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GENDER BUDGET- A CASE STUDY OF INDIA

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Abstract

Budgets garner resources through the taxation policies and allocate resources to different sections of the economy. The Budget is an important tool in the hands of state for affirmative action for improvement of gender relations through reduction of gender gap in the development process. It can help to reduce economic inequalities, between men and women as well as between the rich and the poor.(NCAS, 2003). Hence, the budgetary policies need to keep into considerations the gender dynamics operating in the economy and in the civil society. There is a need to highlight participatory approaches to pro-poor budgeting, green budgeting, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women’s empowerment. Serious examining of budgets calls for greater transparency at the level of international economics to local processes of empowerment. There is a need to provide training and capacity building workshops for decision-makers in the government structures, *gram sabhas*, parliamentarians and audio-visual media.

Key Words : Gender Audit, Empowerment, Department of Women and Child Development, Allocation and Utilisation of budgetary provision, Women’s component plan, Human Development Report, Union budget, State budget and PRI budget

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GENDER BUDGET- A CASE STUDY OF INDIA

Vibhuti Patel

1. Introduction:

Budget impacts women's lives in several ways. It directly promotes women's development through allocation of budgetary funds for women's programmes and reduces opportunities for empowerment of women through budgetary cuts. Structural adjustment programmes and globalisation policies have directly increased women's unpaid work burden, thereby increased women- provided subsidy in the economy. Devaluation of income for the majority of masses as a result of new economic policy coupled with price rise, erosion of public distribution system and reduction of services offered by the public health system have made women bear disproportionate share of burden, because in the patriarchal families women have to shoulder responsibility of providing meals and looking after the sick family members. Hence women have high stakes in preventing an increase in the proportion of indirect taxes on essential commodities and in budgetary provisions to guarantee food security and health care. Hence, careful study of the working of PDS and local taxonomy on food security and impact on nutrition, health and health services of budgetary allocations is a must. (Patel, 2002)

Women's Component Plan and Gender Budgeting:

The planning Commission of India has always focused on women's issues as per the perceptions of their members on women's status within the economy. The First Five Year Plan (1951-1956) set up Central Social Welfare Board in 1953 to promote welfare work through voluntary organisations, charitable trusts and philanthropic agencies. The Second Five Year Plan (1956-1960) supported development of Mahila mandals for grass roots work among women. The Third, Fourth and Interim Plans (1961-74) made provision for women's education, pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers. The Fifth Plan (1974-1978) marked a major shift in the approach towards women, from welfare to development. The Sixth Plan (1980-85) accepted women's development as a separate economic agenda. The Multidisciplinary approach with three- pronged thrust on health, education and employment. The Seventh Plan (1985-1990) declared as its OBJECTIVE TO BRING WOMEN INTO THE MAINSTREAM OF NATIONAL DEVELOPMENT. The Eighth Plan (1992-1997) projected paradigm shift, from development to empowerment and promised to ensure flow of benefits to women in the core sectors of education, health and employment. Outlay for women rose from 4 crores in the First plan to Rs. 2000 crores in the 8th Plan. The Ninth Plan (1997-2002) stated that Empowerment of women was its strategic objective. It accepted the concept of Women's Component Plan to assure at least 30% of funds/benefits from all development sectors flow to women. The Tenth Five Year Plan (2002-2009) has suggested specific Strategies, policies and programmes for Empowerment of women. They are as follows:

“Measurement of development has to go beyond achievement of GDP growth to indicators of distributive justice and their monitoring. Women headed households have to be specifically targeted, identifying added disadvantages in the rural and urban locations with reference to different parameters of deprivation. Formulation of Gender Development Indicators to measure Human Development and their use as a tool for monitoring development needs to be hastened.

The Component Plan approach, which did not address compartmentalisation of government functioning should be replaced with a mandated approach of convergence of services at all levels of governance, through inter-sectoral committees of all Ministries/Departments at the Centre and the States with specific responsibility given to the Panchayats and Municipalities to administer at the grassroots level.”

The United Nations India has suggested that, “To protect the gains of the past and ensure steady progress on indicators of social development and gender equality, and in order to give a fresh impetus to the process of women's empowerment, the Tenth Plan needs to take some bold policy initiatives.

- Earmarking of funds for women under all major poverty alleviation programmes and maintenance of gender disaggregated records of implementation of all poverty alleviation programmes.
- Mandatory registration of all assets provided under government programmes (land, house, animals, production units) in the joint names of husband and wife.
- Intensified focus on rights education and capacity-building interventions for women in all strategic sectors, including health and reproductive health, agriculture, natural resource management, technology (including information technology) and legal awareness.
- Revision of regulatory framework to allow women's collectives to access institutional credit, obtain medium-term leases for cultivation on wastelands and common lands, bid for contracts for collection and sale of minor forest produce and other collective activities that will ensure household food security while regenerating the natural resource base.”

Women’s groups have demanded allocations for women-specific programmes of strategic nature to arrive at the desired goals in a shorter time span. They should target women of different age groups in terms of strategic interventions to take specific notice of adolescent girls, older women and women in difficult circumstances. Strategic gender tools like gender audits, gender impact assessments, gender analysis and gender budgeting to monitor implementation and impacts must be developed. Gender audit of plans, policies and programmes of various Ministries with pro-women allocations has to be a part and parcel of the monitoring process.

There is a need for provisions in the composite programmes under education, health and rural development sectors to target them specifically at girls/women as the principal beneficiaries and disaggregated within the total allocation. It may also be necessary to place restrictions on their re-appropriation for other purposes.

To effectively attain population stabilisation, policies and plans need to empower women, promote their reproductive rights and involve men in reproductive decision-making and household responsibilities. Particular attention should be given to improve women’s access to quality reproductive health services, including adolescent girls to counseling on reproductive health and sexuality issues.

The strategy of organising women in self-help groups in the Ninth Plan period has paid good dividends for expanding micro-credit. This should be extended not only for reaching larger

numbers of women but also for increasing awareness of and access to social development, apart from encouraging a process of convergence in the delivery of services in a decentralised set up.

It is important to empower women's organisations and citizens groups to monitor enforcement of equal and minimum wages legislation by State governments, and the adherence to norms in poverty alleviation programmes.

Professional Organisations including Universities should be included for undertaking monitoring, evaluation and research studies for identifying issues requiring special attention.

To engender budget at the National level, it is important to make thorough study of the 5 Year Plans, Economic Survey, National Human Development Report and other important policy documents such as Towards Equality Report (1974), *Shram Shakti* Report (1988) and Women Empowerment Policy (2001) published by the Government of India and the state governments policies that guide programmes and budgetary allocations. This exercise helps us understand the working of macro policies in determining the fate of social sector under which budgetary allocation for women falls. In this paper, I would like to provide critical evaluation based on gender analysis of Human Development Report, 2002 Maharashtra, Maharashtra Policy for Women and Maharashtra Population Policy, 2010, to highlight priorities of the industrially advanced state.

