

Analysis of Union Budget 2021-22: What it holds for India's women and girls

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Gender Budget: an overview

The Gender Budget (GB) Statement can be found in the Expenditure Budget Profile and is an articulation of the concept of gender-responsive budgeting (GRB). According to the Ministry of Women and Child Development, the exercise undertaken for GRB goes beyond mere accounting — it is meant to apply a gender lens on budgetary allocations through an ongoing process.

This year (2021-2022), the gender budget stands at Rs. 153,326 crores while last year's allocation was Rs. 143,461 crores.¹ While this is an increase in absolute terms, as a proportion of total expenditure, the allocation has fallen to 4.4 percent this year, from 4.72 percent last year.

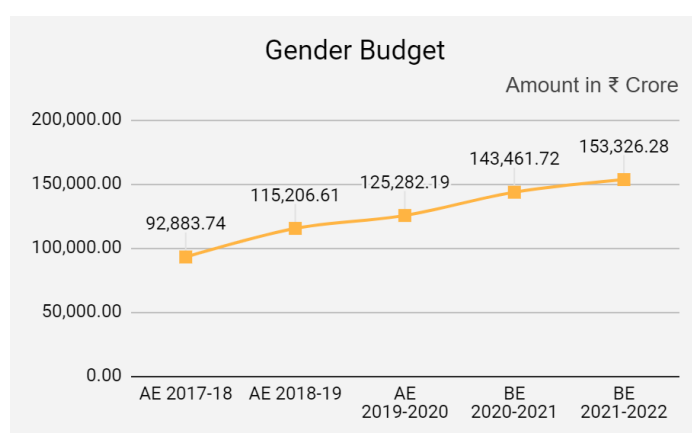


Fig 1: Chart showing the trends in allocations under Gender Budget

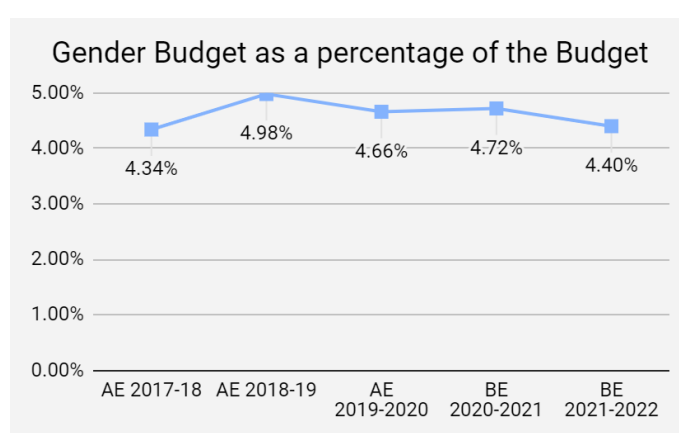


Fig 2: Share of Gender Budget as a percentage of total budgetary allocation

Examining the Statement of Expenditure

From a structural perspective, the GB has two parts. Part A deals with schemes that have 100 percent allocation for women and Part B lists schemes in which at least 30 percent is allocated for women. The following section maps the budgetary allocation against specific schemes mentioned under both these parts, as well as other schemes which are likely to impact women's socio-economic welfare and access to paid work. **These schemes have been categorised under - infrastructure, inclusion, and incentives.** (The data presented in this brief and used for all graphs has been sourced from the [Budget Expenditure document](#)).

¹ BE or Budget Estimate

Infrastructure

1. SAMBAL

In the budget expenditure, under the Ministry of Women and Child Development, existing schemes such as One Stop Centres, Mahila Police Volunteer, Women's Helpline, Swadhar Greh, Ujjawala, Widow Homes and Working Women Hostel Schemes have been grouped under one overarching scheme - 'SAMBAL'. The allocation for all these schemes combined in this year's

budget shows a decline of Rs 68 crores (decline of 10.4%) from the previous year's budget.

