

**FEMINIST POLICY COLLECTIVE
FIFTH PRE-BUDGET CONSULTATION**

WOMEN IN INDIAN ECONOMY
WINS, WOES AND WAYS FORWARD



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Women in the Indian Economy: wins, woes and ways forward

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Section 1

Preface: About the Feminist Policy Collective

The [Feminist Policy Collective](#) (FPC) is a voluntary platform that was formally set up in February 2019 following a national consultation co-organized by the founding organizations and feminists. Since June 2018, this voluntary group had been collectively working together on making the gender responsive budgeting framework more effective to transform the way policy and finance could change gender relations. Over the last five years (2019 to 2024) the members have contributed to establishing the Collective and carrying out activities towards fulfilling the founding vision and mission.

The Feminist Policy Collective defines its **Vision for 2024-2028** as: to contribute to policies and practice on Transformative Financing for gender justice that advances the rights of women in all their diversity. FPC is committed to gender justice that is inclusive of the rights of all marginalised groups and gender-diverse communities, addressing historical and systemic discrimination that perpetuates deep inequalities.

The FPC **mission** is –

- Creating evidence that centers the lived realities and voices of diverse women
- Establishing platforms for dialogue to strengthen learning exchanges between practitioners, policy advocates, academia and philanthropies that are committed to gender equality
- Contributing to a feminist discourse to inform key actors
- Building partnerships with like-minded organisations and networks, to take forward key policy recommendations for advancing women’s constitutional rights

Operationally the FPC works through thematic working groups (WGs) that have been formed to work collectively on important areas of policy focus. The key activities of the FPC include research and publications, consultations, webinars and conference panels, and the flagship annual Pre-Budget Consultations. The FPC has a focus on building alliances and collaborations as well as capacity enhancement on the core issues. Beyond these, the FPC manages a website providing resources on transformative financing for gender justice and communicates on social media, as well as through an email listserv (the FPC Solidarity group).

Resources for activities are pooled by various members as a voluntary group. The FPC is managed by a Steering Committee selected from among the larger Core Group, while day to day operation is managed by a full-time Coordinator who receives guidance from the Co-convenors of the FPC.

Section 2

Context of the Consultation

As part of its activities, the Feminist Policy Collective has been organizing annual Pre-Budget Consultations (PBC), in which key stakeholders critically analyze and provide recommendations for the Annual Union Budget. The recommendations emerging from these consultations identify policy priorities from an intersectional feminist lens to guide Union Departments and Ministries in preparing for the imminent Union Budget through the lens of Gender Responsive Budgeting (GRB). The earlier Consultations have been held between 2019-2022.

2019 - [Deepening Voice and Visibility for Women's Rights and Gender Equality](#)

2020 - [Moving from Commitment to practice in the COVID-19 Context](#)

2021 - [Envisioning a Feminist Policy Response to the COVID-19 Pandemic](#)

2022 - [Transformative Financing for Gender Equality](#)

The fifth in this series, PBC 2024 is being organized on the 7th of November 2024 (Thursday), with the theme, ***Women in the Indian economy: wins, woes and ways forward***. While the budget has the potential to affect gender equality in multiple ways, this year the consultation focused specifically on the budgetary and policy initiatives towards equitable participation of women in employment and livelihood generation. This had reference to women in agriculture, MSMEs, informal work, care economy, gig economy, stigmatized/ marginalized occupations like sex work/manual scavenging and so forth.

The PBC 2024 analyzed various initiatives of the government towards improving livelihoods and employment for women such as the National (Rural and Urban) Livelihood Missions, NREGA, skill development and so on from a budgetary lens. Investments in resources and policies needed for decent employment for women were also discussed, including occupational health, social security and fair wages as well as enabling services such as transport, housing and accommodation, safety and prevention of sexual harassment, childcare and other care services and maternity entitlements. Further, particular emphasis was laid on how Gender Responsive Budgeting can be improved.

Although the Union Budget in India includes a gender budget statement (GBS), there is a need to not only improve the GBS in what and how it reports allocations but also to incorporate GRB into the entire process of budget making. The consultation facilitated an informed discussion on women in the Indian economy with experts from different domains. Based on the presentations and discussions, the PBC developed recommendations for women and the economy in the Union Budget 2025, aimed at government officials, civil society members and the media.

Section 3

Recommendations from the Consultation



The Consultation came up with concrete proposals for ensuring that the 2025-26 Union Budget promotes increased women's economic engagement: these could be classified into three categories - those directly related to enhancing women's economic status; those enabling women's participation in the economy; and the need to enhance institutional capacity for gender responsive budgeting and financing.

I. ENHANCING WOMEN'S ECONOMIC STATUS

i. Women Entrepreneurs and MSME Sector

o Access to Finance:

- ✓ Investments are required for women entrepreneurs to enhance their skills in market linkages, and access finance as well
- ✓ Increase the size of loans available to women and remove the bias of limiting them to small-scale loans.
- ✓ Include women in **mainstream MSME sector schemes**, rather than only in women-specific programs so that they can access more substantial financing

o Technology and Innovation:

- ✓ Allocate funding for introducing women entrepreneurs to **technology at all levels**.
- ✓ Increased allocations are required to promote women's participation in the science and technology sectors, through mentorship support and networking opportunities for innovations and incubation, including in green field enterprises.
- ✓ Public-private partnership (PPP) initiatives to involve the private sector in supporting technological innovations with women entrepreneurs.

o Public Procurement:

