

## **Gender Budgeting**

Gender budgeting is the process that can tackle concerns such as sexism, abuse, humiliation, assault, abandonment, and manipulation, among others. It commences with the budget and incorporates a range of different approaches to the entire policy process. Gender budgeting is a crucial instrument for achieving gender integration and assuring that progress benefits males and females equally.

It principally aids in the minimisation of gender disparities. Gender inequalities persist in modern society, reflecting in areas such as entrepreneurship potential, labour force participation rate, income, literacy, survival rates, administration, and senior management employee involvement.

### **Overview of Gender Budgeting**

The article's premise is that the cost estimate is more than just an annual accounting of revenue and costs. It is a mechanism for the institution to fulfill its responsibilities and, therefore, a political expression of its resource allocation priorities. Gender budgeting schemes are ultimately politicized declarations as well as fiscal policy mechanisms.

Gender-sensitive budgeting analyzes how budgets address the concerns of females and males, regardless of whether they are youngsters, adolescents, or grownups. Analysis on Gender budgeting is crucial for revealing violence against women and releasing resources between two groups. This sort of research aids in determining alternatives to gender discrimination by emphasising the independence demoralisation of two separate groups: men and women. Gender budgeting investigated the concept of gender on all laws and projects, not just female appropriations or policies.

### **Current Issue**

Gender Budgeting in India accounted for 4.8 percent of the total financial outlay in 2005-06, but its share of the budget has remained relatively constant throughout time, maintaining around 5%. The Gender Budget totaled Rs 1,43,462 crore in the previous fiscal year or 4.72%.

The government's gender-sensitive response to COVID caused a spike in real expenditure to Rs 2,07,261 crore.

Women continue to be disproportionately affected by the post-pandemic circumstances. However, the Gender Budget as a fraction of the Union Budget has plummeted to 4.4 percent in 2021-22, which is Rs 1,53,326 in relative terms.

As per statistical information from the 75<sup>th</sup> National Sample Survey (NSS) undertaken in 2017-18, 12.8% disclosed being allowed to navigate a computer compared with 20 per cent of males, and 14.9% disclosed being able to access the internet vs that of 25 per cent of males. In India, compared to 71% of men possessing mobile phones or digital devices, only 38% of women do. Interestingly, we see that even though a household owns a smart device and has internet service, the male participants are more likely to use the systems for education or work.

### **Gender Budgeting – Context with India**

Several foreign consultations have been coordinated, with the opportunity to revolutionize the reality of women's lives. Several of these meetings have led the Government of India to pledge to act immediately to improve the condition of Gender Budgeting In India. Some of these commitments are:

The Symposium on the Abolishment of All Forms of Discrimination Against Women (CEDAW), India approved in 1980 and enacted on July 9, 1993.

The Protocol on the Child's Rights entered into force in 1990, and India enacted it in 1992.

India's Gender Budgeting Scheme is divided into two parts, A and B, respectively. Part A of the Gender Budget encompasses schemes with 100% redistribution for women, such as the widow provident fund, girls' accommodation scheme, and pregnancy benefit scheme, and Part B includes methods with at least 30% allocation for women, such as the mid-day meals program, rural alternative livelihood mission, and biogas initiative.

The deployment of GRB by the Central and state governments was inarguably a momentous occasion to strive for gender equality. Still, it is also favourable for the framework to evolve in parallel with the advancement of feminist scholars.

### **Gender Budget 2022**

Since 2005-06, India has just come out with its 17<sup>th</sup> Gender Budget, which earmarks initiatives and/or expenditures to promote gender equality and eradicate gender inequality. Overall, the gender budget has increased in terms of numbers to 1,71,006.47 crores (2022-23 Budget Estimates<sup>1</sup>), contributing 4.3 percent of the entire spending plan.

According to an analysis by the All India Democratic Women's Association, the Gender Budget has declined from 0.71 percent of the Gross domestic product in the fiscal years for 2021-22 to 0.66 percent in the prediction for 2022-2023.

### **Way Forward**

Although the Indian government's experience with gender budgeting is widely used as a frame of reference for other gender budgetary control initiatives, there seems to be a visible framework gap between what was originally intended and what has been accomplished under the false pretence of gender budgeting.

However, the gender budgeting scheme is not merely intellectual. It must be strongly implemented on a theoretical level. Today, substantial improvements can be seen in women's empowerment, reproductive freedom, general wellbeing, and non – discrimination, but much more remains to be improved.