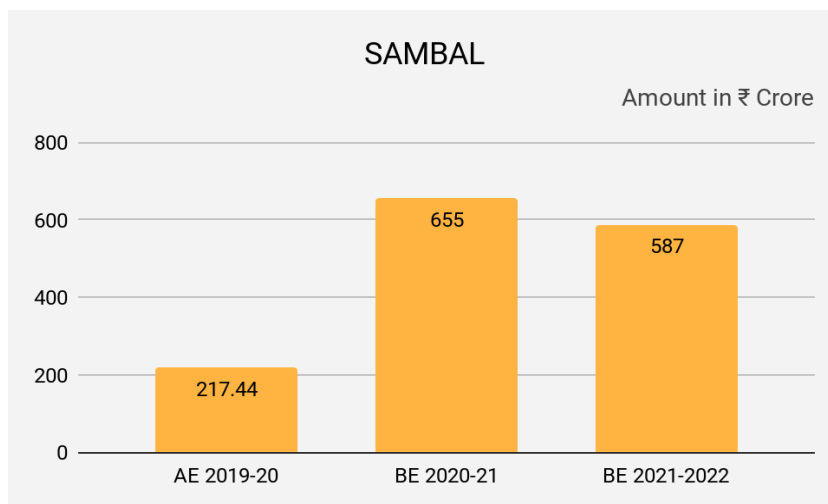


Fig 3: Trends in allocations for the schemes under 'SAMBAL'

2. Saksham Anganwadi and Poshan 2.0

Supportive infrastructure like crèches and anganwadis can enable women's access to jobs and livelihood opportunities by reducing time spent on care work. Under the Ministry of

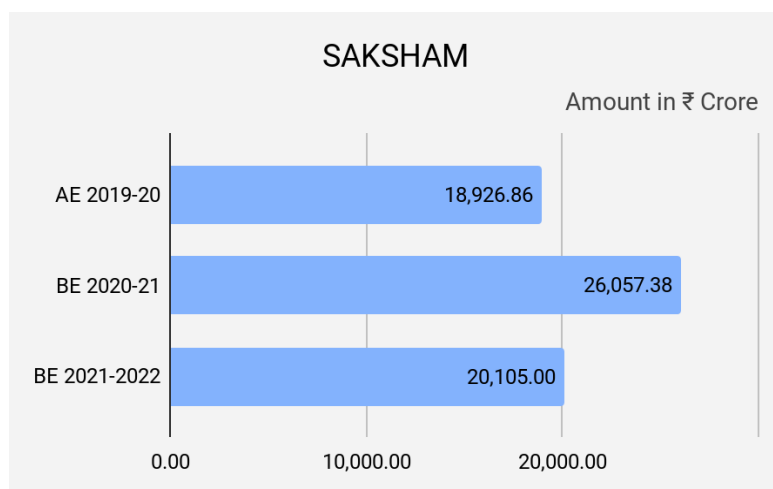


Fig 4: Trends in allocations for the schemes under 'SAKSHAM'

Women and Child Development, the newly announced 'Saksham Anganwadi and Poshan 2.0' combines the erstwhile umbrella Integrated Child Development Services (ICDS), Poshan Abhiyan, Scheme for Adolescent Girls, and the National Crèche Scheme – allocating Rs. 20,105 crores for 2021-2022. A comparison between the outlays for these schemes shows that the **allocation for these schemes overall has declined by Rs 5,952 crores (22.8%).**

3. Jal Jeevan Mission (Urban)

The Union Finance Minister announced that under the scheme, universal water supply would be ensured in all 4,378 Urban Local Bodies, with 2.86 crores household tap connections. Though this has not been added to the Gender Budget, access to piped water can significantly reduce the burden of unpaid work faced by women and hence merits an inclusion here. The data on allocations under the Mission and on water supply and sanitation have been highlighted in Figures 5 and 6, because of the potential to operationalise the Jal Jeevan Mission announcement.