- ✓ Raise the **reservation for women in public procurement** to 5% beyond the current 3%
- ✓ Provide a marketing boost by making it mandatory to procure from women's SHGs/FPOs, for example in all government nutrition programmes (School meals and ICDS), institutional catering throughout the public sector including at public educational institutions, and incentivise private sector organizations that procure from women SHGs

ii. Agriculture and Land Rights

a. Improving Skills

- ✓ Gramin Kaushal Vikas Yojana should be aligned with agricultural enterprises and women need to be integrated into the scheme.
- ✓ The Scheme should be designed in a manner that allows for flexibility for women who often have to enter and the exit the systems due to marriage or child birth etc.
- ✓ Allocate funds for skill training for farmer-producer organizations (FPOs) or similar such collectives of women farmers.
- ✓ Ensure skilling in food processing technologies and allied industries

b. Improving Livelihood opportunities

- ✓ Recognize women as **farmers** to enable them to benefit from agricultural programs.
- ✓ Ensure the advancement of land, water and other resource rights for women
- ✓ Ensure access to formal institutional credit at low interest rates for women farmers and enhanced insurance packages to prevent farmer suicides; provide relief packages for families affected by agrarian distress and suicides
- ✓ Ensure direct income transfer through PM Kisan and KALIA (Odisha) to support small, marginal and landless women farmers. The selection of beneficiaries under the PM Kisan Yojana should be extended beyond the land ownership criteria, which marginalizes women, as well as also cover livestock and fisheries sector.
- ✓ Ensure public investments for small, marginal and landless women farmers- land and water resource development, livestock development, infrastructure for local storages for produce, local markets etc
- ✓ Ensure a public procurement policy for women farmers' produce

c. Increasing employment in Agriculture

- ✓ Develop a Human Resource Policy in the agricultural sector to formalize and mainstream women's services as employment. These may include NRLM related services provided by women-Krishi Sakhis, Pashu Sakhis etc
- ✓ Invest in setting up bio-resource centres for landless agriculture labourers
- ✓ Increase employment opportunities for women in agriculture, including in food technologies and food processing industries.

iii. Mahatma Gandhi National Rural Employment Guarantee Act (NREGA)

a. Fund Allocation:

- ✓ Allocate at least **1% of GDP** to NREGA.
- ✓ Raise minimum wages to Rs. 800 per day



- ✓ Address delays in wage payments through provision of a buffer fund
- ✓ Create **revolving funds** for states to ensure continued payment of wages when the central scheme budget exhausts.
- ✓ Increase the **initial budget allocation** to NREGA to avoid delays in wage disbursement.

b. Systemic Improvements:

- ✓ Ensure implementation of legally mandated crèches to improve women’s participation in MGNREGA works
- ✓ Ensure transparency in NREGA’s **Management Information System (MIS)** so workers can access their details easily.
- ✓ Explore opportunities to expand and introduce **urban employment guarantee schemes** for women.



II. ENABLING WOMEN’S PARTICIPATION IN THE ECONOMY

i. Address the care burden

- ✓ There is urgent need for a Comprehensive Policy for Care Work facilitated by the Ministry of Women and Child Development that cuts across relevant other Ministries and Departments.
- ✓ Such a Policy should be backed with commensurate investments in Care including budgets for elderly care, child care and disability care
- ✓ Universal provision for creches will redistribute family-based childcare and also create employment for women and hence should receive policy priority. The commitment about PALNA scheme budgets and infrastructure was to have at least 17000 Anganwadi centre-cum-Creches functioning on the ground by 2026 which should be honoured .
- ✓ Both public and private sectors need to invest in expanding care infrastructure to reduce the unpaid care burden on women

ii. Safety

a. Occupational safety

- ✓ Women engaged in handling hazardous substances or working in hazardous environments need to be provided with adequate protective safety equipment, for example, women who are employed in sectors such as health, sanitation and domestic work



- ✓ Contractors who employ home-based women workers should be responsible for ensuring provision of safety equipment and safe disposal measures as required

- ✓ Occupational health issues need to be addressed within both the formal and informal sector, with expansion of the ESIS health services to women employed by contractors without formal workplace registration.

b. Security not surveillance

- ✓ The issues of women's safety in the workplace needs to be given paramount importance, including safety in all work settings whether it is on a farm, the gig economy, contractual employment or in informal

work spaces

- ✓ Security extends to ensuring safe and functioning proper toilet facilities for women, safe transportation to the workplace and back as well as housing facilities/hostels for working women whenever required
- ✓ Budget spending on items like CCTVs lend themselves to increased surveillance and control of women and certain communities, which is not serving the purpose

c. Effective implementation of existing law

- ✓ The implementation of laws for prevention of sexual harassment requires stronger enforcement in all public and private sector institutions
- ✓ A zero-tolerance policy in all workspaces can create a conducive environment for women's workforce participation and free mobility without policing or 'protectionism'.

iii. Social protection

a. Ensure decent work

- ✓ Increased outlays to guarantee 'decent work' for diverse groups of women, including at least a 'living wage' for women in the informal sector, enhanced wage parity and access to protection of formal labour entitlements
- ✓ A progressive Human Resource Policy with 'decent work' at its core, would reposition women volunteers like Pashu Sakhis under the NRLM, or those in care giving roles like ASHAs and Anganwadi Workers and School Mid-day Meal workers as 'employees' and not just as 'volunteers' and 'resource persons'.
- ✓ Care work must be recognised as an occupation that requires skills and not a voluntary work done "naturally" by women

b. Cash transfers

- ✓ Budgets for comprehensive maternity protection would go a long way in ensuring that young women who are in the paid workforce are not compelled to drop out because of pregnancy.
- ✓ PMMVY should be wage linked: maternity benefit is social security of women workers and hence should be linked to wages, since maternity benefits under ESI and MB Act are linked to wages.
- ✓ Enhanced investments are required for assets creation in women's name rather than relying on cash transfers for consumption purposes.

