

# Opportunities for transformative financing for women and girls

Ideas for Union Budget 2021-22

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## About this paper

This paper draws on a pre-budget consultation hosted by [IWWAGE](#) and [The Quantum Hub](#) (TQH) on 1 October 2020, 'Transformative financing for Gender Equality in a COVID-19 context' to inform the Union Budget 2021-22. The aim of the consultation was to identify and amplify the needs of millions of women and girls whose lives have been disrupted and severely affected because of the pandemic, but also account for the disadvantages and inequities that existed even before COVID-19.

IWWAGE invited experts<sup>1</sup> from academia, civil society, NGOs, and donor bodies, who have been actively advocating for transformative financing for gender equality in India. These experts shared their insights from current and past experiences to shape an actionable agenda to improve the lives of women and girls in the current context. IWWAGE, like some of the experts invited for the consultation, is part of the Broad-Based Committee on Gender Budgeting and Analysis that has been set up by the Ministry for Women and Child Development (MWCD). We used this opportunity to provide suggestions to support the gender responsive budgeting efforts of MWCD and that of other relevant ministries, and also shared these with the Ministry of Finance in response to their request for ideas for Union Budget 2021-22. We also aim to share insights from this consultation among key decision makers, relevant line ministries and departments, and to a wider audience engaged in shaping the agenda on advancing gender equality and women's economic empowerment in India.

This paper has been jointly developed by The Quantum Hub (TQH) and IWWAGE.

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<sup>1</sup> Please see pp. 30 for the list of participants who attended the consultation.

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## Introduction

Evidence shows that women and girls have faced disproportionate impacts since the onset of the COVID-19 pandemic and the lockdowns. They have lost more jobs than men, their savings have depleted, their burden of unpaid care work has increased, and with reports of the rising 'shadow' pandemic of violence, their safety is at risk. India already faces the ignominy of having very low female labour force participation rates for a country of its size and growth rate. Unless immediate steps are taken, we face the risk of losing half our productive population, that can contribute to an economy in need of resurgence. In this note, we present a few ideas to be considered for the Union Budget 2021-22 that are critically linked to advancing women and girls' economic empowerment.

In this background, a consultation was organised by IWWAGE and TQH on 1 October 2020 with leading experts to discuss suggestions on priority issues emerging in the COVID-19 context that are most vital to the empowerment of women and girls. With these issues at the centre of our discussion, this paper provides evidence and data-informed gender responsive policy recommendations for the Union Budget 2021-22. The paper includes the following sections:

1. *Financing the priorities of women and other vulnerable groups through an expansionary fiscal policy.*
2. *Suggestions on generating relevant gender disaggregated data and evidence to support gender-responsive budgetary decisions.*
3. *Suggestions for strengthening institutional mechanisms for gender responsive budgeting and reporting.*
4. *Sector specific suggestions for prioritising and improving the quality and quantity of investments for women and girls in the short and medium-to-long term.*

The paper also identifies relevant Ministries concerned with identifying the budgetary priorities for investments in women-specific and women-related programmes and schemes for all suggestions made.

### **1. Financing the priorities of women and other vulnerable groups | The case for an expansionary fiscal policy**

We need to acknowledge the overall macro-economic environment in which the Government of India is operating. The lockdown due to the COVID crisis caused substantial damage to the Indian economy. The GDP for the first quarter contracted by 23.9 percent with key sectors of employment creation like construction, trade, hotels and manufacturing seeing substantial contraction in output. This resulted in increased unemployment (6.67 percent as of September 2020) as well as a decline in the labour force. Such job losses have disproportionately affected women. Media reports citing evidence from various surveys show that the number of men who reported themselves as employed, dropped by 29 percent between March 2020 and April 2020, while for women the decline is 39 percent.<sup>2</sup> This has also resulted in a fall in consumption levels in the economy (down by 27

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<sup>2</sup> S, Rukmini, 2020. [How covid-19 locked out women from jobs.](#) *Mint*

percent in the first quarter), which is especially worrisome as consumption constitutes more than 50 percent of India's GDP. Further, there has been a huge loss in tax revenues of the government (31 percent decrease in direct tax and 11 percent decrease in indirect tax in the first quarter).

Given these issues, we recognise that the government is facing significant challenges of bringing the Indian economy back on the growth path while maintaining fiscal stability. Several economists are suggesting that the government consider providing a further fiscal stimulus to revive the economy and increase consumption levels of the most vulnerable groups by investing in infrastructure that can create jobs; expanding social safety nets and promoting social security<sup>34</sup>.

## **2. Generating relevant gender disaggregated data |**

### Evidence to support gender-responsive budgetary decisions

There is an urgent need to develop a roadmap for creating a gender disaggregated data and evidence system at all levels of governance, a need that existed even prior to the pandemic. The absence of continuous data on key development indicators impede a fair evaluation of existing schemes, and risk skewing perspectives for budgetary decisions in the future.

For instance, few small-scale surveys, rapid surveys and micro-studies have sporadically captured numbers of migrant workers but there is a lack of nationally representative surveys that provide a count of gender disaggregated migrant worker details by sector of employment since 2007-08. This inhibits policymakers and practitioners to design and appropriately target gender responsive policies and programmes, which further impede women's socio-economic empowerment. The following suggestions may be considered:

- Ministry of Women and Child Development can consider working more closely with the Ministry of Statistics and Programme Implementation for coordinating, conceptualising, a gender disaggregated data framework and data collection system on key indicators. A joint workshop by both ministries with statistical and gender experts and economists to prepare a roadmap for data collection on indicators can be a first step to track policies relevant for women's empowerment.
- Rolling out important government schemes and programmes for women's empowerment and align with those ministries for collecting gender disaggregated information in their MIS

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<sup>3</sup> <https://www.livemint.com/opinion/online-views/a-proposed-fiscal-strategy-for-a-sustainable-economic-recovery-11608218716712.html>

<sup>4</sup> <https://indianexpress.com/article/opinion/columns/government-cites-lack-of-fiscal-space-for-reluctance-to-provide-adequate-support-to-economy-this-is-odd-7105005/>

### 3. Suggestions for strengthening institutional mechanisms | Gender responsive budgeting and reporting under the gender budget statement