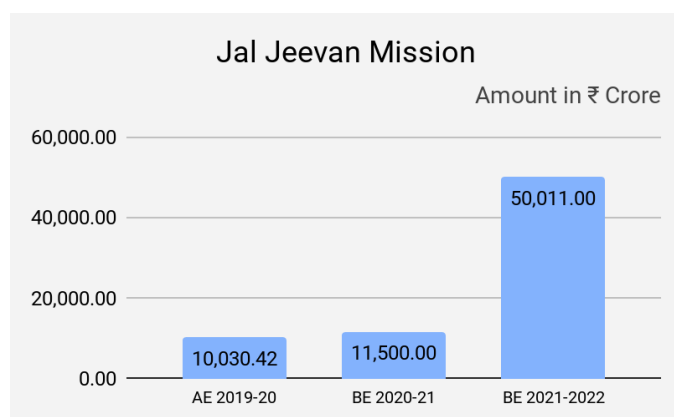


Fig 5: Trends in allocations for the schemes under Jal Jeevan Mission

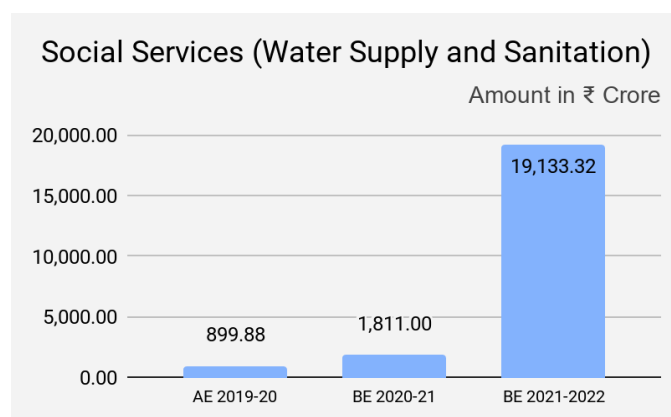


Fig 6: Trends in total allocations (under the developmental head) for water supply and sanitation

4. PM Gram Sadak Yojana

Evidence shows that improved road connectivity and better transport infrastructure can play a vital role in women seeking economic opportunities that can improve female labour force participation rates. The Gram Sadak Yojana, aimed at improving road connectivity to remote, unconnected villages, is important from a gender lens. However, this scheme has not been included in the GB.

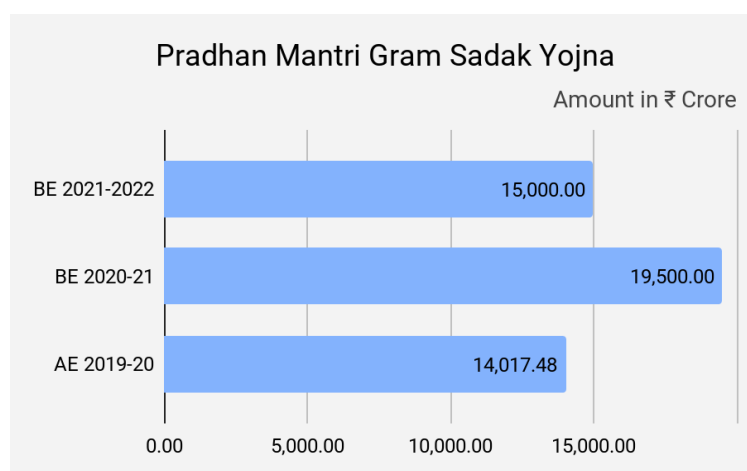


Fig 7: Trends in allocations for PM Gram Sadak Yojana

1. Mahatma Gandhi National Rural Employment Guarantee Act

Following the trend from previous years, women continued to make up for more than half the total number of person-days worked under MGNREGA in 2021-21, even amidst an all-time high in the total number of person-days generated. While the allocation under the scheme has increased by Rs. 11,500 crores from last year, the GB reports an allocation of only 33% of the total NREGA allocations, while the Economic Survey itself highlights that almost 50% of all NREGA employment is held by women.

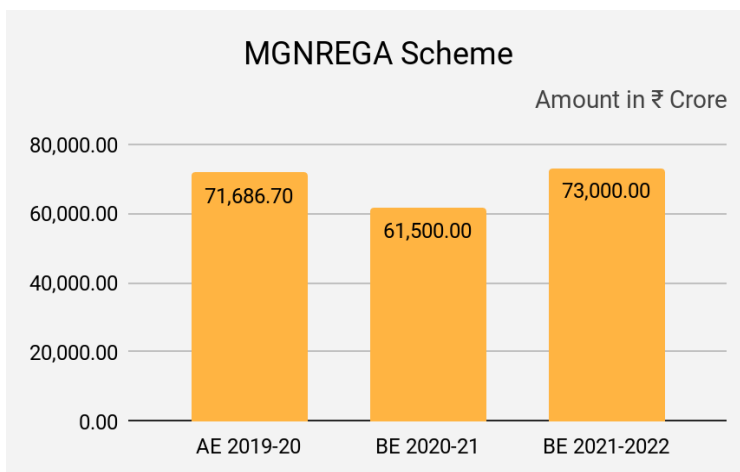


Fig 8: Trends in allocations for MGNREGA

In addition, **this year's allocation is comparatively lower than the revised estimates for 2020-21 which shows an increment of 81.3% from the budget estimate**, bringing the total expenditure for the fiscal year 2020-21 to Rs 1,11,500 crores.

