reduce girl's opportunities to attend school; just as reducing a tax credit for childcare expenses may disproportionately burden women, who are responsible for the greater share of child rearing activities<sup>6</sup>.

### 3.6 Experiences Shared

Gender budgeting should be incorporated into standard budget process so that it becomes fully institutionalized. Enthusiasm may not be sustained. Some elements of gender budgeting, such as an analysis of benefits or tax incidence, may require periodic efforts. Reducing inequalities in educational attainment, that have clear benefits and can be measured even with some crude tools and data. Civil Society have to support and assist with research oriented aspects. It should cover both spending and revenue. The budgeting has to go for minority community also. Reducing gender disparities can lead to improved macro-economic performance. Although gender budgeting initiatives can take many different forms, their most important purpose is to influence the budgeting process and help policymakers focus on ways that public policies can help reduce gender disparities and improve income.

### 3.7 Gender- equality

Gender equality does not necessarily mean equality of outcomes for male and females; it means equal access to the opportunities that allow people to pursue a life of their own choosing and to avoid extreme deprivations in outcomes – that is, gender equality in rights, resources and voice. Equality of rights refers to equality under the law, whether customary or statutory. Equality of resources refers to equality of opportunities, including equality of access to human capital investments and other productive resources and to markets. Equality of voice captures the ability to influence and contribute to the political discourse and the developmental process.

The long term benefits of these and other policies to promote gender equality came with costs in the short run. These include budgetary expenditures to scale up policies and monitor progress in attaining MDG<sub>3</sub>. In addition, there may be short term political and economic costs. In the long run, however, greater gender equality in access to opportunities, rights, and voice can lead to more efficient economic functioning and better institutions, with dynamic benefits for investment and growth. The business case for investing in MDG<sub>3</sub> is strong-it is nothing more than smart economics<sup>7</sup>.

### 3.8 Political empowerment:

India, which ranks low on narrowing the gender gap in education, health and equal pay for equal work, has, however, taken a high position on the political empowerment sub- index, shows the annual gender survey of the world Economic Forum. Placing India at 114 out of 142 Countries Vis-a- Vis removing gender -based disparities, the survey puts the country at 15 on the score card for political empowerment, India also tops the list of countries on the years with women head of State (over the past 50 years) while it fell 13 places to 114 the slot, Politically it is ranked higher than the United States and the United Kingdom. It ranks 111 on the list of Countries which have women in the parliament and 107 on the list of Countries with women ministers.

Pointing out that it will take 81 years for gender parity at the work place, the report shows Nordic nations dominate the global Gender gap index in 2014; Nicaragua, Rwanda and the Philippines all make the top 10. No. Country is the worked has achieved gender equality<sup>8</sup>.

### 3.9 Billionaire Club too tough to women

Merely 12 per cent of the world 2325 billionaire are women, this year wealth-X and UBS billionaire census says. Of the 286 female billionaires, 65 per cent have fully inherited their wealth. Only 3.1 per cent male billionaires completely inherited their wealth. The census shows that 21 percent of female billionaires are widowed and may have inherited their husband's wealth. Only 49 women- 17 per cent of 286 female billionaires- have generated their own wealth, the report says. In contrast, 60 per cent of the men are self made billionaires. India failed to make its mark in the list of female billionaire though it appears six in the list of top 40 billionaire countries. The top five industries featuring male billionaires are finance, banking and investment, industrial conglomerates real estate manufacturing; and textiles apparels and luxury goods, Interesting, the average age of self made female billionaires is lower at 59, while that of the other female billionaires is 62. The average age of male billionaires is 64. Asia is a fast developing market which has added sizeable number of billionaires to the world list his year.

### 4.0 Conclusion:

In India 6 per cent of budget amount goes to gender budgeting, which is very meager as women is 50 per cent of population. Education and health sectors are to be improved and women should be involved in skills and jobs. Economic empowerment is to be given mandatory that every woman should go for education employment elevation. The 33 per cent of reservation for women in Parliament and Assembly is the need of the hour. Prime Minister Modi shall extend all his will for the up-lift of woman on par male and gender justice will be done.

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### Appendix – I

1. Halve extreme poverty and hunger
2. Achieve Universal Primary Education
3. Empower women and promote equality between men and women
4. Reduce under – 5 mortality by two – thirds
5. Reduce maternal mortality by three-fourths
6. Reverse the spread of diseases, especially HIV/AIDs and Malaria
7. Ensure environmental sustainability
8. Create a global partnership for development, with targets for aid, trade and debt relief.

### Appendix – II

#### Programmes on Implementation

1. National Policy for Children (NPC) 2013
2. Protection of Children from Sexual Offences (POSCO) Act 2012
3. Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013.
4. Criminal Law (Amendment) Act 2013
5. Special Central Assistance (SCA) to the Scheduled Castes Sub-Plan (SCSP)
6. Scholarship Schemes
7. Other Schemes like Rajiv Gandhi National Fellowship Scheme
8. Tribal Sub Plan and Special Area Programmes.
9. Minorities Schemes.