III. ENHANCING INSTITUTIONAL CAPACITY FOR GENDER RESPONSIVE BUDGETING

1. The GRB process must focus on the needs of women from marginalized communities e.g. single women, SC/ST/DNT/minority women, and women with disability as well as be inclusive of the needs of gender minorities.
2. Participatory budgeting processes need to be followed by involving different groups of women in planning and budgeting for specific schemes.
3. There is need to develop gender - and social groups - disaggregated reporting mechanisms and take it towards gender accounting systems. This will ensure accountability of the government agencies. For example, the report on budget utilisation and expenditures should be disaggregated further to reflect gender and equity concerns and outcomes.
4. Disaggregation within budgets is required to promote equity. For example, the budget for assets creation of SC women should be enhanced. Allocation for direct benefit schemes for SC/ST women should also be increased. A higher budget is required for rehabilitation of women engaged in manual scavenging and the budget on addressing violence against SC/ST women should be substantially increased.
5. The methodology adopted to prepare the Gender Budget Statement also needs improvement. In this regard, the report of the Committee on 'Enhancing Gender Responsiveness of Plans and Budget' and action taken on its recommendations, should be made public.
6. The steps taken to strengthen the GRB process on recommendations of the Working Group of Gender Budget experts should also be made public. The GRB process should



be adopted in the planning and budgeting of the local governments i.e. PRIs and especially the urban local bodies (ULB).

Conclusion

The Development Monitoring and Evaluation Office (DMEO) of the National Institute for Transforming India (NITI) Ayog in their report titled Gender Mainstreaming in Governance¹ suggested that "Generating gender-disaggregated data around women's earnings from self-employment, ownership of business and management, women's migration, ownership of assets, utilisation of basic amenities, among others and creating a portal for all types of data related to women and children:" it is high time this was brought into practice so that the gender budgeting on women's economic role can assume a more robust character. The government should also consider implementing a Gender Responsive Budget Act . Such an Act would *"legally mandate all data collecting institutions to analyse and publish gender-disaggregated statistics"* in the country, as recommended in the NITI Aayog report on Gender Mainstreaming in Governance.



¹ https://dmeo.gov.in/sites/default/files/2022-06/Thematic_Paper_Gender_Mainstreaming_220622.pdf

Section 4

Report of the Consultation

Opening Plenary –Setting the Context

Introductory remarks by Ms. Jashodhara Dasgupta (Chair)

The consultation began with a welcome to all participants by Ms Jashodhara Dasgupta, one of the Co-Convenors of the Feminist Policy Collective. She introduced the FPC to the audience and shared its vision and areas of work. She shared the theme of the fifth Pre-Budget Consultation of the Feminist Policy Collective and introduced Dr. Sona Mitra who would be setting the context of the Consultation, establishing roles and contributions of women (and disadvantaged gender groups) in the economic growth of India



- **Women and Indian Economy - roles and contributions of women in the economic growth of India**

Speaker Dr. Sona Mitra

Dr. Sona Mitra started by putting forth the broad objective of PBC which is to develop a collective charter of demands that could be submitted to the government ahead of upcoming union budget. Starting with a

reference to the notable increase in the women's participation in labour force as per the latest Periodic Labour Force Survey (PLFS), Dr. Mitra delved into the probable reasons for this despite not much change observable in the ground situation. One of the probable reasons could be the change in the enumerators' training and the method of capturing data, however these training manuals are not available in public domain. It is significant that the remarkable increase has been seen among the self-employed rural women working mainly in agriculture sector. Further, the share of older women in work has increased as compared to the younger women. In urban areas, the younger women have cited childcare and household work as the reasons for not working. It is important to look into this and see how the participation of younger women in the workforce can be improved.

Referring to the title of the consultation, Dr. Mitra expanded on the 'wins, woes and ways forward'.

- ✓ **Wins** include being able to engage women in the economy sustainably (increase in women's participation in labour force), the long overdue recognition of the care

economy and discussions among government agencies on how to facilitate building care infrastructure to enable women to participate more actively in the labour force.

- ✓ **Woes** include lack of clarity on how to generate quality employment for women by recognising women's needs and aspirations, persisting lack of understanding of reasons leading to women's exclusion from the entire job market and lack of focus on the traditional avenues of work that women had in the past (focussing only on digital skilling). She pointed out that older rural women going back to agriculture cannot be considered as a desirable development; whereas in urban areas the opportunities created for women are mainly for petty services or the precarious gig economy.
- ✓ **Ways forward** include exploring avenues for generating jobs for women in white collar jobs; the formulation of a Comprehensive Care Policy for women with the Ministry of Women and Child Development (MWCD) taking the lead in this and need for investing big time in Care Infrastructure to avoid economic losses, with appropriate budgetary allocations in the budget to work towards strengthening care economy in the country. It is important for the government to take a lead in investments on care infrastructure and show a way to other private investors.

Panel I - How can budgets promote increasing diverse women's employment?

Opening remarks by Ms. Radha Chellappa (Chair)



Ms. Chellappa started by sharing that there was a notable allocation in last year's Union Budget on boosting women labour force participation through different schemes and programmes and on ensuring their safety and security. A few

government initiatives in this direction include MUDRA loans, *Lakshpati Didis*, *Ajeevika Gramin Yojana* among others. Despite these initiatives there remain hurdles and barriers to women's participation in the paid workforce.

- **National Rural Employment Guarantee Scheme under MNREGA**

Panel Speaker: Arjun S. Unnikrishnan

Mr. Unnikrishnan focussed on women working under National Rural Employment Guarantee Scheme (NREGS within the Mahatma Gandhi National Rural Employment Guarantee - MNREGA). He started by raising a question as to why women NREGS workers, especially the

elderly and disabled, need to come to Delhi to demand their rightful wages. The delay in wages is one of the reasons that is driving women away from NREGS. Moreover, there is a need for transparency in the NREGS MIS (Monitoring Information Systems) so that workers can also access it. More funds need to be allocated for NREGS in the Union Budget along with Revolving Funds for the states so that when the scheme budget is exhausted, states can use the funds from this. There is a need for more discussions on urban employment guarantee, given that there is a significant need for it. The MNREGA Morcha has raised the demand for 1 per cent of GDP to be allocated for NREGS.