GRB was first introduced in the Union Budget 2005-06. The exercise culminated into presenting a Gender Budget Statement (GBS) annually with the Union Budget. This statement highlights the quantum of expenditure earmarked for women-specific and women-related programmes of various ministries. Since its introduction, GBS reported a consistent 4-5 percent of total union budget expenditures as set aside for women. However, the GB statement needs to be refined in a number of ways to make it more useful for policy purposes. Below we provide a few suggestions to make the GB statement and the GRB process more actionable:

- The GBS has transformed into an ex-post accounting exercise that provides information on the magnitude of expenditure on women in several government programmes. However, the statement also excludes important programmes and policies that address women and girls' needs due to inadequate experience and lack of GRB process in some relevant ministries. For example, the Ministry of Jal Shakti may consider reporting under the Jal Jeevan programme as regular supply of piped water has immense impact on women's time-use.
- The statement also suffers from over reporting of expenditures on women by allocation a fixed percentage of the expenditure to women without specifying the heads of expenditure. This creates errors in reporting demand for grants in Part A and Part B of the Gender Budget Statements that need to be minimised. Ministries can consider sharing explanatory briefs to justify the entry in the GB statement.
- All ministries could develop roadmaps for how they plan to meet gender needs and bridge existing gender gaps, especially those such as in law and order, transport, infrastructure, power, IT, petroleum and natural gas, science and technology, and so on.

Additionally, there is a need to:

- Develop a mechanism for using the gender-sensitive checklists developed by MWCD by all ministries. This includes three parts: planning and budgeting; performance audits; and future planning and corrective actions. Reporting of allocations can be improved and become more accurate through such mechanisms.
- Track expenditure across schemes and ministries and identify causes for low spending and/or utilisation.
- Allocate adequate resources for gender sensitisation and build capacity of government officials at all levels across sectors, to improve gender responsiveness of programming, budgeting, and implementation of government interventions.
- Ensure that the Gender Budget Cells across all 70 ministries (currently 57 ministries have such cells) are fully functional, and report allocations under the GBS 2020-21.

## 4. Sector-wise suggestions for improving the quality and quantity of investments for women and girls | Expectations from the Union Budget 2021-22

As discussed above, we now list a few suggestions under five key thematic areas that are critical for advancing women and girls' economic empowerment and make them more resilient in the current context:

### A. Strengthening and improving livelihood opportunities and economic resilience

Studies have revealed that four out of every ten women who were working during the last year lost their jobs during the lockdown.<sup>5</sup> Wage employment for women in both the formal and informal economy has been hit, with massive job losses and higher income insecurity for women. Around 17 million women lost their jobs in March and April 2020 alone.<sup>6</sup> The loss of income reduced their agency and increased their dependence on family members. The associated impact on their nutrition and health,<sup>7</sup> recreation, and personal development is also unmissable, as many were forced to divert limited incomes to ensure basic survival as evidenced by the 27 percent fall in consumption levels in the first quarter.<sup>8</sup> The following suggestions can be considered to address these economic vulnerabilities:

#### Short-term priorities

##### Support women to overcome the issue of liquidity through cash transfers (Ministry of Finance and Ministry of Rural Development)

- Allocate resources for an emergency basic income for women tied to the duration of the pandemic and until the economy stabilizes, prioritising single women, pregnant and lactating women, and women with disabilities.<sup>9</sup> Such an income will help women tide over the economic shocks or can also support repayment of loans taken by SHG members.
- Exclusion errors in the PM Jan Dhan Yojana list may be avoided by creating a self-registration database for women domestic workers, construction workers and women migrant workers, and other unorganised sector workers, similar to lists created for MGNREGA workers.
- Cash transfers can also be made where the Government is unable to provide work under the MGNREGA or other decent work opportunities by providing wages equivalent to 100 days of work for women registering for such work.

<sup>5</sup> [How covid-19 locked out women from jobs](#)

<sup>6</sup> <https://in.makers.yahoo.com/covid-19-cost-17-million-women-their-jobs-this-27-yr-old-is-helping-those-women-get-re-hired-030011938.html>

<sup>7</sup> [COVID-19 will worsen the already abysmal state of nutrition among women](#)

<sup>8</sup> [http://www.mospi.gov.in/sites/default/files/press\\_release/PRESS\\_NOTE-Q1\\_2020-21.pdf](http://www.mospi.gov.in/sites/default/files/press_release/PRESS_NOTE-Q1_2020-21.pdf)

<sup>9</sup> [https://iw wage.org/wp-content/uploads/2020/08/Policy\\_Note.pdf](https://iw wage.org/wp-content/uploads/2020/08/Policy_Note.pdf)

	<ul style="list-style-type: none"> <li>• There is additional budgetary support required for the National Social Assistance Program to ensure adequate pension for widowed, old, disabled and destitute women.</li> </ul>
<p><b>Supporting women farmers under the PM Kisan Yojana (Ministry of Agriculture and Farmers' Welfare)</b></p>	<ul style="list-style-type: none"> <li>• Budgetary provisions for PM KISAN need expansion to include women farmers and tenants not linked to land ownership. Amounts under the scheme may be increased from the current levels.<sup>10</sup></li> </ul>
<p><b>Targeted and decent wage employment opportunities for rural women (MoRD)</b></p>	<p>MGNREGA has been the fall-back option for women in rural areas, who were unable to find farm work. The share of women in MGNREGA work has also been more than that of men, as data from the past few years show. However, the second quarter of FY 2020-21 saw women's share in workdays under the job guarantee scheme dip to its lowest in eight years, which indicates that the pandemic has curtailed their workforce participation, probably in favour of men who returned from the cities due to the lockdown<sup>11</sup>. To address this, the Government may consider the following:</p> <ul style="list-style-type: none"> <li>• Increase MGNREGA person-days with adequate budgetary support to ensure adequate availability of wage employment to rural women. The job guarantee may be increased to 200 workdays with job cards for female household members, and reserve 50 percent of worksites under MGNREGA as all-women worksites with provision for safe childcare facilities and crèches.</li> <li>• Women frontline workers have been at the forefront of fight against the pandemic. Adequate funds may be assured for health equipment like PPEs, regular testing, isolation facilities etc. for these women.</li> <li>• The MoRD would be the nodal ministry for incorporating these provisions with Ministry of Health and Family Welfare to account for women health workers.</li> </ul>

<sup>10</sup> Seema Kulkarni, 2020. Locked in a crisis, Economic and Political Weekly, Vol. 55, Issue No. 23, 06 Jun, 2020.