As per the Clause 5, Section 16 of National Commission of Women Act, 1990 the government is required to “consult the commission in all policy matters pertaining to women”. The same should apply at the state government level when it comes to networking and consulting with the Maharashtra State Women’s Commission.

2. National Human Development Report (HDR), 2001:

The first HDR prepared by the Planning Commission of India reveals that gender disparity across the states has declined. The report has given Gender Equity Index (GEI) in which Bihar has the most abysmal record of 0.49. GEI of U.P. and Assam is between 0.5- 0.59. Maharashtra, Orissa, Rajasthan, West Bengal figure in the GEI bracket 0.6- 0.74. The group in the topmost bracket i.e. 0.75 + is composed of the North Eastern states except Assam, Southern states and Himachal Pradesh. The HDR has not seriously taken into account, the declining sex ratio, especially the juvenile sex ratio (0-9 years) while estimating various development indices. The report has used 8 indicators to map the human development of states. It has provided diagrammatic representation of human development in the form of development radars comprising of 8 indicators namely-incidence of poverty, per capita consumption expenditure, life expectancy at age one, infant mortality rates, intensity of formal education, literacy rates, access to safe drinking water, proportion of households with *pucca* houses. The central thesis of HDR has been **economic prosperity in terms of high per capita income does not necessarily lead to overall human development.** Declining sex ratio in the prosperous states like Punjab, Haryana, Gujarat and Maharashtra prove the point. There is a need to focus more on the impact of budgetary allocations on women’s well-being and women’s development.

3. A State Profile of Maharashtra:

Human Development Report, 2002 Maharashtra published on 4-6-2002 has lamented the skewed development of Maharashtra that has a bearing on its relatively lower place on the Human Development Index despite its per capita state domestic product, which is higher by 40 % of the national average. HDR, 2002 recommends empowerment of women by better targeting of compulsory elementary education and growth of medicare in the public domain by public spending. The report states that focused attention is needed to empower women by

- “ 1. Strict enforcement of the legally marriageable age which would, in turn improve their health, give them the time to complete secondary education, correct female-male ratio, delay childbearing tasks till they are ready.
2. Punishing female foeticide
3. Avoiding the system of male proxies for elected women and restore true power to women.
4. Targeting improvement of women’s health to reduce anemia and make possible for children born being healthier.” (Ratnakar Mahajan, 2002)

HDR Maharashtra, 2002 has also recommended enhancing nutritional status of women by ensuring food-security and netting more and more eligible women and children under the ICDS.

Maharashtra Policy for Women:

The state government of Maharashtra took major initiative to bring gender concerns on the social and political agenda of the state by preparing a policy document, POLICY FOR WOMEN IN MAHARASHTRA. As the document declares, the policy is “an attempt to identify immediate steps that the state can take to improve the position of women.” Important features of the policy are:

- Statutory provision for reserving 10 % of all income and land at the gram panchayat level under the control of women’s committee.
- Government allotments and primary memberships of societies to be made in the joint names of husband and wife.
- Amendments in the Hindu Law of Inheritance (1956) for ensuring equal share of the movable and immovable property of the husband.
- Reservation of 30% of government jobs for women.
- Women would constitute 25% of the police force in the state of Maharashtra. The state should take steps to re-orient and retain police force and set up women headed police stations in metropolitan cities to safeguard women against violence and atrocities.

In the context of erosion of women’s survival base due to structural adjustment programme, stabilization policy and liberalization creating law of jungle in the already segmented labour, factor and product markets, the women’s policy makes an effort to provide safety net for women from the marginalized strata. The policy also narrates its agenda for women’s education, health, employment, credit facility and media image. Voluntary organisations of women and women’s studies scholars have been organizing training programmes in collaboration with the state apparatus to make the policy effective in the day-to-day practical matters concerning developmental programmes for women.

Maharashtra Population Policy Statement: Vision 2010-A Gender Analysis:

As budgetary provision for population stabilization has increased, when the overall budget for social sector dealing with developmental issues has declined, I find it necessary to provide detailed analysis of the Vision 2010.

This policy paper is a cautiously written article that avoids all controversial issues related to politically volatile subject such as population policy. This bland and toothless piece of paper provides unrealistic generalisations churned out by some ad-agency or a market research manager. It is not written with perspective of guaranteeing reproductive rights of women.

In Maharashtra, the population policy has been the most over-researched area of intellectual activity since last 3 decades in terms of KAP studies, surveys, qualitative analysis and gender analysis. Collective wisdom arrived at as a result of the field-based studies and action research projects have not been reflected in the document. Some of **the missing aspects** in the document are as follows:

Health Infrastructure:

In 1991, there was a shortfall of 808 sub-centres, 61 primary health centres and 139 community health centres in the state. For an effective implementation of the population programme, there is a need to solve this problem on a top priority basis. The state Government revenue expenditure on health in Rs. Per capita is steadily increasing over the last 4 decades. But, in the recent years, it has been less as compared to the health budgets of Jammu and Kashmir, Kerala, Punjab, Karnataka, Tamilnadu and Rajasthan. In Maharashtra, only 13% of women in public hospitals and 18% of women in private health institutions are attended to by doctors and another 20% are handled by traditional birth attendants when they deliver a child. 29 % of pregnant women in the state are not getting Tetanus toxide injection as per the study of International Institute of Population Studies, Deonar, Bombay, 1995. Distribution and marketing of sanitary pads at differential rates should be organised by the public and private sector keeping into consideration specific context of the beneficiaries.

Child Marriage :

Percentage of girls (below 18) who got married in the rural areas of Maharashtra is as high as 29 and it is 11% in the urban areas. Nearly 1/4th (24.6 %) of girls are victims of child-marriage and even more are victims of teen-age-pregnancy (within and outside marriage). The policy needs to spell out a modus operandi to deal with these issues. In the absence of mandatory power and protection from the state, ANMs, *gram sevikas*, social workers, anganwadi workers and their helpers and women's rights activists get victimised and witch-hunted.

Private sector is increasingly playing a crucial role in implementing population policy. Its prominent role is most visible in areas such as abortion clinics, hospitals offering new reproductive technologies for pre-conception and ante-natal sex-determination tests, pre-implantational genetic diagnosis (PGD), infertility treatments, artificial insemination. Still % share of MTP (medical termination of pregnancy) is only 15.9 among all abortions (legal and illegal) conducted in the state. On an average, one legal centre covers 21079 female populations

in Maharashtra. Union territories (Goa, Mizoram, Manipur), tourist centre (Goa) and Delhi have better profile than Maharashtra in terms of safe abortion facility as a back-up service.

Sex Ratio (Number of women per 1000 men) in Maharashtra:

In the state, there are 922 women per 1000 men and Greater Bombay, there are 774 women per 1000 men, as per the Census of India, 2001. In the age groups of 0-4, 5-14, 15-29, 30-44, 45-49, there are more men than women in the state. Affirmative action to safeguard chances of survival of girl infants, girl-child and young women should be spelt out categorically. Only elderly women are safe as they enjoy “honorary men” status but they are also vociferous supporters of sex-determination tests for female foeticide.