- **Agriculture sector**

Panel Speaker: Ms. Seema Kulkarni

Ms. Kulkarni shared her experience of working with women farmers. She shared that a large number of women in rural India are engaged in agriculture taking care of mostly petty work on a seasonal basis. There is an issue of unavailability of work for women throughout the year. There is a need to explore what work women can do in a sustainable manner. Government *Gramin Skill Development* programmes completely ignore women's reality and their needs. Skill training on FPOs can also be considered. Recognition of women as farmers is important first step while framing schemes to support farmers. The fact that most women farmers do not own land in their own



name is a significant hurdle for them to access different agricultural subsidies and inputs as well as the cash support given to farmers (PM KISAN). Unfortunately, the demand for gender disaggregated data remains unaddressed. Lack of human resource policy in the agriculture sector is another problematic aspect.

Violence against women is on the rise and is an important issue in the agrarian sector. Safety and social security are a few important areas to ensure women's participation in work. Women from the disadvantaged social categories (mainly *dalits* and *adivasis*) are taking on the major burden of agrarian stress. Ecological distress has to be considered while looking at the social distress. Keeping in mind the reality of crushing debts and farmer suicides, it is imperative to have substantial relief packages for the family members of farmers committing suicide. The challenge is to see how these proposals and different policies gets translated into budget proposals.

- **Micro, Small & Medium Enterprises**

Panel speaker: Preethi Rao

Ms. Rao shared her insights on women entrepreneurs and their challenges. She shared that 1 in 5 entrepreneurs in India are women; 65 percent out of these are 'homepreneurs' or home-based micro-entrepreneurs, with very low-income levels. Women from marginalised groups are worst affected. Women are involved mostly in traditional occupations. Many schemes are in place to provide access to finance but it is observed that only small loans are made available and that too for only women-specific schemes. This deprives women from accessing better financing options for mainstream schemes in the MSME sector. There is an urgent need for introducing women to technology; it should start with adequate budgets being allocated for it at different stages. Public Private Partnership (PPP) model can be used to motivate the private sector to involve and support women entrepreneurs. There is only 3 percent of reservation on public procurement for women which is too low to ensure their access to markets for their products and services. More focus is needed for linking SHGs to markets.

Concluding Remarks by the Chair

The session focused on the importance of budgets to promote women's employment including women belonging to the marginalised groups. The key observations include that women hardly get any mentorship or have networks and hence need more support. It was also suggested that it is important to strategically find ways to enhance women's interest in the larger government financing schemes so that women can benefit from them. Considering the current environment, there is a need to increase budget outlays towards tech and digital entrepreneurship for women. It was also suggested that a human resource policy is required in the agriculture sector so that the services provided by women are mainstreamed and considered as employment. Moreover, the increase in the reservation on public procurement for women is also recommended. It is suggested that for schemes like NREGA, there should be a provision for revolving funds to the states so that when the scheme budget is exhausted, states can rely on this.



Panel II: How can budgets provide the enabling environment for diverse women's employment?

Opening remarks by Dr. Mridul Eapen (Chair)

Dr. Eapen started the discussion by sharing the universal aspects that facilitate enabling environment for women to work: which include childcare provisions, safety and security at workplace, accommodation, elderly care among others. Though these are universal aspects but there are some specific aspects to the diverse groups. Identifying these aspects and demanding them is the way forward.

- **Fair wages, occupational health and social security**

Panel speaker: Neetha N.

Dr. Neetha spoke at length on fair wages, highlighting the significant difference between male and female wages/earnings both in urban as well as rural areas. The difference gets even higher for self-employed categories, where, interestingly, women are mainly concentrated. There are many occupations such as domestic work where minimum wage is not fixed by some states which needs immediate attention. Even when minimum wages exist, gender differential exists due to poor implementation of the law. There should be gender parity in terms of wage payments. Women from marginalised groups are over-represented in low paying jobs and it is in these sectors that wage differentials are sharper.



The discussion on wages should move towards demand for 'Living Wage' i.e. income sufficient for anyone to make ends meet covering essential expenditures. In fact, we urgently require more allocations in important employment guarantee schemes i.e. NREGA. The important question to be asked is whether the government is being fair to scheme workers like Anganwadi Workers, ASHA and so on. In the private sector, it is proposed that government should give some kind of incentive or subsidy to the employers as incentives for paying fair and equal wages to women, which would in the long run help in addressing the gender differentials in wages .

In terms of occupational health, public infrastructure should be enabled for facilitating women to work including, availability of basic facilities such as hygienic toilets, transport facilities, last mile connectivity and so on. When we talk of social security for women, we should use the term 'social protection' which is much wider than social security and caters to the need of

diverse groups of women. The critical question is public investment in nutrition and education without which it is impossible to ensure a healthy working class .