<sup>11</sup> [Migrants back, women's share in NREGS dips to 8-year low](#)



<p><b>Expanding urban employment opportunities to mitigate the severe job losses in cities (Ministry of Housing and Urban Affairs)</b></p>	<p>A gender-sensitive urban employment guarantee scheme can alleviate problems faced by urban women workers, especially urban women migrant workers.</p> <ul style="list-style-type: none"> <li>• Announcements with budgetary support for an Urban Employment Guarantee Scheme may be considered which could provide livelihood options to unemployed persons in urban areas, with special provisions for including women.</li> </ul>
<p><b>Support the survival and revival of women enterprises (Ministry of Micro, SME and MoRD)</b></p>	<p>The pandemic has severely affected self-employed women, which include almost 50 percent of all working women in India. They comprise women entrepreneurs, women SHG members (and leaders) and home-based workers. An IWWAGE and LEAD study suggests that one in three women-led enterprises were either temporarily or permanently closed in the early months of the pandemic.<sup>12</sup> Women’s business networks were affected, and women faced income and earnings losses. This increased indebtedness for women- led SHGs and MFIs.<sup>13</sup> To address these issues, we suggest the following:</p> <ul style="list-style-type: none"> <li>• Provision of loans for street vendors is an important laudable measure undertaken by the government. The implementation of the PM Svanidhi Scheme can consider recognition of women engaged in street vending and incentivise banks to lend to such entrepreneurs. The benefits under this Scheme may also be extended to other self-employed persons such as weavers, papad makers, jam makers, and other micro and nano enterprises – areas which primarily employ women.</li> <li>• Despite credit facilities with government guarantees for MSMEs, these are not reaching women entrepreneurs and SHGs. Extension of loans with lower interest rates must be prioritised for women to provide working capital for revival of nano/small/micro-entrepreneurs.</li> <li>• Incentives to public sector banks may be considered so they can implement women’s entrepreneurship targeted loan services like SBI’s Stree Shakti Scheme or PNB’s Mahila Udhya Nidhi Scheme.</li> </ul>

<sup>12</sup> Karthick, M and Narsimhan, M, 2020. [The harm COVID is causing to women entrepreneurs. Mint](#)

## Medium-to-Long Term Priorities

### **Recognition of women farmers and providing appropriate support through various schemes (Ministry of Agriculture and Farmers' Welfare)**

In rural areas, more women are engaged in agriculture than men, even though the share of female operational land holdings is merely 12.7 percent out of total operational land holdings.<sup>14</sup> The majority of women either work on lands owned in the name of the male members of their family, or as tenants in others' land. The provision of income support by the PM KISAN Scheme is thus unlikely to have reached such women farmers. The following suggestions may be noted:

- Recognise women, irrespective of landholding, as farmers and provide cash support for provision of seeds, loans, training, etc. The Government can consider introducing a law to recognise land rights of women, in line with the principles of the Swaminathan Commission bill on 'Land Rights of Women Farmers' in 2011<sup>15</sup>.
- Involve women farmers in enhancing food security through cultivation of area-specific produce with a focus on available natural resources.
- Employment under MGNREGA should consider the life cycle approach for crops to ensure jobs are available during the lean seasons.

### **Gender-responsive procurement policies and supporting women enterprises by ensuring greater representation in supply chains (Ministry of MSME, MoRD, MSDE)**

- SHGs may be enlisted for government procurement of ICDS supplies by manufacturing take home rations, and other essential goods like medical kits and PPE gear.
- Outreach and targeting may be expanded to all SHGs under NRLM through initiatives like 'Womaniya on GeM' to expedite the on boarding of SHGs on the government procurement website.
- Funding may be increased for entrepreneurship related skilling programs like Entrepreneurship Skill Development Programme and Skill Upgradation and Mahila Coir Yojana, to ensure adequate training opportunities for women keen to set up their own enterprises.

<sup>14</sup> MAKAAM, Charter of Demands for Women Farmers <<http://makaam.in/charter-of-demands-for-women-farmers-makaam/>>

<sup>15</sup> Women Farmers Entitlements Bill 2011 <https://ruralindiaonline.org/library/resource/the-women-farmers-entitlements-bill-2011/>

<p><b>Registering women unorganized and informal workers to provide access to appropriate social safety nets (Ministry of Labour and Employment, Ministry of MSME)</b></p>	<ul style="list-style-type: none"> <li>• Domestic workers are currently seen to be part of other unorganised workers for purposes of the National Social Security Board for Unorganised Workers under the Code on Social Security 2020. We suggest that domestic workers be treated as a separate group of workers, and a Domestic Workers Board be set up which may take decisions whether social security benefits to be extended to them or not. This is important as there is scarce information on such workers in the public domain.<sup>16</sup> The Board can take up tasks of their registration and monitor implementation of benefits by the Government and the employers.</li> <li>• Recognition to be accorded to women working in the waste economy with provision of social security for such women.</li> <li>• Registration of workers in the unorganized sector as per the Code on Social Security, 2020 can be prioritized.</li> </ul>
<p><b>Formalizing jobs of scheme-based workers and providing adequate remunerations (Ministry of Health and Family welfare, MWCD)</b></p>	<ul style="list-style-type: none"> <li>• Successive directives have led to confusion regarding the extent of burden on individual Anganwadi workers, especially as they are enlisted for disease surveillance and will presumably play a role in early childhood care and education under the New Education Policy, 2020.</li> <li>• Employment of women scheme-based workers, Anganwadi Workers and Helpers, Bank Mitras, Pashu Sakhis, Nyaya Mitras, etc. may be formalised to offer them better job security.</li> <li>• Budgetary provisions for health may include higher payments to nurses and ASHAs.</li> </ul>
<p><b>Supportive infrastructural investments to reduce barriers to mobility and participation of women in the workforce (Ministry of Road and Transportation, and MWCD)</b></p>	<p>To ensure the sustainability of livelihood options created by the public and private sector, supporting infrastructure is crucial to ensure that women stay in their jobs. The following actions may be considered to setup such infrastructure:</p> <ul style="list-style-type: none"> <li>• Funds allocated for construction of Working Women Hostels can be utilized more effectively. During the previous fiscal year, only 27.2 percent of the funds allocated for this construction were utilised.</li> <li>• Central and State Governments can consider partnering with municipal authorities to create safe travel options including an emphasis on public transport, conducive walking environments, linkages between helpline</li> </ul>

<sup>16</sup> Bhandari, B and Sahu, AK, 2020. [Skill schemes should focus on women. The Hindu Businessline](#)

	numbers and physical support systems, and increasing employment of women in the transport sector.
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## B. Recognising, reducing and redistributing women’s unpaid work

Women’s entry into the labour market is often restricted by the quantum of work that they perform within the unpaid and care economy. The recently released NSO Report on Time Use in India (2019) points out that the burden of unpaid domestic and caregiving work continues to fall on women, taking up more than six hours each day.<sup>17</sup> The burden of caring for children, elderly and sick, and the time spent on household chores has further increased for women in the past few months due to the various restrictions on mobility and the return of migrant workers to their villages. This has resulted in increased burden of household work and loss of employment for women.

