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An Analytical Approach  
for Assessment of

# GENDER BUDGETING

in India



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# *An Analytical Approach for Assessment of Gender Budgeting in India*

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Bhabesh Hazarika  
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## *Abbreviations*

<b>DBT</b>	Direct Benefit Transfer
<b>GB</b>	Gender Budgeting
<b>GBC</b>	Gender Budget Cell
<b>GBS</b>	Gender Budget Statement
<b>GER</b>	Gross Enrolment Ratio
<b>GGI</b>	Gender Gap Index
<b>GI</b>	Gender Inequality
<b>GIA</b>	Gender Impact Assessment
<b>GII</b>	Gender Inequality Index
<b>GPI</b>	Gender Parity Index
<b>GRB</b>	Gender Responsive Budgeting
<b>GRFM</b>	Gender Responsive Public Finance Management
<b>HDI</b>	Human Development Index
<b>IMR</b>	Infant Mortality Rate
<b>JJM</b>	Jal Jeevan Mission
<b>JSY</b>	Janani Suraksha Yojana
<b>LFPR</b>	Labour Force Participation Rate
<b>MMR</b>	Maternal Mortality Rate
<b>MoRD</b>	Ministry of Rural Development
<b>MSME</b>	Micro Small & Medium Enterprises
<b>MWCD</b>	Ministry of Women and Child Development
<b>NFHS</b>	National Family Health Survey
<b>NFSA</b>	National Food Security Act
<b>NRLM</b>	National Rural Livelihood Mission
<b>MGNREGS</b>	Mahatma Gandhi National Rural Employment Guarantee
<b>NSSO</b>	National Sample Survey Office
<b>PFMS</b>	Public Financial Management System
<b>PMAY</b>	Pradhan Mantri Awas Yojana
<b>PMAY-G</b>	Pradhan Mantri Awas Yojana- Gramin
<b>SBM-G</b>	Swachh Bharat Mission- Gramin
<b>SDG</b>	Sustainable Development Goal
<b>UK</b>	United Kingdom
<b>USA</b>	United State of America
<b>UN</b>	United Nation
<b>UNDP</b>	United Nations Development Program

## *Executive Summary*

Gender Budgeting (GB), or Gender-Responsive Budgeting (GRB), is a fiscal policy tool that integrates a gender perspective into budgeting processes to promote gender equality. Although government policies may appear gender-neutral, persistent gender-specific barriers indicate the adoption of GB/GRB to mitigate disparities and foster inclusive policymaking. GB has the potential to redirect the resources and attention of the government towards women. It becomes an additional tool to address many gender-related inequalities in society.

Gender budgeting, as implemented across various countries, bears significant importance in addressing gender inequalities. Unfortunately, it has become merely an accounting and static exercise, leading to inconsistencies in gender-related outcomes across countries. At the macro level, the Gender Inequality Index (GII) and the Gender Gap Index (GGI) are the two commonly cited metrics that gauge the status of women. However, these indices have limitations, particularly in assessing political representation, measured only through women's share in parliamentary seats, while missing out on grassroots level developments. For example, India has reserved 1/3<sup>rd</sup> of the seats of Panchayati Raj Institutions for women, and scores for India would have been better off if these were considered in the calculation. In addition, the trend analysis reveals opposing results concerning GII and GGI for India. Similarly, Vietnam has dedicated efforts to gender budgeting for the past two decades, but this focus has not translated into significant improvements in the GII in the country. Thus, it is imperative to critically assess gender budgeting and suggest alternative means of evaluating its impact.

The evolution of GB in India has been marked by significant milestones and challenges. India formally adopted a Gender Budgeting policy in 2005-2006, introducing the Gender Budget Statement (GBS) to track gender-sensitive allocations. The status of gender budgeting in India reflects continuous progress and institutionalization. The Ministry of Finance and the Ministry of Women and Child Development are critical in promoting and implementing gender budgeting through Gender Budget Cells (GBCs) and strategic frameworks. The number of ministries/departments participating in gender budgeting has increased, with significant allocations for gender-sensitive schemes/programs.

Despite this progress, challenges in data integrity, fiscal marksmanship, reporting practices, and outcome evaluations persist. Gender specific outcomes are often overlooked, and there is a need for robust monitoring and evaluation practices. Gender Budget Cells (GBCs) are crucial in promoting gender-responsive policies and ensuring effective monitoring and evaluation. Gender budgeting must be complemented by comprehensive analyses of gender impacts, integrating feedback loops for gender mainstreaming. Moreover, there is a continued need for improvement in data integrity, reporting practices, and outcome evaluations to ensure effective gender mainstreaming in budgetary processes.