- **Maternity benefits and arrangements for childcare**

Panel speaker: Ms. Sudeshna Sengupta

Ms. Sengupta explained how women’s economic participation was related to important aspects like maternity benefits and arrangements for childcare, among others. There has been a provision of creches in the Labour Laws since 1948 but none of the Annual Reports (till date) reports the number of operational creches. Similarly, there is no mention in the data of maternity benefits as well. In 2017 the government announced the Pradhan Mantri Matru Vandana Yojana (PMMVY), a conditional maternity benefit scheme as per provisions under the National Food Safety Act, 2013. The PMMVY provides Rs 5,000 compensation for “partial wage loss” for pregnant women and lactating mothers but only during the first pregnancy; in 2022, the scheme was updated and offered an allowance of 6,000 to a second child if the infant is a girl; which is incentivising parents to give birth to a single child as well as promote the acceptance of girl children. Maternity benefit schemes face implementation issues in addition to under-resourced budget allocations and inadequate cash support, which is arbitrary and not wage-linked. Universal provision of maternity benefits and creches would go a long way in ensuring that young women who are in the paid workforce do not drop out. The PALNA scheme for creches can give ample employment opportunities for childcare work but it is inadequately funded i.e. budget outlay is less as compared to the actual requirement. To ensure quality childcare, it is pertinent that the childcare workers get decent work which is adequately paid but sadly this is not the case. It is important to recognize the work and rights of domestic workers and women should not be treated as supplementary earners.

- **Mobility, Safety, Education and Financial Inclusion**



Panel speaker: Dr. Niveditha Menon

Dr. Menon shared her thoughts on working women’s mobility, safety, education and financial inclusion. Providing safer routes for women, freebies in transport for women, and providing last mile connectivity are traditional issues related to women’s safety and accessibility in transport services. However, mobility is much more than this: it refers to women’s freedom to move around safely without being monitored or to move away from

home due to employment. For example, the availability of women's hostels (in terms of safe shelter) will enable a special form of women's mobility especially when they are working at a distance from home. Women of the marginalised groups like informal waste workers often faced limited mobility due to household income constraints. There is a need to develop a framework for gender responsive budgeting in relation to public spaces. The way funds are used is an issue affecting women's safety: since the idea of violence against women is very narrow; funds are used for either protectionism, surveillance or rehabilitation. The degree of safety in public spaces differs for different groups of women and we need to adopt an intersectional lens here. Allocation of funds towards women education is also decreasing and women are often under high debts which they found difficult to pay off. A persisting problem is the unavailability of data related to women. It is important to create a pool of reliable data to understand the trends related to various aspects of women to enable us to demand for policy measures.



- **Dalit Women's Economic Rights**

Panel speaker: Beena Pallical

Ms. Pallical while speaking on *Dalit* women's economic rights shared that the number of women engaged in manual scavenging remains the same in the country (despite there being the law to eliminate it for many years) whereas the budgetary allocation towards their rehabilitation is decreasing year after year. She pointed out that out of 11.3 percent of the total budget that has been allocated for Scheduled Castes, only 3.2 percent is being used on the ground through specific schemes. The rest of the money is spent on things that have no direct relevance with the communities. There has been decrease in the participation of *dalit* women in NREGA due to the lack of special provision for employment of *dalit* women. There is inadequate allocation towards schemes / programmes meant to curb violence against women particularly *dalit* women who do not feel safe in their workspaces. The demand of the community is that 50 percent of the total allocation for the welfare of Scheduled Castes and

Scheduled Tribes (SC/ST) should be towards schemes meant for the benefits of SC/ST women. The budgets for assets creation should be enhanced and the allocation for direct benefit schemes should be increased. A far higher budget is required for rehabilitation of women engaged in manual scavenging. The budget towards addressing violence against SC/ST women should be substantially increased. A multi-pronged approach should be adopted to address unemployment issues and disaggregated data developed on the women of these communities so that relevant schemes and programmes can be designed. It is important that budgets for the relevant schemes should be developed in discussion with the community.

Concluding Remarks by the Chair

Gender budgets are still unable to cover diverse communities of women and it is high time this is addressed. Creches are not the only solution to enable women to engage in paid work. It is pertinent that any new data generated should be gender disaggregated as without this gender budgeting becomes very difficult. It is important to provide explanatory notes in the Gender Budget Statements to enable users to understand the logic behind the reporting; Kerala has been doing this in their Gender Budget Statement. We should keep advocating for equal wages for women and men in both formal and informal sector. Like the Pay Commission, it is suggested to have a similar Commission on Scheme Workers. It would be helpful if every sector/department takes care of the women belonging to that sector/department rather than all the burden being given to MWCD. There is an urgent need for sensitization of people to the diverse groups of women and the government should take initiative in this direction with support from expert organizations. It is pertinent to address the occupational health of women. Diversification in agriculture needs to be considered to employ more women as many women will remain in this sector for a long time.

Panel III: How can we move towards meaningful gender budgeting, improving the GBS and gender budgeting processes?



Remarks by Dr. Susan Fergusson (Chair)

Dr. Fergusson started by explaining the need for strengthening Gender Responsive Budgeting in the country. While law plays an important role in ensuring

women's empowerment, it is also important to look into the mechanisms of budgets to promote women's empowerment. Financing for gender equality is lacking globally. There have been a lot of commitments towards women's welfare but there isn't adequate financial planning to support them. Gender Responsive Budgeting is an important mechanism of financing and what India is doing towards Gender Responsive Budgeting is crucial for the world.

Gender responsive budgeting is an important mechanism of financing gender equality. The Consultation brought forth issues of how Gender Responsive Budgeting can be further improved, in which the entire design and architecture of Gender Transformative Budgeting and Financing needs to be changed. There have been many statements of commitments towards women's welfare, but these have not been matched with adequate financing. It is important to address existing gaps in institutional training and capacity building on GRB. For this every Ministry/Department needs to reflect on how they can contribute effectively towards gender equality and create an enabling environment for diverse women's groups and collectives.