<b>Short-term priorities</b>	
<p><b>Quality full-day centre based childcare facilities to reduce unpaid work and encourage women to participate in the labour force (MWCD)</b></p>	<ul style="list-style-type: none"> <li>• Budgetary support may be offered for setting up Anganwadi Centres cum Crèches and increasing their coverage across India. Such facilities are important and enable women to take up economically productive work. Simultaneously, it is important that these full day centres provide good quality care to children, including nutrition supplementation. The timings of the crèches may be designed to overlap with women’s working hours as far as possible.</li> <li>• Alternative funding mechanisms, such as the District Mineral Funds, and BOCW (Building and Other Construction Workers) Fund, etc. may be used to help build community crèches at mining sites and construction sites, respectively. While some districts have seen the setting up of crèches under these funds,<sup>18</sup> the Government may look at partnering with the employers in creating such infrastructure.</li> </ul>

<sup>17</sup> [NSO's time use survey report shows invisibilization of female labour as unpaid caregivers - Time Use Survey](#)

<sup>18</sup> [DMF best practices: These mining districts have opened crèches through DMF funds](#)

<p><b>Extending maternity entitlements and benefits (MoHFW, MWCD, MoLE)</b></p>	<p>Reports suggest that the pandemic has led to a large number of unintended pregnancies.<sup>19</sup> The unpaid work of caring for children is also one of the primary reasons which forces mothers to stay at home instead of taking up employment. The Government is currently running the PM Matru Vandana Yojana to remedy this, by providing cash and health support to first-time mothers. The following provisions may be prioritised in the budget 2021-22 for women:</p> <ul style="list-style-type: none"> <li>• Benefits under the PM Matru Vandana Yojana be made available beyond the first child.</li> <li>• The cash transfer amount under the PMMVY may be increased, from the current Rs. 6,000/-. For example, states like Tamil Nadu are currently providing Rs. 18,000/-.</li> <li>• Maternity benefits under the Code on Social Security may be extended to the unorganised sector through Government funding.</li> </ul>
<p><b>Infrastructural and sustainable solutions to reduce unpaid care work (MWCD, Ministry of Jal Shakti, MoPNG, MHRD, Ministry of Power)</b></p>	<p>The following steps may relieve women from the substantial unpaid care work that they undertake towards fulfilling household chores:</p> <ul style="list-style-type: none"> <li>• Extending the free connection provision under the PM Ujjwala Yojana by another year and providing free LPG cylinders to women as well incentivising women’s use of LPG.</li> <li>• Improving provisioning of continuous piped water supply to households for drinking and other purposes, through increased allocation to Jal Jeevan Mission, particularly for rural households.</li> <li>• Providing budgets for separate toilet facilities for girls at government school, for women at government run temporary work sites</li> <li>• Providing quality roads (main and interior roads) and efficient public transport options that improve access to markets, hospitals, etc.</li> <li>• Ensuring continuous supply of electricity in rural areas to improve household infrastructure</li> </ul>

<sup>19</sup> Dasgupta, J, 2020. Erasing hard-won gains: how pandemic response is undermining maternal safety in India CORTH Blog <http://www.sussex.ac.uk/corth/publications/blog/2020-06-22>

	facilities through the Deen Dayal Upadhyay Graam Jyoti Yojana. Continuous electricity indirectly helps women to reduce their time spent on household and care activities.
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### C. Skilling, training and preparing women and girls for the future of work

Given the repercussions on the economy and jobs in the current context, there needs to be a greater thrust towards skilling and training women for employment opportunities that go beyond traditional jobs and instead prepare women and girls for the future of work by entering non-traditional livelihoods. This is especially relevant in the current context of accelerated growth of the digital economy. Unequal digital access for women must not render them incapable of exploiting the ‘next half billion’ phenomenon where numerous economic opportunities will open up with penetration of digital devices and the internet across India.

<b>Short-Term Priorities</b>	
<p><b>Re-designing skilling curriculum for women and girls to be digital and technology focussed</b> (MSDE, MNRE, MoRD, MoHUA, Ministry of Electronics and IT)</p>	<ul style="list-style-type: none"> <li>• Investments may be made in developing skilling programmes with a technology focused approach where language skills, interpersonal skills, digital literacy etc. are imparted.</li> <li>• Budgets can be prioritised under the National Institute of Solar Energy (NISE) and Skill Council for Green Jobs to engage women in off-grid and grid interactive renewable energy sources and skill women in greening initiatives.</li> <li>• Provisions may be made to create Digital hubs in urban and rural settings by upgrading Gender Resource Centres under NRLM and NULM such that women can access information related to agricultural innovations, financial entitlements, digital marketing, distribution, sales, supply chain management, leadership and vocational skills.</li> <li>• Special provisions may be made under the PM Kaushal Vikas Yojana 3.0, to improve digital access for women. Similarly, digital literacy projects may be undertaken through mission mode with reservation for women and girls, through creation of digital hubs in and around schools.</li> </ul>

**Post-skilling placement and job support in urban and rural settings for women and girls**

**(MSDE, MoRD)**

- An IWWAGE supported study with the Odisha Skill Development Mission showed that skilling programmes with incentives for placements and post training support have almost 3 times better enrolment and completion rates for young girls. Increasing amounts and validity of payments for stipend conveyance cost and post placement support under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana or PM-Kaushal Vikas Yojana, can increase girls' enrolment for skilling initiatives.
- Budget provisions may be made to set up proper monitoring mechanisms of placement opportunities taken up at the end of skilling programmes, especially for girls.
- Increased allocations may be considered for the National Apprenticeship Promotion Scheme to incentivise employers to take on female apprentices and to publicise the scheme for increased female participation.
- Funding may be increased for the 'Awareness and Mobilization' component of Skill India Mission from the present 5 percent, to improve participation of women in skilling programmes.
- Regular skill mapping and auditing exercises may be undertaken to devise skill development programmes that are relevant for women's employment and decent work opportunities.