2. National Social Assistance Programme

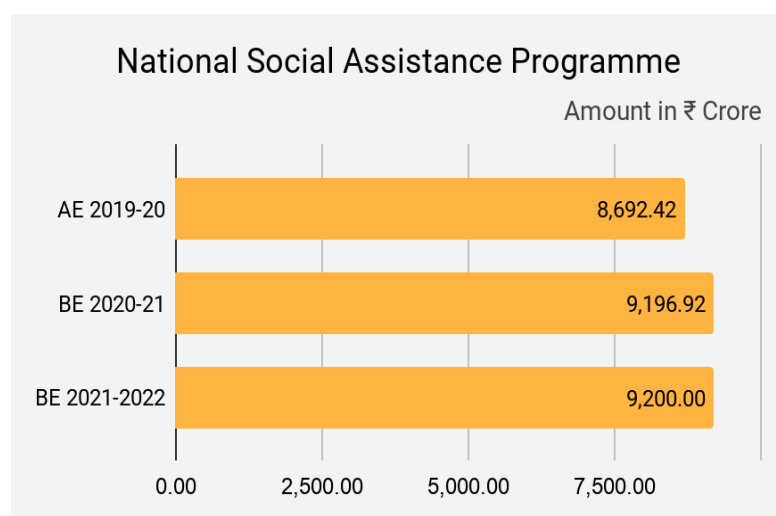


Fig 9: Trends in allocations for National Social Assistance Programme

This umbrella programme includes schemes that specifically cater to widows (Indira Gandhi National Widow Pension Scheme), elderly (Indira Gandhi National Old Age Pension Scheme) and the disabled (Indira Gandhi National Disability Pension Scheme), among other vulnerable groups. **The budgetary allocation for this scheme has shown a marginal increase of Rs 3.08 crores.**

3. Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (NRLM)

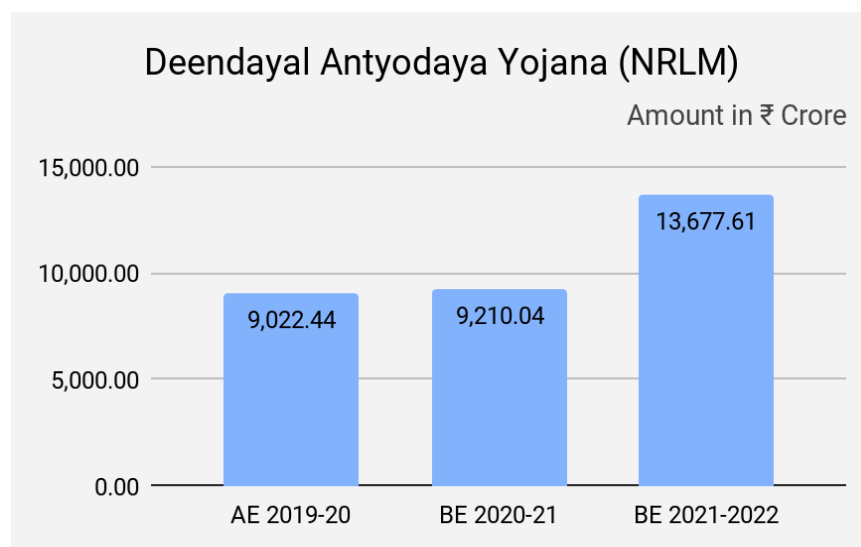


Fig 10: Trends in allocations for DAY-NRLM

While the core objective of the scheme is skill development and enhancing livelihood opportunities for the poor, the Economic Survey 2020-21 notes its contribution towards enhancing women's financial inclusion by "providing the last mile delivery of financial services in remote rural areas through promotion of digital finance and deployment of SHG

Women as Banking Correspondent Sakhi (BC Sakhi), with the support of banks and Common Service Centres." **The allocation under NRLM shows an increment of Rs 4,467 crores which is a 48.5% increase from the previous year.**

4. Pradhan Mantri MUDRA Yojana

In his speech prior to the tabling of the Economic Survey, President Ram Nath Kovind mentioned that 70% of borrowers under MUDRA are women, which could indicate a fillip for credit lines for women overall. The figures below show budgetary allocations under the Ministry of Finance's Pradhan Mantri Mudra Yojana, and the overall allocation to credit guarantee funds.