- **Overview of gender budgeting processes and improving GBS**

Panel speaker: Dr. Aasha Kapur Mehta

Dr. Mehta presented an overview of gender budgeting processes and how we can improve the Gender Budget Statement in the country. The gender budget statement has been revised and a new Part C has been introduced. Several ministries were unable to report in the statement as they could not meet the 30 percent criteria; now with the introduction of Part C some action from these ministries is expected. The advantage of Gender Budget Statement is that it forces the ministries/departments to engage with gender budget even though it is often done in an ad-hoc manner. This year the Ministry of Rural Development reported pension schemes in their Gender Budget Statement. The share of the gender budget in the total union budget has increased this year. New ministries/departments have started reporting in the Gender Budget Statement this year. However, it is only four ministries that have something substantial to report in Part A of the statement this year. In Part B, six ministries are forming 89 percent of the total Part B. Part C has only one ministry. Gender budgeting is not a one-time activity. Every department needs to think deeply on how their department can contribute towards gender equality and make enabling environment for diverse women's groups. Gender gap at old age is a crucial aspect where women are worst affected. There is a clear gender bias in the issues related to health.

- **Mainstreaming Gender Budgeting Processes into Climate Plan and Policy**

Panel speaker: Dr. Aditi Kapoor

Dr. Kapoor shared her views on the need for mainstreaming gender budgeting processes into climate plan and policy. Mainstreaming climate change in gender budgeting is crucial. State

Action Climate Plans are completely gender blind. State Action Climate Plans are sectoral. Adaptation measures should keep in mind that women remain more affected by climate change. It is important for departments to question as to how many women will get affected by climate change in their sectors. Further, they should also see how many of their schemes help making women resilient to climate change. Early warnings for disaster are reported in Part B but there is no clarity on this reporting; however, early warnings should be given to women as well. Disaster response/management policies should be gender sensitive as women are worst affected during disasters. Agriculture gets affected by disasters and the sector employs more women than men but no specific focus is given to women's needs during disasters. Heat action plans have no provisions looking at gender. Transparency of gender budget data is an imperative and explanatory notes can be added for clarity. Every scheme should clearly state how many women are getting affected by climate change directly or indirectly. Participatory budgeting process need to be followed to involve women in planning and budgeting.



- **Annual Expenditure on Gender Budgets**

Panel speaker: Mr. VR Raman

Mr. Raman threw light on the annual expenditure on gender budgets and pointed out that treating allocations as expenditure is a major fault. The expenditure data is not gender disaggregated which is problematic. Actionable commitments are required by

the government. Recommendations cannot be specific if the commitments are not listed properly. It is important to develop gender disaggregated reporting system and then take it towards gender accounting. This will help in ensuring the accountability of government. Medium-term planning is missing and some solution can be thought of to address this, since it is important to benchmark the spending and its accounting. It is important to address institutional training and capacity building gaps that are existing. Availability of budget data is becoming difficult; we need to find ways to access disaggregated data. We need to pay attention to what states are doing, and it is important to ensure that states present their gender budget statements properly.

Annexure 1- Agenda

Feminist Policy Collective Fifth Pre-Budget Consultation,
Juniper Hall, India Habitat Centre, New Delhi, 7 November 2024

Women in Indian Economy: Wins, Woes and Ways Forward

Time	Agenda
9:30-10:00 am	Registration & Introduction
10:00-10:45 am	Panel
Opening Plenary – Setting the Context: Women and Indian Economy	<ul style="list-style-type: none"> ● Jashodhara Dasgupta (Chair) ● Sona Mitra
10:45–11:15 am	Tea Break
11:15 am - 12:45 pm	Chair -Radha Chellappa
Panel I - How can budgets promote increasing diverse women's employment	Panel : <ul style="list-style-type: none"> ● Arjun S. Unnikrishnan - <i>NREGA</i> ● Preethi Rao - <i>MSME</i> ● Seema Kulkarni- <i>Agriculture</i> Q&A : 20 minutes Closing Remarks by Chair : 10 minutes
12:45–1:45 pm	Lunch Break
1:45–3:15 pm	Chair - Mridul Eapen
Panel II - How can budgets provide the enabling environment for diverse women's employment?	Panel : <ul style="list-style-type: none"> ● Neetha N - <i>Fair wages, Occupational health, Social Security</i> ● Sudeshna Sengupta - <i>Maternity benefits, Arrangements for childcare</i> ● Niveditha Menon - <i>Mobility, Safety, Education, Livelihood and Financial Inclusion</i> ● Beena Pallical - <i>Dalit Women's Economic Rights</i> Q&A : 20 minutes Closing Remarks by Chair
3:15-3:45 pm	Tea Break

3:45-4:45 pm	<p>Chair- Susan Fergusson</p> <p>Panel :</p> <ul style="list-style-type: none"> ● Aasha Kapur Mehta - <i>Overview of gender budgeting processes and improving GBS</i> ● Aditi Kapoor - <i>Mainstreaming Gender Budgeting Processes into Climate Plan & Policy</i> <p>Q&A : 10 minutes</p> <p>Closing Remarks by Chair</p>
4:45-5:00 pm	Wrap up, vote of thanks

Annexure 2

Participant List

Panel speakers/chairs	Organisation
1. Aditi Kapoor	Alternative Futures
2. Arjun S. Unnikrishnan	NREGA Sangarsh Morcha
3. Asha Kapur Mehta	Institute for Human Development/FPC
4. Beena Pallical	National Campaign for Dalit Human Rights
5. Jashodhara Dasgupta	Independent researcher/FPC
6. Mridul Eapen	Centre for Development Studies, Kerala
7. Neetha N	Centre for Women's Development Studies
8. Niveditha Menon	Centre for Budget and Policy Studies
9. Preethi Rao	LEAD at KREA
10. Raman VR	CBGA/FPC
11. Radha Chellappa	IWWAGE/FPC
12. Seema Kulkarni (Panelist)	SOPPECOM/FPC
13. Sona Mitra	IFMR/FPC
14. Sudeshna Sengupta	-
15. Susan Fergusson	UNWomen
Other participants	Organisation
16. Abhilasha Sood	UNWomen
17. Aiman Haque	FPC Coordinator
18. Aneek Chowdhury (Volunteer)	IWWAGE
19. Anvesha Ghosh	ISST
20. Bidisha Mondal (IWWAGE)	IWWAGE
21. Dipa Sinha	Independent researcher/FPC
22. Divya Singh (IWWAGE)	IWWAGE
23. Jahnvi Andharia	ISST/FPC