**Educational support to young girls**

**(MHRD, MSDE, M E&IT)**

- In the COVID context, the immediate need is to implement urgent measures for helping girls get back to school. This would require additional incentives for girl children and appropriate budgetary support.
- Girls may be provided free internet facilities in schools; digital devices and digital kiosks may also be made available at various locations within villages to enable equitable digital access to e-learning. Investments such as these would enable girls to be digitally included.
- Measures to ensure continuity of learning in government schools which may include remedial courses and blended solutions may be considered to provide education depending

	<p>on the learner's context. These may be done either remotely, leveraging hi-tech (through digital mediums), low-tech (using simple SMS and phone calls), and no-tech (using already existing governance structures like SMCs, teachers' group, and parents' groups options.</p>
<p><b>Up-skilling of government teachers, para-teachers and Anganwadi workers and helpers (MHFW, MWCD, MHRD, MSDE, ME&amp;IT)</b></p>	<ul style="list-style-type: none"> <li>• Anganwadi Workers may be provided with resources for professional training, especially in using educational technology to achieve desired outcomes, as they provide pre-school education to children.</li> </ul>
<p><b>Medium-to-Long Term Priorities</b></p>	
<p><b>Changing skilling curriculums to adapt to changing jobs (MSDE, ME&amp;IT)</b></p>	<ul style="list-style-type: none"> <li>• Skilling programmes may be expanded under the Jan Shikshan Sansthan, which have nearly 90 percent trainees as women,<sup>20</sup> beyond traditional occupations such as tailoring and beauty in favour of more technology and non-traditional livelihood focused programmes.</li> <li>• Training conditions may be suitably modified for courses traditionally picked up by men, e.g., electronic repairs, hardware, etc. to encourage women to participate. Measures could include employing female trainers and separate classes for men and women so that women trainees face lesser resistance from home for attending these classes, training during daytime when travel is arguably safer etc.<sup>21</sup></li> </ul>

## D. Food security and nutrition for adolescent girls and women

Studies have highlighted the detrimental impact of the past six-seven months on the nutrition status of women and girls due to economic uncertainty.<sup>22</sup> An increased reliance on the public distribution system due to income and food insecurity, which is likely to continue

<sup>20</sup> ["40% trained under Skill India in last 4 years are women"](#)

<sup>21</sup> [Why women might be opting out of the Pradhan Mantri Kaushal Vikas Yojna?](#)

<sup>22</sup> [COVID-19 will worsen the already abysmal state of nutrition among women](#)



in the coming months has also been observed. Providing food for all has been one of the key concerns for women within the households. The Ministries of Health and Family Welfare and Consumer affairs and Food distribution have an important role in provisioning for women’s food and nutrition needs. Here we suggest the following:

<b>Short-Term Priorities</b>	
<p><b>Temporary Universal provisions of public distribution systems</b></p>	<ul style="list-style-type: none"> <li>• Temporary universalisation of PDS till the impact of COVID is looming large. The system may rely on other means of identification such as BPL lists, MGNREGA registration list in order to avoid exclusion.</li> <li>• Expansion of the food basket under the PDS to include pulses, millets and oil in the ration available under PM-Garib Kalyan Yojana for basic food security.</li> <li>• Ensuring food for all to secure children’s well-being and human development.</li> </ul>
<p><b>Supplementary nutrition and hunger surveillance in remote and marginalised settings</b></p>	<ul style="list-style-type: none"> <li>• Mechanisms such as community monitoring by enlisting SHGs to provide take-home rations, protein and nutrition supplementation etc. can be important in ensuring women’s nutrition. These would require adequate financial support.</li> <li>• Delivery mechanisms to provide supplementary nutrition and IFA tablets for all adolescent girls may be strengthened.</li> <li>• ‘Hunger spots’ may be mapped, which can coincide with localities of landless communities, de-notified tribes, etc., to zero in on locations where the government can expand the provisions of food and nutrition.</li> </ul>

### **E. Safety of women and girls in public spaces and workplaces**

Ensuring women’s access to public spaces is key to their economic and social empowerment. There is a need to strengthen various mechanism to prevent violence against women, which include helpline numbers, shelter homes, ‘One Stop Centres’ set up using the Nirbhaya Fund etc. In the months after the announcement of the lockdown, the system and networks to promote safety and prevent violence against women were overwhelmed with calls and counselling requests. Between 25 March 2020 (when the lockdown was announced) and 1 May 2020, the National Commission for Women (NCW) registered an increase of at least 2.5 times in domestic violence complaints compared to the pre-pandemic period. The Ministry of Women and Child Development can align with Department of Home Affairs, Electronic and IT departments, Ministry of Road, Transport

and Highways, and the Ministry of Housing and Urban Affairs to ensure women’s safety. We suggest the following initiatives as priorities to be considered in budget 2021-22:

<b>Short-Term Priorities</b>	
<b>Scaling the implementation of provisions under the Nirbhaya Fund</b>	<ul style="list-style-type: none"> <li>• Increase budget for compensation of sexual assault survivors, through schemes like Swadhar Greh, including immediate compensation to access counselling, shelter, quality legal help, and education and training and employment opportunities to help her move on with her life.</li> <li>• One Stop Centres:               <ul style="list-style-type: none"> <li>○ Adequate allocations for operationalising One Stop Centres in all districts in India. Currently, 684 operational OSCs exist in 730 districts of the country, set up using the Nirbhaya Fund.<sup>23</sup> Of the total corpus, less than 35 percent has been released to the states, and less than 20 percent has been utilised, even after 7 years of the Fund’s inception.<sup>24</sup></li> <li>○ Grassroots women’s organisations may be enlisted to assist in taking services under OSCs to concerned women.</li> <li>○ Funding and outreach may be extended to train members of women collectives as certified peer counsellors so that they can be the focal points for safety and redressal for women.</li> </ul> </li> </ul>
<b>Encouraging legal literacy and outreach and strengthening violence redressal mechanisms</b>	<ul style="list-style-type: none"> <li>• Allocations under the Nirbhaya may be directed to promote legal literacy through systematic outreach programmes. This requires enrolment of skilled humans and technological resources which can be tasked with conducting impact studies of existing schemes on survivors of violence.</li> <li>• The priorities under the Domestic Violence Act, 2005 may be reconsidered. Investments</li> </ul>