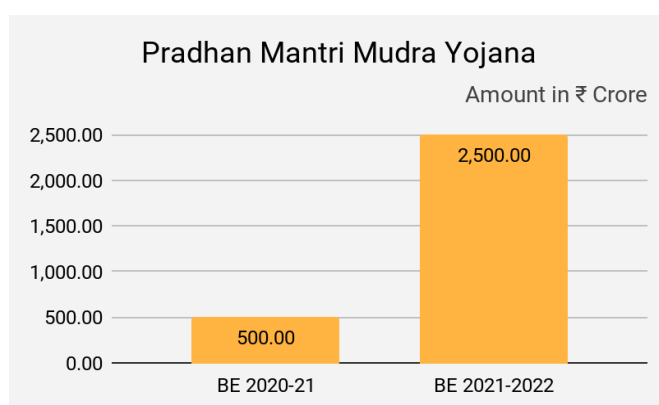


Fig 11: Trends in allocations for Mudra

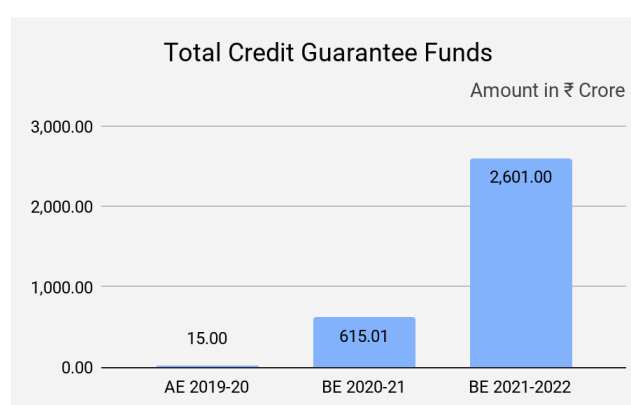


Fig 12: Trends in total allocations for credit guarantee funds

5. PM Employment Generation Programme and other credit support schemes for MSMEs

The Ministry of Micro, Small and Medium Enterprises has announced credit support schemes to generate self-employment opportunities. Additionally, an emergency credit line facility (Rs 10,000 crores) to eligible MSME borrowers was reflected in the Budget.