Assessing Gender Budgeting is crucial to ensure its effectiveness in addressing gender inequalities and promoting gender responsive policies. The need for assessment arises from the importance of monitoring government spending to ensure funds allocated for gender oriented goals are used appropriately. Additionally, assessing policies and programs in the initial stages of the budget cycle in terms of their societal benefits and externalities, both positive and negative, helps governments prioritize initiatives that yield the most significant societal returns.

The Gender Budgeting Cycle involves five critical steps – situational analysis across gender, identifying and mapping schemes to address the gender gap, budget formulation and assessment of budget allocations, implementation and monitoring, and post-budget implementation (Evaluation /Audit /Impact Assessment). The Gender Budgeting Cycle provides a framework for systematically integrating gender perspectives into budgetary processes and evaluating the impact of gender-sensitive policies and programs.



The current practices of assessing gender budgeting involve various frameworks and methodologies to evaluate the impact of budgetary decisions on gender equality. Several methodologies exist for Gender Impact Assessment (GIA), including Gender Mainstreaming in Practice, Harvard Analytical Framework, Gender Analysis Matrix, Gender-responsive Public Finance Management (GRPFM), and Input-outcome Framework. These approaches are categorised into three main categories: ex ante, concurrent, and ex post GB approaches. Ex post analysis, including gender impact assessments, evaluations, audits, and spending reviews, is crucial for assessing whether budget provisions have delivered expected gender outcomes and informing policy reforms.

Systematic evaluations using the input-output-outcome framework are essential for practitioners to enhance gender budgeting systems, aligning with international standards. This framework identifies three dimensions for sensitizing output and outcomes related to gender budgeting: gender-disaggregated measures, equity as an indicator of performance, and reassessment of mainstreaming budgetary provisions. It also provides functional frameworks for gender-sensitive budget analysis. This report draws inspiration from established methodologies and endeavours to examine government policies and programs through a gender-responsive perspective as its overarching investigative framework. The central question it aims to address is whether current government interventions adequately tackle the gender-based challenges faced by women, integrating insights from various sources.

As a first step towards assessing gender budgeting in the Indian context, this report develops an analytical approach to evaluate the effectiveness of government schemes from a gendered lens. The framework includes understanding gender inequalities, adopting gender budgeting, and identifying inputs, activities, outputs, and outcomes. Considering the Pradhan Mantri Awas Yojana - Gramin (PMAY-G) as an example, it outlines the pathways to measure the scheme's effectiveness in bridging housing related gender inequalities in rural India.

The report discusses the importance of gender budgeting in India, highlighting the need to transition from a static, accounting based approach to a dynamic framework emphasizing evidence based analysis. It recommends using the input-output-outcome approach to assess schemes like PMAY-G from a gendered lens and collecting outcome oriented data alongside input data using the Management Information System (MIS). Additionally, it suggests including schemes with substantial budgets but contributions of less than 30% to women in the gender budget statement and expanding capacity-building efforts for regular gendered policy analysis. These recommendations aim to enhance the effectiveness of gender budgeting, promote transparency, and address gender disparities in budget allocations.