24. Mridusmita Bordoloi	IWWAGE
25. Nilangi Sardeshpande	SAHAJ/FPC
26. Nesar Ahmed	Budget Analysis and Research Centre/FPC
27. Pritika Pariyar	NCDHR
28. Prakriti Sharma	IWWAGE
29. Renu Khanna	SAHAJ/FPC
30. Ritu Dewan	Independent researcher/FPC
31. Radhika Jagtap (Volunteer)	ISST
32. Sandhya Srinivasan	Independent researcher
33. Sanghamitra Dhar	UN Women
34. Sarojini Ganju Thakur	Independent researcher/FPC
35. Shuchita Rawal	CBGA
36. Sejal Dand	ANANDI
37. Shruti Ambast	Center for Gender Equity and Health
38. Sreerupa	ISST
39. Swati Raju	Mumbai University
40. Sruthi	IWWAGE
41. Vidhi Singh	IWWAGE

Additional participants joined online

Annexure 3

Speaker Bios

Opening Plenary

Jashodhara Dasgupta

Jashodhara Dasgupta is an independent researcher based in India with over 30 years of experience on gender, public health and rights-based approaches. Jashodhara has been part of setting up four feminist organizations in India and is currently on the Board at SAHAYOG and a Co-Convenor of the Feminist Policy Collective in India. She led the women's health and rights organization SAHAYOG for 12 years and supported grassroots women's leadership for health and its social determinants. She has nurtured national and international civil society networks for advocacy around sexual and reproductive rights. Jashodhara has published her research in a number of peer-reviewed journals and been part of several academic and government committees, including the high-level Expert Group on Universal Health Coverage (Planning Commission, Government of India) as well as the first and second Lancet Commissions on the Political Determinants of Health at the University of Oslo.

Sona Mitra

Sona Mitra is a researcher, currently working as the Principal Economist at IWWAGE—an initiative of LEAD at Krea University. She has worked in the area of women and development for the last one and a half decades. Her research focus is critically examining the gender gaps in the labor market, using existing labor-force surveys provided by the Government of India. She has also worked in-depth on issues related to gender budgeting and financing using data on public finance. Sona is adjunct faculty at Ambedkar University, Delhi. Prior to IWWAGE, she has worked with the Centre for Budget and Governance Accountability (CBGA), National Institute for Public Finance and Policy (NIPFP), and Centre for Women's Development Studies (CWDS). She has been an independent consultant with UN agencies working on women's empowerment and has served as technical adviser to several studies conducted by multilateral and non-profit organizations. Sona regularly publishes articles in peer-reviewed journals, chapters in books, and opinion pieces in leading newspapers and magazines.

Panel 1

Radha Chellappa - Chair

Radha is a qualified senior level professional having more than three decades of expertise in the development and humanitarian sector—in operations, management and programmes. She has worked in South Asia, particularly in India and Nepal, with multiple stakeholders including governments, UN agencies, INGOs and civil society organizations. Prior to joining IWWAGE, she has held diverse senior level positions including representative positions in the United Nations. Her thematic excellence lies on gender equality and inclusion, women empowerment, gender-based violence, emergencies, social protection, livelihood and skill building, environment and climate, and migration.

Arjun S. Unnikrishnan

Arjun is currently serving as the Coordinator at NREGA Sangharsh Morcha and is actively involved with the Right to Food Campaign. He has previously been a Democracy and Constitutional Values Fellow with the School for Democracy, Rajasthan.

Preethi Rao

Preethi brings over 14 years of experience in international development to her current role at LEAD, where she oversees the leveraging evidence function and contributes to strategic decision-making. She works closely with partners across policy, industry, and civil society to drive impactful partnerships across financial health and wellbeing, women's economic empowerment and entrepreneurship development, among other areas. Preethi also spearheads learning and training initiatives at LEAD. Preethi is also a co-chair of the WeProsper Coalition's steering committee. Previously, Preethi served as Director of the Jaipur Digital Payments Lab at Catalyst (IFMR). She also supports Policy, Advocacy and Communications

(PAC) for IWWAGE, an initiative of LEAD, and has been instrumental in establishing knowledge and technical partnerships with government bodies.

Seema Kulkarni

Seema Kulkarni is one of the founding members of the Society for Promoting Participative Eco-System Management, Pune, India (SOPPECOM). She is a senior fellow here and coordinates the gender and rural livelihoods activities within the organization. She has coordinated various studies and programmes around decentralization, gender and land, water and sanitation. She has published several articles/book chapters around issues of gender, water, sanitation and rural livelihoods. She has been associated with Stree Mukti Sangharsh Chalwal, the movement for the rights of Single women in Western Maharashtra and is involved in the Coalition of women's groups in Maharashtra, Stree Mukti Andolan Sampark Samiti. She is currently a member of the National Facilitation Team of Mahila Kisan Adhikar Manch (MAKAAM), a Forum for women farmers' rights and a core member of the Feminist Policy Collective (FPC). She has made a consistent effort towards bringing in a feminist analysis in research and actions in the areas of water, land and agriculture.

Panel 2

Mridul Eapen- Chair

Dr. Mridul Eapen is Honorary Fellow at the Centre for Development Studies, Trivandrum and former Member, Kerala State Planning Board. Her major work is on making Planning and Budgeting gender sensitive and in the Planning Board she led the work on preparing a Gender and Child Budget which was presented with the annual Kerala Budget as a separate document since Kerala's 13th Five Year Plan period, 2017-18 to 2021-22.