<sup>23</sup> [Government Of India Ministry Of Women And Child Development Lok Sabha Starred Question No.231 To Be Answered On 06.03.2020 One](#)

<sup>24</sup> [Centre released over Rs 3,024 crore under Nirbhaya fund to states/UTs: WCD ministry](#)

	<p>towards providing a Protection Officer may be made and evaluated.</p> <ul style="list-style-type: none"> <li>• Regular audits may be conducted to assess the performance of internal committees and local committees set up under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013.</li> </ul>
<p><b>Strengthening public infrastructure and services</b></p>	<ul style="list-style-type: none"> <li>• Public transport may be subsidised for women, along with provision of adequate personnel to promote their safety on buses, vans, autos, trains, etc. Wide scale community policing initiatives will help to achieve this.</li> <li>• Initiatives may be announced to conduct regular area wise women’s safety audits of public spaces including bus stops, railway stations, roads, parks etc. Audits may include analysis of number of women and transgender persons employed as personnel for these areas, existence of surveillance mechanisms such as CCTVs etc.</li> <li>• In disbursement of funds for creating safe infrastructure for women, focused attention may be considered for the peripheral areas of cities and towns. Infrastructure like community toilets, helpline centres, etc. also may be retrofitted to meet the needs of trans-communities, older women, pregnant women, women with disabilities, etc.</li> </ul>
<p><b>Livelihoods support for victims of violence</b></p>	<ul style="list-style-type: none"> <li>• Shelter homes for widows, single women, etc. may be equipped with skill training and employment opportunities to provide livelihoods for these persons.</li> </ul>

## Annexure A: Ministry and scheme specific policy and budgetary asks

Concerned Ministry	Scheme/Issue	Policy and Budget Asks	Intended Impact
<b>Ministry of Women and Child Development</b>	<b>Women Hostel Scheme and Supporting Infrastructure</b>	Funds under the Working Women Hostel Scheme be used efficiently. Central and State Governments can partner with municipal authorities to create safe travel options including an emphasis on public transport, conducive walking environments, linkages between helpline numbers and physical support systems, and increase employment of women in transport sector.	Improve women's participation in activities outside the household.
	<b>ICDS/ National Crèche Scheme</b>	There is a need to expand the coverage of Anganwadi Centres cum Crèches across India.	Crèches free up time for women to engage in other economically productive work.
	<b>ICDS</b>	Delivery mechanisms for supplementary nutrition and IFA tablets for all adolescent girls may be formalized to avoid lapses as seen during the lockdown.	Uninterrupted supply of food for ensuring nutrition status.
	<b>ICDS</b>	Successive directives have led to confusion of the extent of burden on individual Anganwadi workers, especially as they are enlisted for disease surveillance and will presumably play a role in early childhood care and education under the New Education Policy, 2020. Clarity on their roles and responsibilities therefore is critical.	Reduce work burden and increased clarity for Anganwadi workers.

	<p>One Stop Centre Scheme</p>	<p>One Stop Centres:</p> <ul style="list-style-type: none"> <li>• Allocations for creating functional One Stop Centres under the Nirbhaya Funds to be utilised effectively.</li> <li>• Funds to be allocated to promote legal literacy through systematic outreach programmes. This requires enrolment of skilled humans and technological resources which can also conduct due diligence on the impact of existing schemes on survivors of violence.</li> <li>• Grassroots women’s organisations can be enlisted to assist in taking services under OSCs to concerned women. They are frontline workers who often counsel survivors on life after their experiences of violence.</li> <li>• The approach adopted at OSCs should be such so as to not re-victimise the survivors by subjecting them to strenuous legal processes; rather the emphasis should be on encouraging their freedoms through compensations and livelihood support.</li> </ul>	<p>Improved access to immediate support systems in event of violence against women</p>
	<p>Nirbhaya Fund</p>	<p>Implement monitoring mechanism for use of Nirbhaya Fund to measure outcomes on women’s safety.</p>	<p>Ensure effectiveness of schemes under the fund.</p>
	<p>PM Matru Vandana Yojana</p>	<p>Benefits under the PM Matru Vandana Yojana to be made available beyond the first child. This is important as the unavailability of contraception during the lockdown has led to many unwanted pregnancies, which will increase the burden on the mothers. Also, the cash transfer amount under the PMMVY may be increased. (Tamil Nadu currently provides Rs. 18,000/- to the mother).</p>	<p>Cash support to mothers who have to forego other employment opportunities in lieu of childcare.</p>

	General	Employment contracts of Anganwadi Workers and Helpers, Bank Mitras, Pashu Sakhis, Nyaya Mitras, etc. to be regularised with extension of formal entitlements to them	Provide job and income security for frontline workers.
<b>Ministry of Women and Child Development</b>  <b>Ministry of Rural Development</b>	ICDS, NRLM etc.	Community initiatives like enlisting SHGs to provide take home rations, protein packs, etc. are important to ensure women's nutrition. Government can expand its investments to support SHGs in these initiatives.	Involves local women networks in monitoring and implementation of schemes for public health
	NRLM	SHGs may be enlisted for procurement of goods like medical kits and masks which rely on their traditional skill sets.	Increases market opportunities for SHGs
<b>Ministry of Women and Child Development</b>  <b>Ministry of Health and Family Welfare</b>  <b>Ministry of Finance</b>	General	Honorarium offered to scheme-based workers and frontline workers may be reconsidered and appropriately increased.	Recognise and provide essential services to frontline workers
<b>Ministry of Agriculture and Farmers' Welfare</b>	Schemes for agricultural benefits	Recognise women, irrespective of landholding, as farmers and provide cash support for provision of seeds, loans, training, etc. Recommendations introduced by Prof. M. S. Swaminathan on 'Land Rights of Women Farmers' in 2011 can also be considered to improve women's land rights.	Increase access to physical and financial entitlements for women farmers.
	PM KISAN	PM KISAN may be expanded to include women farmers and tenants not linked to land ownership. Amounts under the scheme may be increased from the current Rs. 6,000/-	Cash support for all women farmers.
	Schemes related to farmer suicide compensation	Increase monthly pensions provided for farm suicide affected households, which number around 3.5 lakhs nationally (Karnataka has a farm widow pension). Redesign farmer suicide packages to financial assistance packages for widows to rebuild their lives and homes.	Cash support to financially vulnerable farmer households.