# *An Analytical Approach for Assessment of Gender Budgeting in India*

## *1. Introduction*

### **1.1. Background**

- 1.1.1. 'Gender Budgeting (GB)' and 'Gender-Responsive Budgeting (GRB)' are overarching terms encompassing a range of tools, techniques, and systems aimed at integrating a gender perspective into budgeting processes, ultimately fostering the effective integration of gender considerations in policymaking. GB involves understanding the differential impact of budget across genders and creating policy options to address the inequalities (OECD, 2017). Adopting gender budgeting has heightened awareness of gender-related issues and underscored governments' responsibility for addressing gender inequality in their approaches. Gender budgeting can potentially redirect the resources and attention of the government towards women, serving as an additional mechanism to tackle various gender-related inequalities in society.
- 1.1.2. Situational analysis suggests the persistent existence of gender inequalities across critical development indicators in India, spanning education, health, income, and employment opportunities. Adhering to SDG 5, which strives to achieve gender equality and empower all women and girls, demands governments to enact policies and measures to eradicate discrimination against women and facilitate their equitable participation in all aspects of sustainable development. The UN system, in particular, has provided further motivation and support for GRB by highlighting its significance for social impact (Stotsky et al., 2016). The Union and State Governments in India also implement schemes within ministries and departments to address gender disparities. Accordingly, the Union and several State Governments are releasing gender budget statements reflecting the allocation of budget heads that presume potential effects on women.
- 1.1.3. Despite the perception of policies and public budgets as gender-neutral and their expected design and implementation in gender-blind frameworks, scholars and practitioners advocate for integrating gender equality into the budgeting process to address gender-related inequities. Recognizing the broad impact of gender budgeting on narrowing gender gaps, evaluating gender budgeting becomes crucial. Although gender budgeting is vital as a fiscal policy tool in addressing gender inequalities, unfortunately, it has evolved into a mere accounting and static exercise. This has resulted in inconsistencies in gender-related outcomes across countries. There is room for enhancement in gender budgeting, moving away from its predominantly static and accounting focused nature to a more dynamic framework. Therefore, it is imperative to critically evaluate gender budgeting and suggest alternative means of assessing its impact.
- 1.1.4. Efforts have been made to assess gender budgeting by several multilateral agencies and others in cross-country or individual country-specific settings. It is crucial to identify and evaluate the potential gender impacts of policies, programs, or projects. Gender Impact Assessment (GIA) can help ensure that policies, programs, and projects do not inadvertently reinforce existing gender disparities and that they actively promote gender equality. There are several methodologies that can be used for GIA, each with its strengths and weaknesses. These methodologies include gender analysis frameworks, gender mainstreaming approaches, gender budgeting, and gender-responsive budgeting. This review will explore the different methodologies used for GIA in the current literature. As an initial step in gender budget assessment in the Indian context, this report presents an input-output-outcome approach. The approach can assess a few

government schemes from a gendered lens where gender-disaggregated data are available, such as the Pradhan Mantri Awas Yojana-Gramin (PMAY-G).

- 1.1.5. The report is organized as follows: Section 2 provides a situational analysis, while Section 3 presents the evolution of Gender Budgeting in India. Section 4 outlines the budget cycle and current practices, Section 5 presents an analytical approach to assess PMAY-G from a gendered lens, which can be applied to other programs/schemes included in the gender budget. While Section 6 presents existing Techniques for Ex-post gender impact assessment, Section 7 outlines concluding remarks and recommendations.

## 2. Situational Analysis

### 2.1. Indian Women: Where Do They Stand Compared to Other Countries

- 2.1.1. Gender Inequality (GI) is the unequal treatment and perceptions based on an individual's gender, leading to disparities across social, economic, and political dimensions. The UN Women defines gender inequality as "the social, economic, and political disparities between women and men, resulting in unequal access to opportunities, resources, and rights, and perpetuating discrimination and exclusion based on gender." The Gender Inequality Index (GII) and Gender Gap Index (GGI) are commonly used to assess gender equality worldwide.
- 2.1.2. The GII is a composite indicator developed by the United Nations Development Programme (UNDP) as part of its Human Development Report. It aims to comprehensively measure gender disparities in three key dimensions - health empowerment, and labour market. Further, these dimensions cover various indicators capturing well-being and opportunities across genders. Further, the GGI is a composite measure developed by the World Economic Forum (WEF) to assess gender disparities. The Global Gender Gap Index annually benchmarks the current state and evolution of gender parity across four key dimensions - economic participation and opportunity, educational attainment, health and survival, and political empowerment.
- 2.1.3. However, these indices measure the political representation only as the proportion of seats shared in the parliament, overlooking the significant developments at the grassroots level. For example, India has reserved 1/3rd of the seats of Panchayati Raj Institutions for women, and incorporating this aspect into the GII/GGI would substantially improve the overall score for the country. Moreover, most states have a 50% reservation of seats in panchayats for women. Concerning health indicators, these indices specifically concentrate only on women's reproductive health. Additionally, economic empowerment is confined to labor force participation but does not consider unpaid care work women perform.
- 2.1.4. The wealthier countries appear to be doing well in terms of these indicators. However, given the higher human development and income levels, it is imperative to analyse whether other factors are responsible for such improvements. Australia was the first country to introduce gender budgeting in 1984, and it has made significant progress over the years in reducing gender inequality. The GII score for the United Kingdom (UK) has reduced from 0.202 in 2005 to 0.098 in 2021. The UK formally adopted GB in 2010 through administrative measures and budgeting initiatives that impeded gender equality. Austria is known as a pioneer in gender budgeting, and it has included equality provisions in its constitution, with gender budgeting as a requirement at all government levels in 2009. Austria's GII was 0.053 in 2021, while Finland is also close to achieving gender equality with 0.033 GII.