Quality of Life of Below Poverty Line population:

Survival struggles connected with collection of fuel, fodder and water take heavy toll of rural and tribal women in general and pregnant and lactating women in particular. Public health measures to provide safe environment and to reduce women’s drudgery should be taken up on a war footing. Separate toilets (Indian style) for women in the community and public places must be constructed for working women to avoid kidney problems and ensure menstrual hygiene among working women and women commuters. Management of anaemia in pregnancy and low birth-weight babies is a major problem among the below poverty line population. The communities uncovered by ICDS centres are unable to meet nutritional requirements of this category of population. There is a scope for more ICDS centres in the state.

Violence against women and repeated/ forced pregnancy:

So far the work regarding violence against women has been responsibility of the voluntary organisations. Bombay and Pune Municipal Corporations have started project to provide support services to women victims of domestic violence. Similar efforts are needed in all municipal and government hospitals of the state. Staff Training programmes to deal with increasing violence against women should be started as early as possible. Domestic violence as a result of differences regarding birth control practices, number of children, birth of a girl child-- should be treated as a serious social problem and respect should be given to bodily integrity of women. Pregnant rape victim within or outside marriage should have a final say regarding continuation or termination of her pregnancy.

Predicaments of women employees involved in implementation of population policy:

At present, in Maharashtra, trained dais and village health guides cover average population of 793 and 1153 respectively. (Sarala Gopalan and Mira Shiva, 2000). These women are powerless unless they get protection from women elected in Panchayats. Population education and training based on scientific and medically up-to-date course content should be made mandatory for elected representatives- 100182 in Gram Panchayats, 1174 in Panchayat Sabhas and 587 in Zilla Parishads. Their chairpersons- 9203 of Gram Panchayats, 106 of Panchayat Sabhas and 10 of Zilla Parishads should be trained in democratic handling of the policy so that their personal examples become main motivator for efficient handling of the population policy in a congenial

and secure environment. (Rohini Gawankar and Usha Thakkar, 2001). They should provide a protective umbrella to ANMs, dais, ayahbai-s, nurses, anganwadi and village health workers and their helpers. Sexual harassment of these health-workers should command prompt action from the state.

Female Burden of Gynaecological morbidity:

Clinical study of women in Gadchiroli, (Dr, Dileep Mavalankar, Dr. Rani and Dr. Abhay Bang, 1998) revealed the nature of clinically diagnosed gynaecological morbidity as follows: 62% of women had vaginitis disorder, 19% has cervicitis, 46% had cervical erosion, 24% had pelvic inflammatory disease and 6.76 % had primary and 2dary sterility. Studies of Parinche by FRCH, Nasik, Pune and Bombay studies of CEHAT and Malchiras studies of MASUM have also revealed serious nature of gynaecological morbidity among urban and rural women in Maharashtra that are related to nature of women's work and public utility services. Occupation related gynaecological problems such as abortions, premature deaths and still-births, high rate of neo-natal, infant and maternal mortality, pelvic inflammatory disorders leading to chronic back-pain have been documented in the Sramshakti Report. (Manisha Gupte and Veena Shatrughna, 1988). The population policy should address these issues keeping in mind reproductive rights of women. (Reproductive Health, 1998).

Population Education programmes begin and end with a presumption that heterosexual and penetrative sexual activity is a be all and end all of human existence and within this context women's reproductive functions need to be regulated to establish small family norm. This fascist approach needs to be challenged keeping in mind diverse family-situations – female headed households (popularly known as *parityaktas* in Maharashtra) managed by widows, deserted women, divorced women, unmarried women, single man and single women raising adopted child/children, lesbian and gay couples with or without their biological or adopted child/children. Maharashtra should take lead in legitimising these plural life situations. Public should be informed about the clinical and procedural aspects of all terminal and non-terminal methods of birth control practices- pills, jelly, diaphragm, condoms with spermicides, anti-pregnancy vaccine, implants, copper-t, ring, vasectomy, tubectomy and recanalisation operations. Informed consent means that the client accepts the method after adequate knowledge of the contra-indications. In the context of massive labour migration and erosion of traditional leisure-time activities among displaced population, sexual activity (within and outside marriage) becomes *major time-pass*. Revival of traditional festivals, educational melas, science jattras, collective community level activities along with increasing numbers of libraries, song groups, public gardens, sports complexes, art galleries, museum and craft melas, speak-out centres which promote safe human bonding based on mutual respect, care and concern can provide far more superior alternatives than bureaucratically administered contraceptive devices. The areas which need most concerted efforts for public education are male responsibility for fertility regulation, adoption as a more humane solution to the problems of couples or single women desirous of having child or children rather than infertility treatment, recanalisation operations (Geeta Ganguli Mukherjee, Arup Kumar Majhi, Swapan Kumar Jana, 2000) and other invasive technologies which are physically and psychologically painful. Occupational diversification of Women involved in certain labour processes, which cause backache, miscarriage, and joint pain, should be encouraged. E.g. rice transplantation, tobacco processing. Educational radio and

television programmes on population policy should be based on scientific and medically accurate information. More and more programmes should be broadcast and telecast in Marathi and Hindi.

4. Union Budget :

We have to examine budgetary provision for women during 2001-2002 and 2002-2003 within the matrices provided by the above mentioned policy documents. Women's status and women's bargaining power in the economy have a major bearing in the budgetary policy. Yearly analysis of the budget from the point of view of women is a must to enhance women's economic interest and socio-political standing in the economy. Analysis of budget from gender perspective makes us understand what are the nature, character and content of Women's share of development cake.

Table:1 Union Budget 2001-2002 – Allocations to programmes for Women (Rs. In Crore)

<i>Demand Number</i>	<i>Demand Name</i>	<i>Budget 2001-2002</i>	<i>Revised 2001-2002</i>	<i>Budget 2001-2002</i>	<i>% change over 2000-2001 Allocation</i>
46 Education	Mahila Samakhya	10.00	9.00	11.00	10
	Assistance for boarding/hostel facilities for girl students of secondary school	5.00	2.50	4.30	-14
	National Programme for Women's Education	160.0	10.00	10.00	-94
47 Health and Family Welfare	Lady Harding Medical College Welfare and Sucheta Kriplani Hospital	44.88	42.05	43.74	-3
	Reproductive and Child Health Project	951.00	801.00	1126.95	19
	Maternal Benefit Scheme and Post Partum Programme	111.00	111.00	135.00	22
	Sterilisation Beds	1.70	1.70	1.35	-21
48 Women and child development	ICDS	935.00	935.00	1,198.00	28
	WB assisted ICDS projects	180.0	140.00	220.00	22
	Training Programme under ICDS	35.00	20.00	40.00	14
	Day care Centres	18.50	18.30	21.95	19