## Micro credit

### INTRODUCTION

In India, there are several financial schemes that come into existence for women's empowerment – microfinance is one of those. This is one of the financial schemes that aim to help those people who are not able to get loans from banks or other financial institutions. Empowering women is one of the purposes of microfinance.

Microfinance is an important practice of extending those small collateral-free loans or financial assistance for those underserved individuals mainly for developing those areas without getting any access to credit.

You will come across various microfinance institutions that include those of financial inclusion and also non-government organizations generally target those of browsers. Microcredit offers adequate financial support for maximizing the exact value of physical capital.

### Microfinance Empowers Women in India

Women in many developing areas play a significant role when it comes to agricultural production mainly by contributing to crop processing. But, the labor is fully non-monetized and also complimentary for rather than similar to those of man's labor.

Apart from this, those women who lack marketable education and skills and also have higher fertility rate reflect that they are fully occupied with those children. Apart from this, land and various other traditional assets are generally passed onto those of sons even without wages or savings.

As far as microfinance services are concerned, these are something that includes savings, credits, insurance, remittances, loans, housing, and money. These services enable women to participate in various activities that work great when it comes to the alleviation of their patriarchal control over those assets. Thus, it fosters both economic progress and also gender equality.

**The major purpose of microcredit is to allow women to get financial assistance even without any collateral or any income proof. They can get microcredit in a range of sizes. You need to choose the right option for yourself depending on your needs.**

**Women can get the flexibility to repay the loan in different installment options be it daily, weekly, or monthly. Most importantly, these types of financial assistance are offered at a nominal interest rate, especially when you compare it with those of formal institutions including banks.**

Microfinance works effectively in empowering women by increasing their courage and also those of self-esteem and lets you avail of the formation of different networks with those of other women in their community. It also improves their decision-making capability in their household.

Several process-based impact studies that suggest that empowerment is a fully dynamic process that one can determine only with the help of several indirect factors including managerial control over microloans, accounting knowledge, intra-household spending control, and many more.

Apart from this, you will also come across numerous indicators that measure health, literacy, nutrition, contraception, labor force participation, asset ownership, and many more.

If we talk about several outcome-based evaluations, these are something that uses those direct indicators that include the assessment of various social networks and also a great belief about life's outcomes.

It's crucial to take into account that it can change the actual structures of gender inequality, especially within the household and also the community. It's also vital to take into account that there are numerous factors: availability of time series data, women heterogeneity, and the multi-dimensional nature of empowerment leading to conflicting evidence and also the great impact of microfinance and also empowering women.

### **Final Words**

Microfinance is doing a wonderful task when it comes to improving the lives of women and helping them invest their money properly. Women can easily avail of microfinance loan assistance and can start their business ventures to change their life forever.

### **Mahila Samakhya Programme**

**“Education will be used as an agent of basic change in the status of woman. In order to neutralise the accumulated distortions of the past, there will be a well-conceived edge in favour of women. The National Education System will play a positive, interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, the training and orientation of teachers, decision-makers and administrators, and the active involvement of educational institutions. This will be an act of faith and social engineering...” NPE, 1986**

The National Policy on Education, 1986 recognised that the empowerment of women is possibly the most critical pre-condition for the participation of girls and women in the educational process. The Mahila Samakhya programme was launched in 1988 to pursue the objectives of the National Policy on Education, 1986. It recognised that education can be an effective tool for women's empowerment, the parameters of which are:

**Enhancing self-esteem and self-confidence of women;**

**Building a positive image of women by recognizing their contribution to the society, polity and the economy;**

**Developing ability to think critically;**

**Fostering decision making and action through collective processes;**

**Enabling women to make informed choices in areas like education, employment and health (especially reproductive health);**

**Ensuring equal participation in developmental processes;**

**Providing information, knowledge and skill for economic independence;**

**Enhancing access to legal literacy and information relating to their rights and entitlements in society with a view to enhance their participation on an equal footing in all areas.**

### **Streeshakthi Scheme:-**

The program was launched during 2000-01 and it is being implemented throughout the state to empower women and make them self reliant. Streeshakthi Groups are formed to inculcate the savings habit in the members empowering the women economically. About 15 to 20 women members who are from below poverty line families, landless agricultural laborers, SC/ST women join together. Streeshakthi Groups are formed through Anaganwadi workers .