- 2.1.5. Emerging countries such as Vietnam integrated and adopted GB into government policies in the early 2000s, and it has made progress in promoting gender equality, particularly with a high labour force participation rate. However, its GII score does not show much improvement; it has moved from 0.300 in 2005 to 0.296 in 2021, indicating disparities in other dimensions of gender equality. Brazil formally adopted gender-responsive budgeting initiatives in 2004. With the implementation of the Gender Budgeting initiative, its GII score improved to 0.390 in 2021 from 0.471 in 2005. Indonesia's GII score improved by 100 basis points to 0.444 in 2021 from 2005, and it adopted GB in 2008; however, significant challenges remain in addressing gender disparities across various sectors of society.
- 2.1.6. The Global GGI indicates that Finland covered 86.3% of the gender gap in 2023, followed by the UK, which covered around 79.2% of the gap in 2023. Australia and Austria have highly progressed in human development, covering 77.8% and 74% of gender gaps in 2023, respectively. Moreover, the US covered a 74.8% gender gap in 2023. Bangladesh has impressively covered its gender gap with a GGI of 0.722 (covering a 72.2% gap) in 2023 from 0.627 in 2006. Brazil, Vietnam, and Indonesia have covered gender gaps of around 72.6%, 71.1%, and 69.7%, respectively.
- 2.1.7. Comparing India with the countries mentioned above, it can be seen that India, too, made progress, albeit slower. However, the trend analysis reveals that GII and GGI give opposing results for India, indicating an ambiguity in the measurement parameters of these two indices. India's GII score has reduced from 0.516 in 2016 to 0.490 in 2021. While looking at the GGI score, gender gap coverage is estimated to be 64.3% in 2023. Looking at the components of GGI, there has been an improvement in the score across educational attainment, health, and political empowerment. However, in terms of economic opportunities, the government needs to explore more policy options.

## 2.2. Sectoral Snapshots

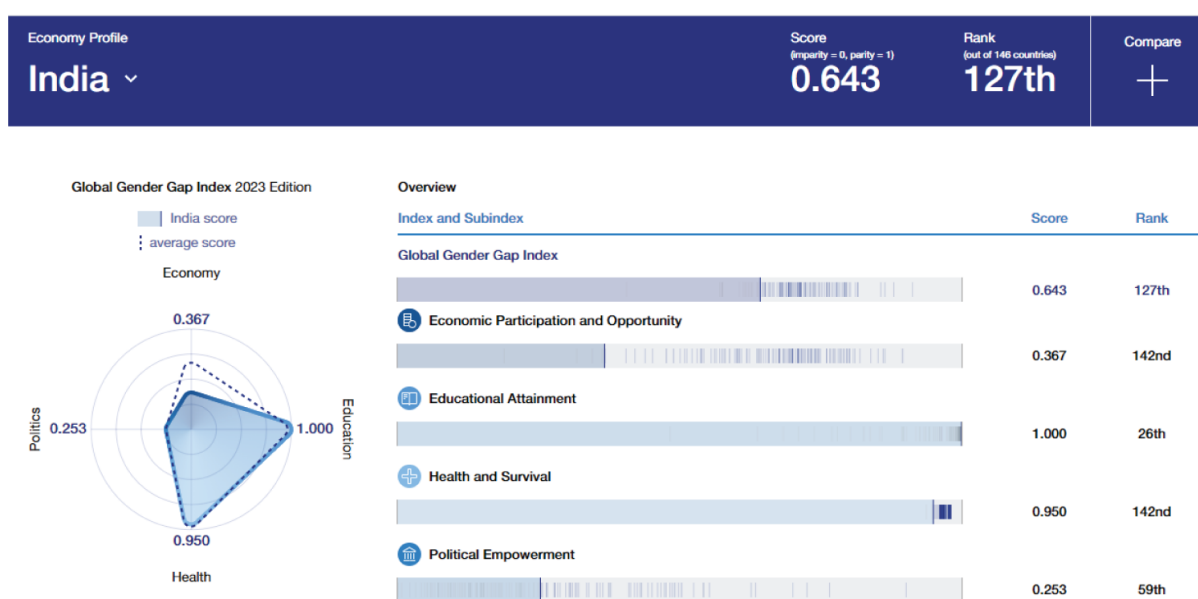
- 2.2.1. At the country level, the situational analysis underscores the recognition of gender inequality across various development indicators. While there are challenges, it is encouraging to note that discussions and initiatives to address these disparities are gaining attention. Starting with the status of women, the sex ratio (number of females per 1000 males) has been gradually improving over the years (Figure 1), and the government has been moving in the right direction to bridge this gap.
- 2.2.2. The Global Gender Gap Report 2023 notes that India ranks 127th (0.643) of the 135 countries, indicating room for improvement. Further, the breakdown of the various indicators within this overall rank shows that India has been able to cover the gender gap successfully in educational attainment (enrolment and literacy rate) and ranked 26th out of 146 countries (Figure 2). However, gender parity in economic opportunities and political empowerment remains critical. The gender gap in IMR has subsequently reduced over time, and the government is undertaking various policy measures to achieve the SDG target of 12 per 1,000 live births by 2030.
- 2.2.3. India has come a long way in reducing the maternal mortality rate over the last few decades. Efforts have been taken by the governments both in the Union and States to promote preventive and curative care towards realizing the SDG goal of reducing maternal mortality to less than 70 per 100,000 live births by 2030. However, there is a significant variation in these aspects of gender inequality across the Indian states. While some of the states have improved, the rest of the Indian states bear a significant burden of gender inequality.<sup>1</sup>
- 2.2.4. In terms of the Gender Parity Index (education) , defined as the gross enrolment ratio (GER) of girls to boys, there has been significant improvement over the last couple of