	Balwadi Nutrition Programme	2.00	1.64	1.51	-25
	ECCE grants to NGO's	2.30	1.90	1.51	-34
	Other schemes	3.21	2.97	7.54	135
	Condensed Courses for women	1.50	1.50	2.00	
	Balika Samridhi Yojana	27.00	21.00	25.00	-7
	Hostels for working women	7.02	7.02	9.00	28
	Support to technology Entrepreneurship programme	13.00	13.00	18.00	38
	Mahila Samridhi Yojana	15.00	15.00	8.00	-47
	Socio-economic programmes, CSWB	25.00	24.70	27.00	8
	Training-cum production	13.00	11.00	18.00	38
	Short-stay homes	14.51	9.77	12.84	-12
	Awareness generation programme	1.80	1.80	4.00	122
	NCW	3.50	3.50	5.00	43
	Swashakti Project	15.00	8.00	15.00	0
	RMK	3.00	1.51	1.00	-67
	IMY	18.00	2.21	19.50	8
	Other programmes	6.11	3.61	19.89	226
	Nutrition awareness programmes	9.05	8.47	10.15	12
85 Social Justice and empowerment	Girls Hostels	8.40	9.10	19.00	126
53 Labour and Employment	Special education programme for girls from SC and low literacy level groups	2.00	0.70	0.01	-100
79 Tribal affairs	Girls hostels	12.00	7.00	10.50	-13
Total		2,691.68	2,282.75	3,186.94	18.40

Source: Expenditure Budget 2001-2002, Ministry of Finance, GOI

Table 2: Union Budget 2001-2002 – Allocations to Programmes with Indirect Benefits for Women (Rs Crore)

<i>Demand Number</i>	<i>Demand Name</i>	<i>Budget 2000-01</i>	<i>Revised 2000-01</i>	<i>Budget 2001-02</i>	<i>% Change over 2000-01 Allocation</i>
1: Agriculture	National Watershed	55.50	114.85	-	-100
	Programme for development of rainfed agriculture, Alkali land reclamation and development programme	20.00	20.00	1.50	-93
21: Environment and Forests	Fuel wood and fodder project	31.00	18.80	22.00	-29
25: Finance	NABARD	28.76	28.76	29.00	1
38: Health	Development of nursing services	17.30	16.00	21.50	24
	Assistance towards hospitalization of the poor	6.00	3.50	4.00	-33
40: Family Welfare	Free distribution of conventional contraceptives	108.71	95.71	117.00	8
	Health guide scheme	4.75	4.75	4.50	-5
53: Labour	Beedi workers welfare fund Compensation to families of drivers Of heavy duty Interstate vehicles	0.30	0.30	0.35	17
59: Non-Conventional Energy	Biogas programme	66.50	62.50	54.95	-17
	Integrated rural energy programme	8.00	5.00	6.65	-17

	Biomass programme	37.70	18.50	18.80	-50
	Improved <i>chullahs</i>	19.00	16.05	16.05	-16
65: Rural Development	Swarnajayanti Gram Swarozgar Yojna	900.00	370.00	450.00	-50
	Employment Assurance Scheme	1,170.00	1,453.00	1,440.00	23
	Gram Samridhi Yojana Jawahar	1485.00	1,345.00	1,485.00	0
66: Land Resources	Integrated wastelands development project scheme	398.80	365.12	351.00	-12
67: Drinking water supply	Accelerated Rural water Supply	1764.07	1764.07	1809.08	3
	Rural sanitation	126.00	126.00	135.00	7
80: Urban Development	Special Scheme For Water Supply	2.00	0.02	0.02	-99
83: Urban Employment and poverty alleviation	Swarna Jayanti Shahari Rozgar Yojana	168.00	95.03	168.00	0
Total		6,417.39	5,923.94	6,134.55	-4

Source: Expenditure Budget 2001-2002, Ministry of Finance, GOI

This Section is based on the study of full text of budget document of 2000- 2001. In terms of its approach, it suggests major departure from the earlier budget documents. It also proves that if the economists interested in women's issues work seriously on the subject, it is possible to change the focus of our budget in favour of women. Women's movement has been demanding for past one decade that women's organizations should be consulted before the budget is finalized. Intervention of women's organization in the pre-budget sessions have led to the fund allocation policy for "the Women's component", in general schemes involving various ministries.

It is quite encouraging to know that some of the longstanding demands of the women economists and development organisations have been incorporated in the Union Budget 2000-2001 of our country. In his Union Budget, 2001-2002 Budget Speech, the Finance Minister mentioned women's agenda in point number 67 and stated "The year 2001 is being observed as Women's

Empowerment Year. My colleague, the Deputy chairperson of Planning Commission is heading a Task Force to review the programme for women. Meanwhile I propose to:

- Strengthen the Rashtriya Mahila Kosh for providing micro-credit to poor asset less women through NGOs.
- Launch an integrated scheme for women's empowerment in 650 blocks through women's self help groups.
- Start a new scheme for women in difficult circumstances like widows of Vrindavan, Kashi and other places, destitute women and other disadvantaged women groups.”

Table 1 and Table 2 in the budget have given the details of allocations to programmes for women and allocations to programmes with indirect benefits for women.

But, at the same time, we must highlight the missing points, which are crucial, for women's day-to-day survival needs.

A case study of Budget 2001 reveals that in the section on QUALITY OF LIFE (point 17), specific needs of women vis-à-vis health, education, drinking water, housing and roads should be taken care of. They are as follows:

- a. Health (point 18)- Special budgetary provisions for women patients (separate from family planning budget) in the Primary health centers and public hospitals. Tax-exemption for sanitary pads and napkins for babies' etc. is welcome. It will enhance mobility of rural women and women from the working class background.
- b. Education (point 19): It is found that in the regions where safe and reasonably priced public or private transport is available, women's participation in educational and economic activities is higher. Hence, safe transport for working women and school and college-going girls should find place of prominence in the Block Development Plan. In 'Sarva Shiksha Abhiyan', 30% of budgetary provision should be made for girl's school and women's colleges, so that parents who discontinue their daughter's education due to fear of teenage pregnancy and male aggression are encouraged to allow their daughters to attend schools and colleges.
- c. Drinking water (point 17): Dalit and tribal women find it very difficult and at times impossible to get water from the common taps. Common taps are in the center of the villages. While their dwelling places are in the margin of the villages. Hence, separate taps for Dalit and tribal women, in their hamlet should be provided by the state.
- d. In all housing schemes (point 21), 10% of houses should be allocated for women headed households (WHH) i.e. widows, divorcees, single unmarried women and deserted women. In a war torn and riot ridden pockets, 30 % houses should be allocated for WHH as in these crisis prone areas percentage of WHH is around 30% of all households.
- e. At every 2-kilo meters, one public toilet should be provided in the urban centres. To avoid contagious disease, Indian-style toilets should be provided.

- f. Cheap and safe eating facilities in the district, tehsil and rural areas for the Dalits, minorities and tribal population and judicious distribution of goods allocated for public distribution system should be emphasized in the budget.