Aims and Objectives: -

- To strengthen the process of economic development of rural women and create a conducive environment for social change.
- To form self help group based on thrift and credit principles which builds self reliance and enable women to have greater access and control over resources.
- To increase the income levels of rural women by engaging them in; Income generating activities and creating financial stability.
- To provide opportunities to the members of the groups to avail the benefits of other departmental schemes by converging the services of various departments and lending institutions to ensure women's access to credit financing.

**Major facilities under the scheme:-**

- Revolving fund (additional revolving fund)
- Incentives are given for the groups with excess savings.
- Bank linkage
- Training at different levels
- Incentives for groups involved in Income generation activities
- Annual exhibition cum marketing Melas
- Awards for best Streeshakthi groups/ Block societies

**Taluk Stree Shakthi Federations:-**

Taluk Stree Shakthi federations are formed from all cluster groups of a particular taluk. These federations are registered under Society Act 1960 and they are called as "Stree Shakthi Block Societies".

**District Stree Shakthi Federations:-**

District Federations are formed in all the districts under "Streeshakthi Samrudhi Scheme" during 2016-17. These federations are formed from all the Stree Shakthi taluk federations of a particular district and these federations are registered under Society Act 1960

## **Human Development Index – HDI Rank of India, Human Development Report**

Human Development Index (HDI) is a statistically formulated and collaborated to compute numerous countries' social and economic development levels in the United Nations. The HDI was established to

focus on and emphasize that individuals and their potential ought to be the final criteria for measuring the development of a country, not economic growth alone. As a segment of the Human Development Index, each year United Development Programme presents the Human Development Report [HDR].

The Human Development Report [HDR] was first initiated in 1990 and since then it has been presented every year except in 2012. In accordance with the last Human Development Report, India ranked at 132<sup>nd</sup> position, having a score of 0.633. Human Development Index is an essential segment of the UPSC syllabus. It frames to be a part of the current affairs and economy section of the syllabus. The HDI UPSC notes include all the essential factors and points, the definition of HDI, the Human Development Report, HDI ranks of India etc.

### **What is Human Development Index?**

The Human Development Index [HDI] is a blend of numerous statistical factors such as life expectancy, education, and per capita income that is employed to stratify nations into four segments of human development. The HDI makes use of the average annual income and educational expectations to rank and take a comparison with other countries to measure the level of development of individuals in all the countries.

Gauging the potential of individuals and human development facilitates a supplementary metric for measuring a country's status of development. The Human Development Index [HDI] comprises three major areas of interest:

- Life expectancy at birth
- Knowledge (Mean years of schooling and Expected years of schooling).
- Gross National Income (GNI) per capita. Human Development Index (HDI)

### **Human Development Report**

The Human Development Report (HDR) is imprinted by the United Nations Development Programme (UNDP). The main emphasis laid by UNDP is on the approach that leads to human development. The foremost objective behind publishing the Human Development Report are:

Progress and enhancing human development.

Augmentation of chances, and choices, and facilitating liberty to people throughout the world.

Institution to the creative ideas pertaining to human development.

Upholding the practical amendments in the policy.

Opposing the policies coming as an obstacle to human development.

The first Human Development Report was printed in 1990 by the Pakistani economist Mahbub ul Haq and the distinguished laureate of India, Amartya Sen. The Human Development Report covers 13 dimensions:

1. Gender
2. Health
3. Human security
4. Mobility & Communication
5. Socio-economic sustainability

6. Trade and financial flows
7. Work, employment, and vulnerability
8. Income
9. Inequality
10. Humans' Development
11. Demography
12. Education
13. Environment Sustainability

The United Nations Development Programme (UNDP) annually releases the HDR with 5 composite indices, which are:

1. Human Development Index
2. Inequality-adjusted Human Development Index (considers 'Inequality' as the fourth pillar)
3. Gender Development Index
4. Gender Inequality Index
5. Multidimensional Poverty Index

This is the first time since UNDP has started measuring Human Development Index, in 32 years that it has declined across the world for consequently two years in a row.

## **Gender Development Index**

The Human Development Index is a three-indicator index that assesses progress in human development but ignores gender inequalities. Therefore, the GDI index is used to investigate gender differences in achievement. The GDI, like the HDI, assesses men and women's achievements in the same three dimensions and variables. In this article we will discuss the Gender Development Index, its definition and its major objectives.