Neetha N

Neetha N is currently Professor and Deputy Director at the Centre for Women's Development Studies (CWDS), New Delhi. Her academic interest covers women's employment, women workers in the informal sector, domestic workers, unpaid domestic and care work and labour migration. She has undertaken many research studies and has published extensively in national and international books, journals and newspapers.

Sudeshna Sengupta

Sudeshna Sengupta is an Independent Consultant and Researcher. She has been doing policy advocacy and research on issues like childcare, maternity entitlements, women's work and care and early childhood care and education for about 2 decades. She is part of the Steering Group of Forum for Creches and Childcare Services (FORCES).

Niveditha Menon

Niveditha Menon is the Director at the Centre for Budget and Policy Studies (CBPS), Bangalore, India. She has more than two decades of research experience in diverse areas. While she

specializes in gender, her experience ranges from gender violence to education, technology, collectivisation, urban poverty. In recent years, she has started engaging with issues of public spaces and gender responsive budgeting. Niveditha has a PhD in Sociology and Demography, with a minor in Women's Studies from Pennsylvania State University.

Beena Pallical

Beena J Pallical is a Dalit women Leader and currently General Secretary, **National Campaign on Dalit Human Rights (NCDHR)-DAAA**. After about a 10-year stint in the corporate sector in marketing, she decided to move to the social sector and over the last 14 years she has been with the NCDHR working on Dalit Economic Rights. Her main focus continues to be on Economic Justice and specifically looking at Gender Equity; she also works around targeted budgets, fiscal accountability and governance. Her focus the last 5 years has been on how to enable youth to access their right to education. She is also chair of the **Asia Dalit Rights Forum** and has also been working on the intersectionality of business and human rights through capacity building of companies on Diversity, Inclusion, Equity and Justice to enable companies to recognise the local contexts of marginalization and bring in the excluded voices to the fore. Also helps companies to build their policy on inclusion and diversity. She is also the Vice-chairperson of the Global Call to Action Against Poverty (GCAP) Foundation!

Panel 3

Susan Fergusson - Chair Country Representative, UN Women India

Susan J. Ferguson has had a distinguished career in international development, with a focus on gender equality and social justice. She joined UN Women in 2017 and has since contributed significantly to advancing the organization's mission. With over twelve years of experience living and working in South Africa, the Solomon Islands, and Papua New Guinea, she has been instrumental in driving regional development initiatives in these areas. Ms. Ferguson also brings extensive experience from her work with grassroots development agencies, where she established and managed social services and developed social policies and programs for Local, State, and Federal Governments in Australia. Before her current role in India, she served as the Country Representative for UN Women in Papua New Guinea. As a passionate development practitioner, she is committed to the mandate of achieving equality for women and girls worldwide. An Australian national, she holds a master's degree in international and Community Development.

Aasha Kapur Mehta

Professor Aasha Kapur Mehta is a Founder Member of the FPC and is Chairperson, Centre for Gender Studies at the Institute for Human Development, Delhi. Prior to this, she was Professor of Economics at Indian Institute of Public Administration, New Delhi, where she worked for many decades. She has served on several Committees, Task Forces, Missions and Working Groups constituted by Planning Commission, NITI Aayog, Cabinet Secretariat and several Ministries/ Departments of Government of India. She led the work of the Chronic Poverty

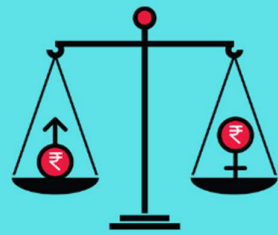
Research Centre in India. Her books, articles and working papers are on poverty, poverty dynamics, deprivation, human and gender development indicators, gender budgeting, inaccuracies in estimating female work force participation, gender related data gaps, estimating the monetary value of women's contribution to GDP, impact of ill health on women's care burden, and policy imperatives for achieving SDG1 and SDG3.

Aditi Kapoor

Dr. Aditi C. Kapoor (PhD), Co-founder & Trustee of Alternative Futures, is a social scientist with over 30 years of rich experience in disaster risk reduction, climate change, livelihoods and vulnerability & capacity assessment - all with a strong focus on gender justice. Dr. Aditi's expertise lies in evidence-based research, policy engagement, andragogy and communication. She has contributed to developing university-level curricula and teaching. Her doctoral thesis on gender and climate change adaptation, based on primary farmer-level data from flood, drought and cyclone-prone areas in India, explores the inter-linkages between policy, practice and investment for a climate-just and gender-just transition to organic agriculture. Currently, Dr. Aditi takes on research and consultancy projects and is a consultant with the Asian Development Bank and an Associate with the Environmental Management Consultancy.

VR Raman

V R Raman is a seasoned public policy, systems and governance expert with multi-disciplinary, multi-domain experience and expertise. He holds a work profile spanning over 3 decades, spread across sectors such as health, WASH, nutrition, education, disaster resilience and climate change, in both rural and urban settings of India and globally, with a focus on gender and social justice. Raman has been contributing at grassroots, sub-national, national, and international levels in a variety of roles. He has played pivotal roles in five flagship national missions of India and has actively fostered and spearheaded development programs under unique state-civil society partnership arrangements in several underprivileged regions of India. His dedication to accountability and rights-based approaches is evident through his involvement in the community-based monitoring processes of various development programmes. His contributions to national and state level budget analysis processes started in 1999 which spanned across multiple sectors and specific topics related to equity and inclusion. He has been part of several important committees and boards and has authored several publications. He is an alumnus of the University of the Western Cape, South Africa and University of Calicut, India.



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