<sup>1</sup> [https://mospi.gov.in/sites/default/files/publication\\_reports/women-men22/WomenMen2022.pdf](https://mospi.gov.in/sites/default/files/publication_reports/women-men22/WomenMen2022.pdf)

years. The gender parity in education at primary and higher education levels is increasing. Meanwhile, the upper primary and secondary levels need more policy attention (Figure 3).

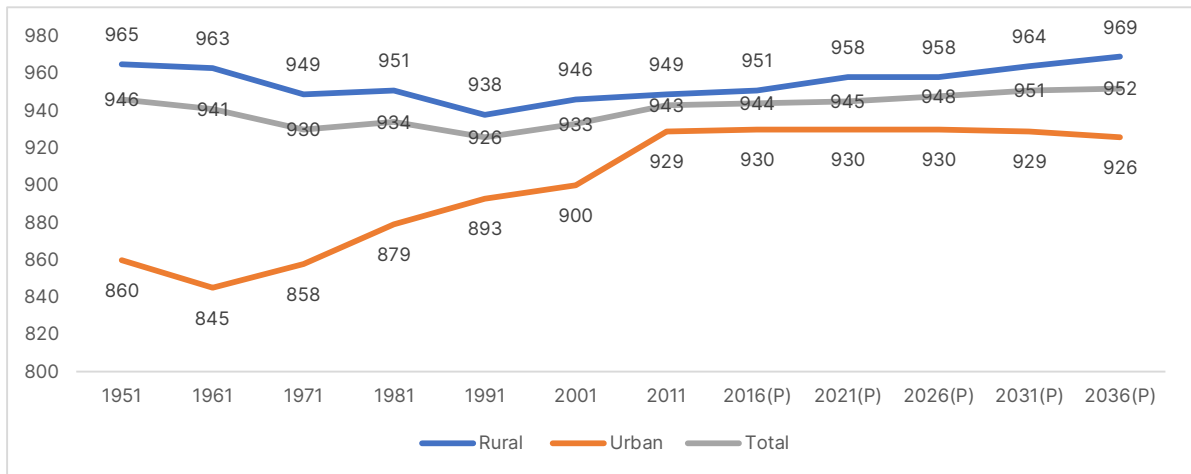
2.2.5. Regarding the Labour Force Participation Rate (LFPR), there has been a persistent gender gap over the years, with an improvement in the female LFPR from 23.3% in 2017-18 to 37.0% in 2022-23. During the same period, the male LFPR increased by 2.7% (Figure 4). Similarly, there has been a gender gap in wage earnings, but the gap has been narrowed down to some extent in the last couple of years. For example, rural females earn only 67.4% of what males earn daily as casual labourers' in works other than public works in 2021-22, marginally higher than in 2017-18. The gender wage gap has reduced by eight percentage points between 2017-18 and 2021-22. (Table 1).