<b>Ministry of Finance</b>	Banking Sector	Despite credit facilities with government guarantees for MSMEs, these are not reaching women SHGs. The cost of credit and loss of business have impacted women collectives. Specific measures to extend loans with lower interest rates can be taken up such as availability of working capital to small/ micro-entrepreneurs to help revive businesses to pre-COVID conditions.	Financial support to women entrepreneurs
	Extension of cash transfer package for women under Atmanirbhar Bharat Abhiyan	Introduce emergency basic income for women. The inclusion errors in following the PM Jan Dhan Yojana list may be avoided by creating a self-registration database, similar to the operation of MGNREGA, which will include even those who do not have bank accounts. Provide cash transfer equivalent to 100 days work to the beneficiaries.	Income support for financially vulnerable women.
	National Social Assistance Program	Increase funding to the National Social Assistance Program to ensure adequate pension to women of old age, destitute women, disabled women etc.	
	Womaniya on GeM	Promote initiatives like 'Womaniya on GeM' to expedite the on boarding of SHGs on the government procurement website.	Improve market opportunities for SHGs.
	Schemes by public sector banks for women entrepreneurs	Provide incentives to public sector banks to implement women's entrepreneurship targeted loan services like SBI's Stree Shakti Scheme or PNB's Mahila Udhya Nidhi Scheme.	Women entrepreneurship is supported by infusing capital
<b>Ministry of Rural Development</b>	MGNREGA	Employment under MGNREGA may consider the life cycle approach for crops to ensure jobs are available during the lean seasons.	Availability of jobs under MGNREGA coincide with demand under the Scheme.
	MGNREGA	Increase MGNREGA funding to ensure adequate availability of wage employment to rural women who have lost work opportunities on account of migration of men back to cities. The	Make up for lack of jobs in other sectors due to economic slowdown.

		job guarantee may be increased to 200 work days. Further, 50% of worksites under MGNREGA may be made all-women, with provision for crèches.	
	<b>MGNREGA</b>	To counter household preferences to send male members to work, differential payment brackets may be factored under the Scheme for women.	Encourage women participation in the labour force.
	<b>SHGs under NRLM</b>	Consider paying payroll subsidies to SHGs formed under the NRLM.	Complement provisions for working capital by subsidizing labour engagements for SHGs.
<b>Ministry of Health and Family Welfare</b>	<b>Health related schemes like Health and Wellness Centre Component under PM Jan Arogya Yojana.</b>	Provide adequate funds to health departments so that healthcare providers including nursing staff have appropriate health equipment like PPEs, regular testing, isolation facilities etc.	Safeguards to protect health of frontline workers.
	<b>General</b>	Increase health expenditure from the current 1.3% of GDP as aimed for in the National Health Policy, 2017.	Build public health infrastructure in India.
<b>Ministry of Housing and Urban Affairs</b>	<b>Schemes to self-employed persons like PM Svanidhi Scheme</b>	Provision of loans for street vendors is important. There must be recognition of women engaged in street vending. The coverage of this scheme may be expanded to other self-employed persons such as weavers, carpenters, papad makers, etc.	Working capital for self-employed women.
	<b>Urban Employment Guarantee</b>	Funding for an Urban Employment Guarantee Scheme may be considered which would provide livelihood options to unemployed persons in urban areas, and increase consumer demand as a consequence. Like its rural counterpart, it may be used to create community assets like toilets, parks etc. which may be used by local residents for improving their quality of life.	Create livelihood options and income security for urban workers, especially migrant workers.



	Public transport related schemes	Public transport may be subsidised for women, along with provision of adequate personnel to promote their safety on buses, vans, autos, trains, etc. Wide scale community policing initiatives may help in achieving this.	Promotion of safety in public spaces.
	General	In disbursement of funds for creating safe infrastructure for women, focus can be given to peripheral parts of the cities and towns as well. The infrastructure like community toilets, helpline centres, etc. may be retrofitted to meet the needs of trans-communities, older women, pregnant women, women with disabilities, etc.	Ensure equitable development in different parts of cities and towns.
<b>Ministry of Labour and Employment</b>	Building and Other Construction Workers Act	In urban areas, the Building and Other Construction Workers Fund may be used extensively to provide cash transfers, medical benefits, etc. to construction workers.	Extend social security to construction workers.
	Code on Social Security	Domestic workers to be treated as a separate group of workers, and a Domestic Workers Board can be set up which may decide whether or not social security to be extended to them.	Address high participation of women as domestic workers.
	Solid Waste Management Rules	Recognition to be accorded to women working in the waste economy (like rag pickers) with provision of social security for such women.	Provide social security to women working in waste economy.
	Code on Social Security	The Social security code mandates compulsory crèches for workplaces employing more than 50 workers. This benchmark can be removed, and the government can consider making crèches mandatory at all workplaces.	Increase employment opportunities for women.
	Code on Social Security	Maternity benefits under the Code on Social Security may be extended to the unorganised sector.	Provide job protection to women in the unorganised sector.
<b>Ministry of Mines</b> <b>Ministry of Labour and Employment</b>	Crèche related schemes like National Crèche Scheme	Money from District Mineral Funds, and BOCW Fund, etc. to be used to help build crèche infrastructure. Government monitoring to be made essential for disbursement of these funds.	Increase employment opportunities for women.

<p><b>Ministry of Human Resource Development</b></p>	<p>Education related schemes like Sarva Shiksha Abhiyan</p>	<p>Implement urgent measures for helping girls get back to school. Basic provisions for e-learning to include a reliable internet connection and digital devices (the incidence of both is extremely low in rural India). Measures to ensure continuity of learning in government schools post the lockdown are important which involve remedial courses and blended solutions to provide education depending on the learner's context. These may be done either remotely, leveraging hi-tech (through digital mediums), low-tech (using simple SMS and phone calls), and no-tech (using already existing governance structures like SMCs, teachers' group, and parent's groups), solutions. Further, the scope of scholarships for girls may be increased to prevent dropouts.</p>	<p>Ensure equitable learning outcomes for girls and bridge digital divide.</p>
<p><b>Ministry of Skill Development and Entrepreneurship</b></p>	<p>PM Kaushal Vikas Yojana, NRLM etc.</p>	<p>Skilling programmes may adopt a technology and soft-skills focused approach where language skills, interpersonal skills, digital literacy, etc. are imparted. These may be done through courses curated for women such as including women teachers, aligning timings such that they do not clash with other household responsibilities, etc. Similarly, digital hubs may be created by upgrading Gender Resource Centres under NRLM such that women can access information related to agricultural entitlements, financial inclusion related information, digital marketing, distribution, sales, leadership and vocational skills.</p>	<p>Improve participation of women in future of work in technology related areas.</p>
	<p>PM Kaushal Vikas Yojana</p>	<p>Increase amounts and validity of payments for stipend, conveyance cost and post placement support under the PM Kaushal Vikas Yojana. The amounts payable should be competitive with incomes that women may otherwise earn through domestic work, as data suggests that nearly 59% women who were 'neither in education nor in the labour force' in 2017-18 had taken up underpaid domestic chores as a livelihood option.</p>	<p>Incentive women to take up skilling.</p>