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### **Gender Development Index (GDI)**

The Gender Development Index (GDI) is a method for examining gender equality. The Gender Development Index (GDI) and the Gender Empowerment Measure (GEM) were first introduced in the United Nations Development Program's Human Development Report in 1995. The goal of these assessments was to give the Human Development Index a gender-sensitive dimension (HDI). The GDI was the first measurement they devised as a result.

### **Gender Development Index: Definition**

The GDI is a "distribution-sensitive metric that takes into account the impact of existing gender gaps on human development in the three components of the HDI." The GDI is distribution sensitive, which means it considers not just the averaged or overall level of well-being and prosperity in a given country, but also how this wealth and well-being is distributed among different social groups. The HDI and GDI

(together with the GEM) were established to compete with the more traditional general income-based metrics of development, such as GDP and GDP per capita (GNP)

#### The Gender-Related Development Index

The Gender-Related Development Index is commonly referred to as a “gender-sensitive HDI extension.” It addresses disparities in life expectancy, education, and wealth between men and women. It employs an “inequality aversion” penalty, which penalises gender inequalities in any of the Human Development Index (HDI) categories, such as life expectancy, adult literacy, school enrollment, and logarithmic transformations of per-capita GDP.

The GDI predicts that women will live five years longer than males in terms of life expectancy. In addition, the GDI takes into account income inequalities in terms of actual earned income. The GDI can't be utilised without the HDI score, hence it can't be used as a standalone indication of gender disparities. Only the difference between the HDI and the GDI can be examined appropriately; the GDI is not an independent measure of gender gaps on its own.

The GDI accounts for differences between men and women in three basic dimensions of human development—health, knowledge, and living standards—using the same component indicators as the HDI to quantify gender gaps in human development achievements. The GDI is the ratio of female and male HDIs calculated independently using the same methods as the HDI.

It's a direct measure of the gender divide, with the female HDI expressed as a percentage of the male HDI. Women Development Index is also the inaugural measure of women's development and empowerment in terms of education, health and living standards. Major concerns have arisen which give rise to the introduction of the Women Development Index.

For 167 nations, the GDI is calculated. Based on the absolute divergence from gender parity in HDI values, countries are divided into five groups. This means that both gender disparities favouring males and those favouring females are taken into account when categorising.

The GDI indicates how much women lag behind their male counterparts in each dimension of human development and how far they need to catch up. It is helpful in determining the true gender gap in human development accomplishments and in developing policy measures to close the gap.

#### Conclusion

The Gender Development Index (GDI) is a tool that measures the level of gender development in a country. It looks at factors such as health, education, and economic status to determine how well women are doing compared to men. This index is important because it can help policymakers identify areas where more work needs to be done in order to improve the lives of women and girls. Countries that rank high on the GDI tend to have less gender inequality, while countries that rank low often have



high levels of gender inequality. The United States ranks 24<sup>th</sup> out of 189 countries on the 2017 GDI. While this ranking is not perfect, it shows that there is still room for improvement when it comes to gender equality in our country.

### **Gender Empowerment Measure (GEM)**

The Gender Empowerment Measure (GEM) is a measure of inequalities between men's and women's opportunities in three major areas.

- Economic participation and decision making. This is measured by two indicators: the share of women and men in senior professional and technical positions and senior officials and managers.
- Power over economic resources, measured by the share of women and men in the earned income in a country.
- Political participation and decision making. This is calculated by the number of parliamentary seats held by men and women.

Calculations are made for each of these three areas resulting in an index that equals 1 when full equality is reached between women and men and that decreases as inequality increases. The GEM is calculated as the average of the three indices.

### **Gender Inequality Index**

The GII is an inequality index released by UNDP. It measures gender inequalities in three important aspects of human development—

Reproductive Health, measured by maternal mortality ratio and adolescent birth rates;

Empowerment, measured by proportion of parliamentary seats occupied by females and proportion of adult females and males aged 25 years and older with at least some secondary education; and

Economic status, expressed as labour market participation and measured by labour force participation rate of female and male populations aged 15 years and older.

The GII is built on the same framework as the IHDI—to better expose differences in the distribution of achievements between women and men.

It measures the human development costs of gender inequality. Thus the higher the GII value the more disparities between females and males and the more loss to human development.

In the Gender Inequality Index (GII), India is at 122 out of 162 countries. Neighbours China (39), Sri Lanka (86), Bhutan (99), Myanmar (106) were placed above India.

The report forecasts that it may take 202 years to close the gender gap in economic opportunity