Declaration of 2001 as Women's Empowerment Year (point 23) can be meaningful only if the programmes are targeted at children and youth through NSS, NCC, and SCOUT & GIRLS GUIDES. At present, they are focusing only on food, fun, Aids awareness and physical training. Comprehensive Gender studies programmes with interdisciplinary perspectives should be organized for school and college students and youth in general. Government controlled media should focus more on educational programmes concerning women's issues either through documentaries or docudramas.

In a National Population Policy (point 24) a clear-cut mandate should be given that the government resources should not be used for promotion of female foeticide and unsafe contraceptives. Budgetary allocation for human trials of controversial biomedical researches involving women, whether it is an anti-pregnancy vaccine, Depo-Provera, Net-o-en should be withdrawn immediately.

In SSI (Small Scale Industries) sector (point 27), concrete plan of action for empowering women entrepreneurs and safeguarding women workers interests should be spelt out. Budgetary provision for occupational health and safety of women workers should be spelt out clearly. While granting license to new establishment, an inquiry should be made about basic amenities for women workers such as ladies room, separate toilets for women workers/employees.

In a section on Industry and Capital market (point 31), affirmative action by the state to protect women producers in the factor market (i.e. loan facilities, land allocation etc.) and women employees and workers in the labour market and self employed women (who are facing innumerable difficulties) in the product market should be mentioned with specific details.

In a section on SCIENCE and TECHNOLOGY (point 36) special policies should be envisaged for WRD (Women Resource Development) with one module on assertiveness training and another one on culture.

In Banking and finance (point 39), schemes for women entrepreneurs and women industrialists should be spelt out. Especially, the terms and conditions for differential rate of interest facilities should be mentioned the way they have mentioned the policies concerning micro credit facilities.

In the North-East Region (point 59), in the industrial training institutes and computer information centres, women dominated sectors such as sericulture, horticulture, floriculture and weaving should be targeted for introduction of advanced technology.

Special budgetary provisions should be made for modernisation of labour processes in which scheduled caste and scheduled tribes (point 60) are involved. These include better equipment and better management of economic activities.

In plan expenditure (point 65), special consideration should be given for women specific tasks such as collection of fuel, fodder and water. In communications, special radio and television programmes for women in regional languages should be budgeted.

In the Non-Plan expenditure (point 67), in a budgetary provision for food and fertiliser subsidies, female-headed households should be given special considerations. Labour reducing technologies in the subsistence sector (especially rice cultivation and animal husbandry in which women are doing the most drudgery prone tasks) should be introduced.

Reduction of duty burden on contact lens solution is welcome, as it will help young women and men who are working in computer industry and other tele-workers. The finance minister should be congratulated for totally ignoring tourism industry, as the world market is too willing to look after travel and tourism.

In conclusion, I must mention that use of gender aware language in an official document like budget is quite heartening. Gender sensitive statement by the finance minister must be appreciated when he says, "a budget is easier than that of an average house-wife struggling to manage the family budget. As a token of appreciation and recognition of women as productive contributors to the economy, I propose an additional rebate of Rs. 5000 for women tax payers from their tax liability".

Highlights of the Central Government's Budget, 2002-2003

*** Increase in the Plan Allocation for the Department of Women and Child Development by 33%.**

Total Amount- Rs. 2200 crores

*** 100 scholarships a year in the department of Science and Technology to women scientists and technologists.**

*** National Nutrition Mission- Food grains at subsidized rate to adolescent girls and expectant & nursing mothers belonging to below poverty line families through ICDS structure.**

PROVISION OF Rs. 65000 CRORES FOR DEFENSE EXPENDITURE.

Demand number 52, Department of Women & Child Development

*** Scheme "Swadhar"- shelter, food, clothing & care to the marginalized women/ girls living in difficult circumstances who are without any socio-economic support--13.50 crores.**

*** Swayamsiddha Scheme to build training capacity-0.01 crore.**

*** Gender Aware micro planning project for awareness generation, convergence of delivery, holistic empowerment of women, economic empowerment—0.01 crore**

*** Gender sensitization-dissemination of data/ information of women's Development, evaluation of existing programme on women and development---0.01 crore**

* “National Nutrition Mission” for Low Birth-Weight (LBW) babies and for reduction of Infant Mortality Rates, anaemia, iodine deficiency in adults etc. – 1 crore

* Self Help Groups for converging services, promoting micro enterprises—18.15 crores

<i>DEMAND NUMBER –86, page-124 in crores</i>	
Monitoring of water quality -----	0.50
Safety of old dams/dams in distress -----	0.10
Rainwater harvesting to arrest ground water depletion -----	0.10
To protect national heritage sites on Maiuli Island from river Brahmaputra ---	2.00

Table 3: Department of Women and Child Development, Ministry of Human Resource Development, Demand no. 52, *Demands for Grants*

<i>Items</i>	<i>Year 2001-2002</i>	<i>2002-2003</i>
Nutrition	9.45 crores	7.92 crores
Condensed Course for Women’s Education	2.00 Crores	1.80 Crores
Balika Samridhi Yojana	0.03 Crores	—
Hostel for Working Women	7.00 Crores	13.48 Crores
Support to Training and Employment programme	18.00 Crores	23.00 crores
Mahila Samridhi Yojana	7.35 Crores	—
Socio Economic Programme	1.00 Crore	—
Centre Social Welfare Board	27 Crores	26.90 Crores
Training cum Production Centre	12.84 Crores	16.34 Crores
Short Staying Home	12.84 Crores	16.34 Crores
Awareness Generation Programme	4.00 Crores	3.80 crores
National Commission for Women	5.00 Crores	5.40 Crores
Swashakti Project	15 Crores	25 crores
Rashtriya Mahila Kosh	1.00 Crore	1.00 Crore
Indhira Mahila Yojana	6.73 Crores	—
National Nutrition Mission	—	0.05 Crore
Other Schemes	9.45 Crores	7.87 Crores
Reproductive and Child Health	441.40 Crores	571.53 Crores

Source: Annual Financial Statement of Central Government for 2002-2003 (as laid before the Parliament on 28-2-2002), New Delhi.

This year, the women's groups have registered their protest against "exclusion of women's organizations in its pre-budget discussion although such demand had been made by women's groups." (Brinda Karat, 2002).

Gender audit of the budget 2002-03 has been done by the National Institute of Public Finance and Policy. In their publication, "Gender Budgeting in India". According to this report, the budgetary allocation for women specific schemes has increased only in the area of family planning. (Ashok Lahira, Lekha Chakrabarty and P. N. Bhattacharya, 2002). The family planning schemes have got additional 700 crores in the present budget.

For economic services concerning women, the present budget has made provision of only 153.70 crores. For Rashtriya Mahila Kosh, the nodal agency for micro credit schemes, the budgetary allocation has been reduced from earlier Rs. 3 crores to Rs. 1 crore. Budgetary allocation for providing drinking water and electricity connections for marginalised sections are inadequate. Women's groups have criticized budgetary cuts on the schemes to provide food grains to adolescent girls as well as pregnant women and nursing mothers. Per capita allocation funds for nutritional support for girl children through mid day meal schemes declined from Rs. 112 to Rs. 70. Per capita allocation of budgetary provision for girl's education is only Rs. 286.