	Jan Shikshan Sansthan	Expand skilling programmes under Jan Shikshan Sansthan, which have nearly 90% trainees as women, <sup>25</sup> beyond traditional occupations such as tailoring and working in beauty parlours into more technology-focused programmes.	Encourage engagements in non-traditional industries for women.
	Skill India Mission	Numerous reports have noted how women tend to stop working after a few months of placement. There is a need to enhance monitoring of placement opportunities taken up at the end of skilling programmes.	Analyse the effectiveness of skilling schemes.
	National Apprenticeship Promotion Scheme	Increase allocation for National Apprenticeship Promotion Scheme to incentivise employers to take on female apprentices and to publicise the scheme for citizen participation.	Incentive employers to train women workers and provide employment.
	Skill India Mission	Increase funding for 'Awareness and Mobilization' component of Skill India Mission from the present 5%, to improve participation of women in skilling programmes.	Enroll more women in skilling programs.
	Skill India Mission	Suitably modify training conditions for courses traditionally picked up by men, e.g. electronic repairs, hardware, etc. to encourage women to participate. Measures could include employing female trainers and separate classes for men and women such that women trainees face lesser resistance from home for attending these classes, training during daytime when travel is arguably safer, etc.	Increase women's participation in non-traditional industries.
	Skill India Mission	Undertake regular skill mapping exercises to devise skill development programmes that are relevant for women's wage employment, also by analysing job locations that do not	Dynamically modify skilling programs to keep up with market demand.

<sup>25</sup> ["40% trained under Skill India in last 4 years are women"](#)

		require them to migrate or travel far from home.	
	Skill India Mission	Introduce regular gender evaluation of skill development schemes to identify achievements and gaps in implementation.	Understand effectiveness of skilling programs.
Ministry of Consumer Affairs, Food & Public Distribution	PM Garib Kalyan Yojana+ National Food Security Act	Non-card holders may be provided food under the PDS. Dal and oil can be included in the ration available under PMGKY for basic food security. Further, the quantum of food (wheat/rice/gram) may be increased.	Satisfy food requirements and nutrition in light of income insecurity.
	National Food Security Act	'Hunger spots' may be mapped, which may coincide with localities of landless communities, de-notified tribes, etc., to focus on providing food and nutrition.	
Ministry of Home Affairs	National Crime Records Bureau projects related to violence against women	Data on violence against women, including domestic violence, to be regularly collected.	Databases will enable urgent action and policy responses to tackle violence against women.
	Domestic Violence Act, 2005	Provisions under the Domestic Violence Act, 2005 to be prioritised. Investments needed to bring in more Protection Officers, also be considered.	'Shadow pandemic' of domestic violence to be addressed on priority basis.
	Schemes for protection of destitute women like Swadhar Greh	Increase budget for compensation of sexual assault survivors, through schemes like Swadhar Greh, including compensation to access counselling, shelter, quality legal help, and education and training and employment opportunities to help her move on with her life.	Reliable facilities and support systems for survivors of violence.
Ministry of Jal Shakti	Jal Jeevan Mission	Improve provisioning of water supply to households for drinking and other purposes, through increased allocation to Jal Jeevan Mission.	Reduce unpaid domestic work done by women by targeting specific activities that consume time.

<b>Ministry of Statistics and Programme Implementation</b>	New survey on unpaid work	Publish regular nationally representative time-use surveys that shed light on the disparities in unpaid care work done by women and men.	Regular data on the impact of economic events on women's lives will help shape policy priorities
<b>Ministry of Petroleum and Natural Gas</b>	Ujjwala Scheme	Incentivise regular usage of LPG cylinders by monitoring refill average and take corrective measures by including additional monetary incentives. <sup>26</sup>	Reduce women's labour in procuring firewood and improves their health
<b>Ministry of MSME</b>	Skilling of entrepreneurs	Increase funding for entrepreneurship related skilling programs like Entrepreneurship Skill Development Programme and Skill Upgradation and Mahila Coir Yojana, to ensure adequate training opportunities for women wanting to set up their own enterprises.	Support to women entrepreneurs

<sup>26</sup> Second Report of the Standing Committee on Petroleum and Natural Gas (2019-20). [Press Release \(06.03.2020\) The Second Report Of The Standing Committee On Petroleum And Natural Gas \(2019-20\) Headed By Shri Ram](#)

## Annexure B: Participants who attended the pre-budget consultation on 1 October 2020

1. Aasha Kapur Mehta, Institute for Human Development
2. Aparajita Gogoi, Centre for Catalyzing Change
3. Dipa Sinha, Ambedkar University, New Delhi
4. Geetika Hora, World Bank
5. Jashodhara Dasgupta, Independent Researcher
6. Madhuparna Joshi, Centre for Catalyzing Change
7. Renana Jhabvala, SEWA Bharat
8. Ritu Dewan, University of Mumbai
9. Seema Kulkarni, Society for Promoting Participative Ecosystem Management (SOPPECOM) and MAKAAAM
10. Subrat Das, Centre for Budget Governance and Accountability
11. Suneeta Kar Dhar, Jagori

## Participants from IWWAGE and TQH

1. Aparajita Bharati, Founding Partner, TQH
2. Deepro Guha, Senior Analyst, Public Policy, TQH
3. Kanika Jha Kingra, Senior Policy and Advocacy Manager, IWWAGE
4. Nikhil Iyer, Associate, Public Policy, TQH
5. Sneha Pilliai, Communication and Advocacy Lead, TQH
6. Sona Mitra, Principal Economist, IWWAGE
7. Soumya Kapoor Mehta, Head, IWWAGE

IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre. IWWAGE is supported by the Bill & Melinda Gates Foundation. The findings and conclusions in this brief are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation

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