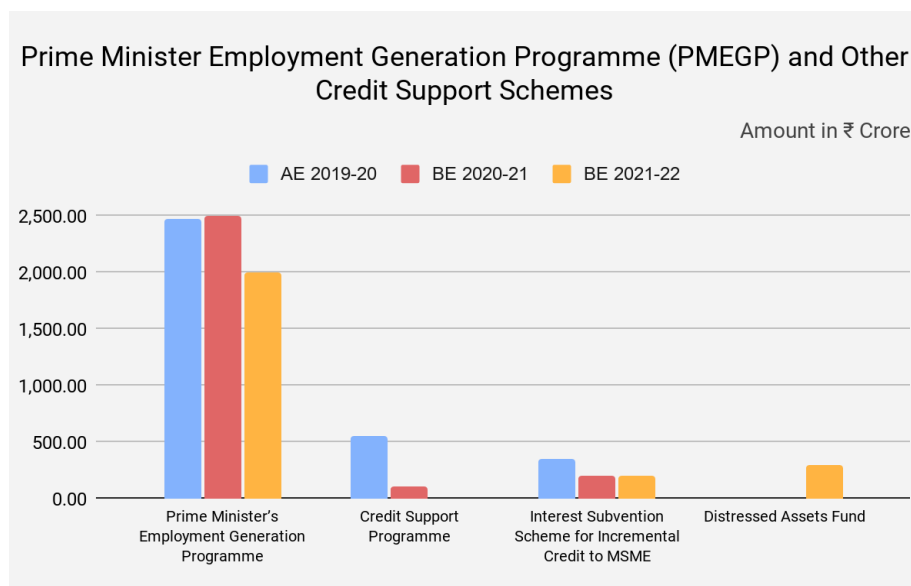


Fig 13: Trends in allocations for all credit support schemes for MSMEs

6. Pradhan Mantri Gramin Digital Saksharta Abhiyan

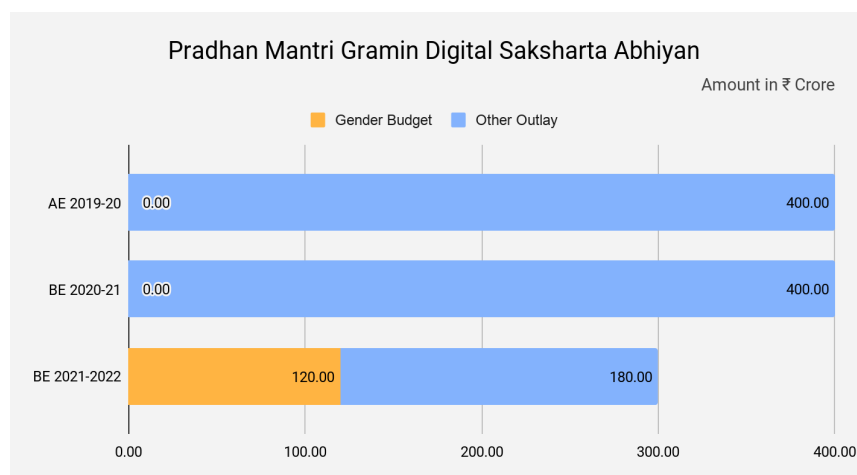


Fig 14: Trends in allocations for PM Gramin Digital Saksharta Abhiyaan

Digital inclusion has the potential to improve women's access to opportunities and enhance learning outcomes for girls, which makes allocation of Rs. 120 crores (40%) to Pradhan Mantri Gramin Digital Saksharta Abhiyan - digital literacy programme for rural areas, a significant development. This is **the first time that the GB**

has included part of the PMGDISHA in its statement.

Incentives

1. SAMARTHYA

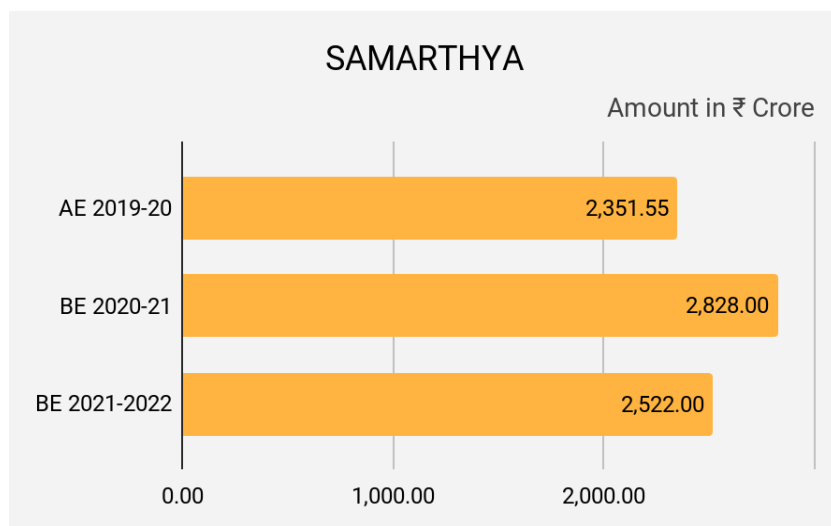


Fig 15: Trends in allocations for schemes under SAMARTHYA

Existing schemes of Beti Bachao Beti Padhao, Mahila Shakti Kendra, PM Matru Vandana Yojana, and additional expenses under Gender Budgeting, Research, Publication and Monitoring etc. have been reported under a single head 'SAMARTHYA' in this year's budget. **The budget allocation under this group of schemes has fallen by Rs 306 crores, i.e. a decline of 10.8%.**

2. Pradhan Mantri Awas Yojana

Under this scheme, the government aims to provide affordable housing with a target of building 18-20 million houses by March 2022. The allocation for both PMAY (Rural) and PMAY (Urban) have remained unchanged when compared to the budgeted estimates. However, with respect to PMAY (urban), the revised estimate for 2020-21 reflects a sharp spike of Rs 13,000 crores, partly due to an increase in allocation for the Credit Linked Subsidy Scheme for Middle Income Group (MIG), and in the financial assistance released to the states from the centre.