There has to be coordination between launching of new schemes and the budgetary allocation. It does not serve women's interest if the funds are not available for the already launched scheme or funds are allocated for non-existing schemes as the funds will remain unutilised. In the absence of women specific educational schemes, Rs. 160 crores allocated for the National Programme for Women's Education remained unutilised.

Women's groups have condemned the budgetary allocation for weapons of destruction and military expenditure as wasteful expenditure. Nearly half of the South Asian Population has suffering as a result of pauperisation. (Naveen Mishra, 2001). In this context, militarisation of the region goes against the interest of women. (Cheris Kramarae and Dale Spender, 2000). Hence they have emphasized the need for peace initiatives cutting across national boundaries the South Asia.

Budget analysis from gender perspective should be introduced and promoted in all women's groups, educational and research institutions. Public debate on gender sensitive budget will help the country to tilt the balance in favour of area development and peaceful use of resources in the present atmosphere of jingoism.

GENDER AUDIT OF BUDGET 2003-4

- * Proclamation of FM- "Housewives will welcome the budget." WILL THEY?
- * Implications of hike in prices of light diesel oil & fertilizers on Family budget of rural poor women will be negative.
- * BPL population is 25 to 30 crores, while budget-2004 promises to cover only 50 lakh families in the Antyodaya Scheme even when 52 m tons of food-grains are rotting in FCI godowns.

* 1% cut of interest on small savings will reduce income of Self Help Groups of women involved in micro-credit.

* Privatisation and user charges for services such as health, education. Insurance schemes will deprive women of educational opportunities and health care facilities.

Table-4 Budgetary Allocation for Women in the UNION BUDGET 2003-4

Items	Allocation-2003-4	Cuts compared to 2002-3
Working Women's Hostels	9 crores	4.48 crores
Labour Social Securities	61.24 crores	30 crores
Specific schemes for Women workers		8 crores
Maternity Benefits		22 crores
Rashtriya Mahila Kosh	1 crore	0
Handloom Sector	No mention	Ignored
RCH	448.57 crores	122.96crores
Family Welfare Services	142 crores	254.50crores
Tuberculosis & Malaria		10 crores

This budget has wiped out what the earlier two budgets promised the Indian women.

* World Bank prescription for privatisation of health services is promoted in the budget.

* Reduction in the cost of foreign alcohol will not go in favour of women.

Women's groups have DEMANDED Separate listing of women specific items & women's component & TRANSPARENCY in utilization of the allocated amount for women's programmes.

5. Allocation and expenses of resources for women in Panchayat Budgets :

To engender budgets at the Panchayat level, we need to analyse budgets scheme-wise, sector wise, category-wise and year wise with their budget estimates, revised estimates and the actual expenditure. It is also important to make thorough study of Economic Survey published by the Government of India and State Human Development Reports, State Policies for Women and allocation of resources in the State plans published by the state governments that guide programmes and budgetary allocations. This exercise helps us understand the working of macro policies in determining women's predicaments. Now, the women's groups are demanding that each and every ministry should allocate separate funds for women specific needs. (Kaushik, 2002).

Each state has a detailed list of the programmes/schemes benefiting women under 4 categories:

1. Women specific schemes where 100 % of the allocation is required to be spent on women.
2. Pro-women schemes where at least 30% of allocation and benefits flow to women.
3. Gender neutral schemes meant for the benefit of community as a whole where both men and women avail these benefits.
4. The residual state specific programmes having profound effect on women's position/ condition.

All India Institute of local Self Government, Mumbai gives details of all schemes under these 4 categories through its publications and through its workshops and training programmes. Moreover, it also teaches the elected representatives the efficient ways of programme implementation through budgeting from below (Virmani, 2002).

TABLE 5: Utilisation of Funds Under MPLADs (As on 31-3-2002)

<i>State</i>	<i>Percentage of utilisation</i>
Nominated M. P.s	69.7
Andhra Pradesh	74.9
Arunachal Pradesh	82.0
Assam	73.0
Bihar	70.1
Goa	69.5
Gujarat	70.8
Harvana	84.6
Himachal Pradesh	74.2
Jammu and Kashmir	56.1
Karnataka	75.2
Kerala	61.8
Madhya Pradesh	78.0
Maharashtra	66.5
Manipur	84.3
Megahalaya	87.5
Mizoram	102.3
Nagaland	95.9
Orissa	59.9
Punjab	66.0
Rajasthan	78.3
Sikkim	80.7
Tamilnadu	84.8
Tripura	49.1
Uttar Pradesh	73.8
West Bengal	62.9
Andaman and Nicobar Islands	87.3
Chandigarh	52.6
Dadra & Nagar Haveli	70.3
Daman & Diu	87.8
Delhi	69.6
Lakshadeep	93.8
Pondicherry	67.3
Chattisgarh	76.7
Uttaranchal	71.3
Jharkhand	70.6

Source: Department of Statistics and Programme Implementation, GOI, 2002.

6. Problem of Utilisation of Funds Allocated for Area Development :

Rs. 2 crores allocated to each M.P. for the development of the constituency as per MP local Area development Scheme (MPLADS). The above table is quite revealing. Utilisation of government funding is maximum in the North- Eastern states because of strong horizontal and vertical networking. The prosperous states depend more on the private funding to avoid bureaucratic hassles. If poorer areas in the state don't have a highly motivated administration or an NGO network, then too the funding remains unutilised. In the areas dominated by the lower middle class and the poverty groups, there are demands for more schools, libraries, bridges, toilets, drains, tube wells, community centres and crematorium. While in the prosperous areas, the demands are for road repairs and schools. Private sector of the economy demands banks, hospitals and shopping plaza. The (Members of Parliament) M.P. and M.L.A. (Members of Legislative Assembly) have to strike balance by keeping into consideration immediate needs and long-term considerations for the constituency.

As much as Rs. 312.51 lakh out of a total of Rs. 730 lakh allocated by the ministry of tribal Affairs to the Tribal Cooperative Marketing Federation of India Limited (TRIFED) which markets minor forest produce to set up 1876 grain banks, remained unutilised in 1999-2000 as per 20th Report of the parliamentary Committee on welfare of the SCs and STs. An apt Comment on this situation is "IT is ironical that even as an estimated 320 million people in India are facing starvation, close to 65 million tonnes of food grains are rotting in government go-downs." (Verma, 2002).

In Maharashtra, only 66.5 % of fund under MPLADS is utilised. While local bodies suffer from a chronic shortage of funds, as little as one-third of the funds released by the union government under MPLADS remained unutilised in the state. The report of the Comptroller and Auditor General (CAG) has pointed out that the union government released over Rs. 214 crore under MPLADS for the period 1997-2000, but its utilization was only around Rs. 73 crore. In some cases M.P. s did not make even a single recommendation leading to a blockade of huge funds. For e.g. District collectors of Beed, Pune and Satara invested Rs. 5.76 crore allotted to (Members of Parliament) M.P.s of their areas in small savings schemes to achieve their targets for 1999-2000. (Panchayat Update, New Delhi, Vo. IX, No. 1, January, 2002).

Panchayat Update is a newsletter published by Institute of Social Sciences, New Delhi. It provides valuable state-wise information on matters related to PRI. Given below are noteworthy items for gender budgeting, though apparently they seem gender neutral.

To check corruption and bring in transparency in the implementation of rural development projects sponsored by the union government, the Union Rural Development ministry had asked all District Rural Development Agencies (DRDAs) to keep their funds only in the nationalised banks. It has also been made compulsory for the district rural bodies to record complete details of expenditure incurred by them under different heads. People's participation in monitoring the progress of implementation and the mechanism of social audit will also be introduced as part of the new strategy to cleanse the working of the DRDAs.((Vo. Ix, No.3, March, 2002).

- The second State Finance Commission told the **Punjab Government** to allocate 4% of net receipts from all state taxes to the panchayats and urban local bodies during the 5 year

period from 2001-2002 to 2005-2006. Total amount to be transferred on this account is estimated to be Rs. 222.65 crores in 2002-2003, going upto Rs. 277.97 crores in 2005-2006. (Vol. IX, No. 3, March, 2002).

- Union minister of the State for Rural Development expressed his disappointment regarding failure of the state government of **Assam** to utilise funds, 75 crores allocated for DRDAs under Prime minister Sadak Yojana (PMSY) which is meant for construction of roads in every gram panchayat. (Vol. IX, No. 1, January, 2002).
- In Madhya Pradesh, Balaghat Zilla Panchayat approved funds of Rs. 1.62 lakh for constructing 90 Panchayat Ghars. (Vol. IX, No. 1, January, 2002).
- In Rajasthan, the state government is considering devolution of more funds including untied grants to the PRIs and municipal bodies to enable them to plan for development in accordance with their felt needs and priorities. Ongoing centrally sponsored schemes would be integrated with the development plans prepared by the gram panchayats. (Vol. IX, No.1, January, 2002).
- Himachal Pradesh government released figures on rural development. The state government advanced Rs. 76-35 crore as loan, besides a subsidy of Rs. 99.95 crore to 31815 poor families under Swarna Jayanti Gram Rozgar Yojana during the past 4 years. Under the Jawahar Gram Samridhi Yojana, 1.31 crore person days are generated and Rs. 110.79 crore was spent towards creating rural infrastructure during the same period. While the financial assistance of Rs. 28.17 crore was provided to construct 12806 houses under Indira Awas Yojana, a subsidy of Rs. 53.45 lakh was disbursed for construction of 395 houses under the credit-cum-subsidy rural housing scheme. A sum of Rs. 9.95 crore was given as subsidy to the rural people for construction of 34364 latrine under the state's rural sanitation and restructured central sanitation programmes. All these schemes, aimed at poverty alleviation are implemented through panchayats. (Vol. IX, No.1, January, 2002)
- In Kerala, plan allocation for local bodies in Pathanamthitta district is substantially raised. A sum of Rs. 53.60 crore has been earmarked as plan allocation for 3 tier panchayats and municipalities. (Vol. IX, No. 1, January, 2002)
- The Supreme Court warns against diversion of SGR funds meant for upliftment for poor to other purposes. The SC has directed the union government not to release any fund under this head to a state until a utilisation certificate for previous allocation furnished by it. This directive came in response to a petition, filed by PUCL, highlighting starvation deaths in some parts of Orissa. (Vol. IX, No. 1, January, 2002).

7. Financial Matters and PRIs:

A recent survey of panchayats working in 19 states, conducted by the National Institute of Rural Development, Hyderabad suggested that panchayats remain toothless because functional and

financial autonomy has not been granted to the PRIs. The study by the Institute of Social Sciences shows that the extent of fiscal decentralisation through the empowerment of PRIs has been very little. The report of the working group on decentralisation appointed by the Karnataka Government has been criticised severely because, “It betrays utter lack of trust in the people which is the keystone of decentralised democracy.” (Bandyopadhyay, 2002). Case studies of Panchayat finances in the Gram Sabhas of Midnapur district of West Bengal have corroborated the above mentioned facts in terms of lack of fiscal autonomy, neglect of girls’ education, resource crunch. (Sau, 2002).(Majumdar, Das, Bandyopadhyay, 2002; Sau, 2001). But it has played substantial role in development of infrastructure, for example rural roads, drinking water, health, education, irrigation and power. (Sau, 2002).

Elected representatives, officials at districts and NGOs working in the area should act as facilitators in preparation of the plan for area development and social justice ((Pal, 2002). The UN system has supported allocation of resources for women in PRIs, right from the beginning.“ The evidence on gender and decentralisation in India thus suggests that while women have played a positive role in addressing, or attempting to address, a range of practical gender needs ¹, their impact on strategic gender needs² is not remarkable.” (UNDP, 2002)

The Ninth Plan (1997-2002) stated that Empowerment of women was its strategic objective. It accepted the concept of Women’s Component Plan to assure at least 30% of funds/benefits from all development sectors flow to women. The Tenth Five Year Plan (2002-2009) has suggested specific strategies, policies and programmes for Empowerment of women.

There is a need for provisions in the composite programmes under education, health and rural development sectors to target them specifically at girls/women as the principal beneficiaries and disaggregated within the total allocation. It may also be necessary to place restrictions on their re-appropriation for other purposes.

To effectively attain population stabilisation, policies and plans need to empower women, promote their reproductive rights and involve men in reproductive decision-making and household responsibilities. Particular attention should be given to improve women’s access to quality reproductive health services, including adolescent girls to counseling on reproductive health and sexuality issues.

The strategy of organising women in self-help groups in the Ninth Plan period has paid good dividends for expanding micro-credit. This should be extended not only for reaching larger numbers of women but also for increasing awareness of and access to social development, apart from encouraging a process of convergence in the delivery of services in a decentralised set up. Technical workshops on allocation and expenditure of Panchayat Budgets should be organized in November for pre-budget inputs for advocacy and lobbying and in March, for critical evaluation of the budgetary allocations.

To provide analytical understanding on the economic parameters, a crash course on Gender Economics should be designed to highlight the following aspects of women’s existential reality.

8. Analytical tools provided by Gender Economics (GE):

They are extremely useful to deal with the socio-economic and legal issues concerning marriage, divorce, custody of children, guardianship rights, alimony, maintenance, property rights of mother, sister, daughter, legally wedded wives and her child/ children, co-wives and their children, keeps and their children and the issues concerning adoption. GE has a special significance in the subsistence economy, which uses the kinship networks, institutions of polygamy and polyandry for concentration and centralisation of wealth and capital by either the patriarchs or the matriarchs. Domestic animals, women and children are the main assets in the subsistence sector where collection of fuel, fodder, water are important components of daily life over and above agrarian chores, live-stock rearing and kitchen gardening.