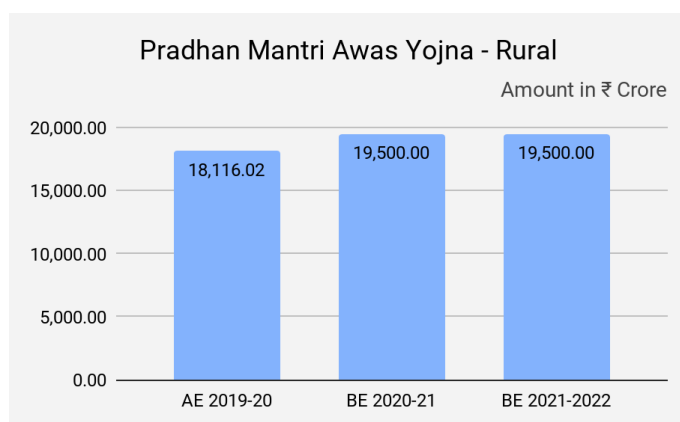


Fig 16: Trends in allocations for PMAY - Rural

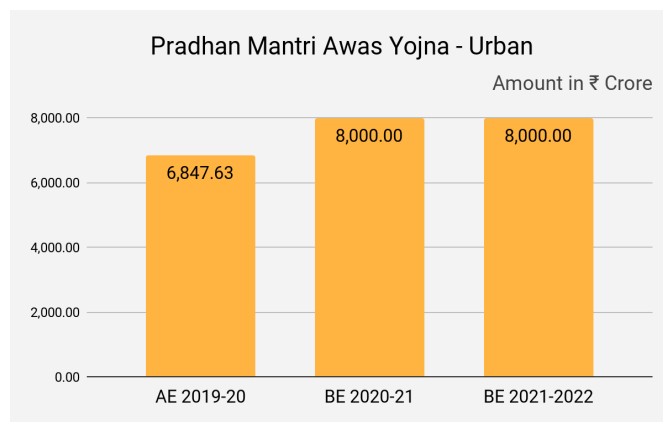


Fig 17: Trends in allocations for PMAY - Urban

3. LPG Subsidy

The allocation under this head includes Direct Benefit Transfer, LPG connection to poor households, other subsidies payable including the North-East region, Feedstock Subsidy to CPL/Assam Gas Cracker Complex and Project Management expenditure. **There has been a reduction in allocation by 62.2% from the previous year's budget** [a total decline of Rs 23,182.86 crores].

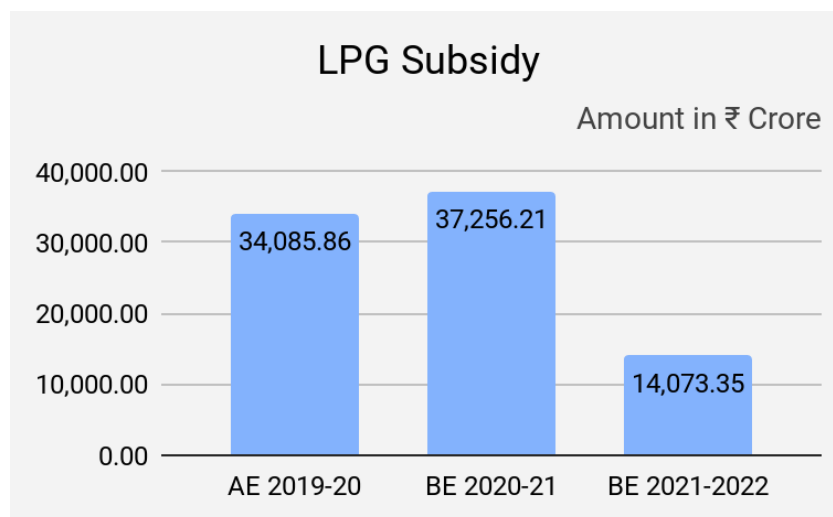


Fig 18: Trends in allocations for LPG Subsidy

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