GE has drawn heavily from all mainstream disciplines and innumerable social movements of the last three decades. GE provides insights to examine budgets of Government Organisations (GOs) and Non-Government Organisations (NGOs) from the point of view of gender justice. Priority areas being women's education, health and nutrition, skill development, accounts, financial and commercial viability, legal standing, asset and corpus building. (Devaki Jain, 1996). GE contextualises day to day survival struggles of women in the family, in the households, in the community and in the micro, meso and macro economy with the perspective of power relations which control women and girl children's sexuality, fertility and labour. To make an effective and studied intervention for gender- just budget, we need to be aware of the following aspects:

Visibility of women in statistics and data system:

For effective execution of macro policies such as National Perspective Plan for Women, Maharashtra State Women's Policy, we need an accurate data-base, area studies and time allocation studies, studies on energy expenditure and food consumption patterns among women of different communities, public utility services such as safe transport, public urinals, women's room in the office. Gender economists have done pioneering work to understand demographic profile of women and sex-ratio. Formulation of gender aware data system on literacy, education level, employment and earnings, health and well-being helps proper planning and policy making for empowerment of women.(Mukul Mukherjee, 1996) Inter -district, Inter-state and Cross country comparisons of women's empowerment are obtained from Gender related Development Index (GDI).(Martha Nussbaum, 2000) GDI owes its origin to its precursor, the HDI (Human Development Index), three main components of which are per capita income, educational attainment and life-expectancy which is a proxy for health attainment. Gender disparities are measured keeping these three indicators into consideration. "An additional measure, gender empowerment measure (GEM) has been formulated to take into account aspects relating to economic participation and decision-making by women. The indicators used in GEM are share in income, share in parliamentary seats and an index that includes share in administrative and managerial jobs and share in professional and technical posts." (K. Seeta Prabhu, P.C. Sarkar and A. Radha). This exercise is done with a philosophical understanding that without engendering, human development is endangered. (UNDP, 1995)

- a. **Economic Profile of special needs population-** Female headed households (Divorced, deserted, widowed, separated women), home based workers, women workers in the family enterprise, self-employed women, and women entrepreneurs.

- b. **Analysis of nature of occupational diversification** among women, industrial classification- Implications of office automation, computerisation, flexi-time, job-sharing, tele working, and part time work.(Krishnaraj, K 1991)
- c. **Effects of structural adjustment on Market segmentation-** segmented factor market affects self-employed women directly when they want to buy raw material and other services. Segmented labour-market has direct bearing on the daily grind of women workers in the informal sector. Segmented product market makes unorganised women workers and women's collectives without networking insecure and vulnerable as sellers. ((Carr, M, Chen, M. and Jhabwala, R, 1998)
- d. **Economic basis of customary laws and the family laws:** When the customary laws get codified, we must be vigilant about the fact that women's interests are not sacrificed. Women's land rights and property rights need special mention at the time of codification of personal laws. Except for Andhra Pradesh and the North Eastern states, women have lost their customary land rights due to Land Reform Act.
- e. **In mega development projects,** which displace the native population, care must be taken to see to it that women get equal share in monetary compensation, land-rights and right to shelter. The same applies to the social and natural disaster management programmes.
- f. **Political Economy of GET RICH QUICK formula** in the name of dowry, sati (widow burning), Bhootali (witch hunting) for land grab, house-grab or to deprive women of their legitimate property rights should be examined with a consideration for avoiding violence against women.
- g. **Women's Empowerment by Men Decision Makers-**In a situation where women's agency is virtually non-existent, the benevolent patriarch wedded to the cause of Women's empowerment become project coordinators. In such a situation, guidelines for Utilisation of Constituency Development Funds of Members of Parliament and Members of Legislative Assembly and Area Development Fund of corporators for women's education, employment, training, capacity building should be drawn by gender economists.

9. WID- WAD- GAD:

There has been a coexistence of three approaches for women's development in India. (Amarja Nerulkar and Vibhuti Patel,1995). WID- Women in Development model explains the reasons for women being treated as beneficiaries of the crumbs thrown at them, in the margin of the economy, as consumers and an auxiliary labour force to be utilised in the crisis period and eased out the moment men are ready for take over. The WID discourse revolved around the economic growth paradigm. WAD- Women and Development model integrates women in the development work as active change agents. Affirmative action by the state and pro-active approach by the civil society through NGOs and women's groups are advocated by these models for empowerment of women against the forces of patriarchal class society. (Mira Seth, 2001). NGOs-voluntary organisations implementing this approach have become powerful force during 1990s. GAD - Gender and Development model is based on an understanding of gender relations

and empowers the weak (he or she). Gender is socially constructed and gender relations are power relations.(Ranjani Murthy, 2001). Here power is an important analytical category. Explicit measures of gender inequalities are sex-ratio, literacy rates, health and nutrition indicators, wage differentials, ownership of land and property. "The implicit relations are those embedded in relations of power and in hierarchies and are more difficult to measure. Located in the household, in custom, religion, and culture, these intra-household inequalities result in unequal distribution of power, control over resources and decision-making, dependence rather than self-reliance and unfair, unequal distribution of work, drudgery and even food."(Asha Kapur Mehta) Super women who are able to look after the interests of each and every stake group are survivors in this model. In the Indian context, gender relations are determined by the complex interplay of power relations based on class, caste, ethnicity and religion.(Desai, N and Thakkar, U 2001).

10. Conclusion:

Budgets garner resources through the taxation policies and allocate resources to different sections of the economy. The Budget is an important tool in the hands of state for affirmative action for improvement of gender relations through reduction of gender gap in the development process. It can help to reduce economic inequalities, between men and women as well as between the rich and the poor.(NCAS, 2003). Hence, the budgetary policies need to keep into considerations the gender dynamics operating in the economy and in the civil society. There is a need to highlight participatory approaches to pro-poor budgeting, green budgeting, local and global implications of pro-poor and pro-women budgeting, alternative macro scenarios emerging out of alternative budgets and inter-linkages between gender-sensitive budgeting and women's empowerment. Serious examining of budgets calls for greater transparency at the level of international economics to local processes of empowerment. There is a need to provide training and capacity building workshops for decision-makers in the government structures, *gram sabhas*, parliamentarians and audio-visual media.

Endnotes

¹ Strategic gender needs Strategic Gender Needs are different in different economic contexts and are determined by statutory provisions, affirmative action by the state, pro-active role of the employers to enhance women's position in the economy and social movements.

² Practical gender needs Practical Gender Needs are identified keeping into consideration, gender based division of labour or women's subordinate position in the economy. They are a response to immediate perceived necessity, identified within a specific context. They are practical in nature and often are concerned with inadequacies in living conditions such as provision of fuel, water, healthcare and employment. For details see, Moser, 1993.

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