Figure 1: Gender Gap Index in India



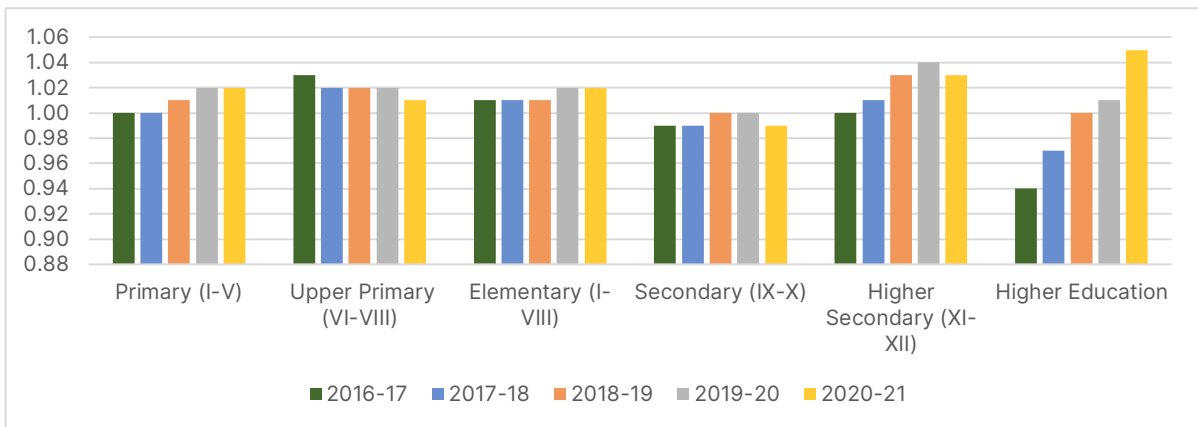
Source: World Economic Forum, 2023

**Figure 2: Sex Ratio in India over Time**



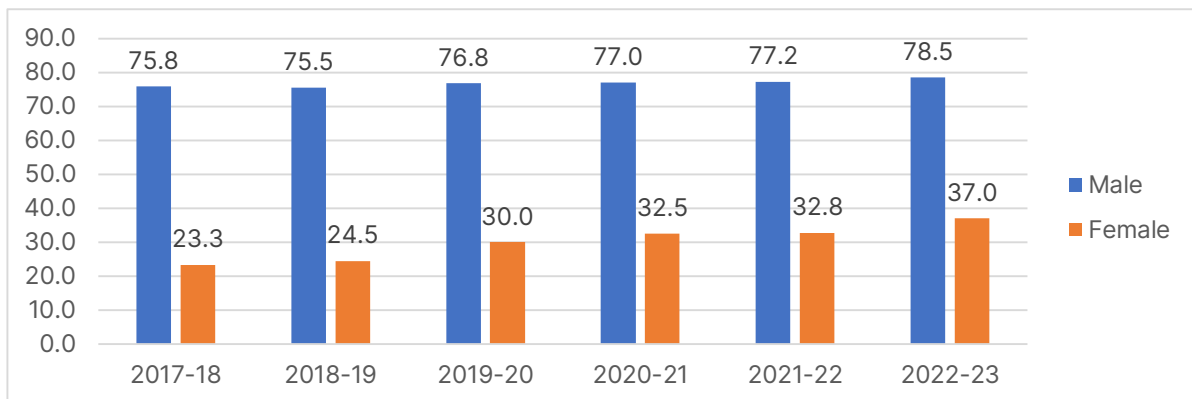
**Source:** Census, O/o RGI and Report of the Technical Group on Population Projections; P stands for projected figures

**Figure 3: Gender Parity Index (Education)**



**Source:** UDISE+, Ministry of Education

**Figure 4: Labour Force Participation Rate (LFPR)**



**Source:** Different rounds of PLFS survey

**Table 1: Average Wage Earning (in Rs.) Received per day by Casual Labourers in Works other than Public Works**

Location	Gender	2017-18	Ratio	2021-22	Ratio
Rural	Male	253	65.6	387	67.4
	Female	166		261	
Urban	Male	314	61.1	466	69.1
	Female	192		322	

*Source: Different rounds of PLFS survey*

2.2.6. Altogether, these metrics indicate the status of women and girls in our nation. It is claimed that budgets, especially public policies overall, are gender-neutral. However, due to specific gender-related barriers, women and girls benefit less from policies compared to men and boys. In conclusion, a gender budget, also called a gender-responsive budget, ensures that these disparities are acknowledged and additional measures are implemented to ensure that women and girls can benefit from the policy.

### **3. Evolution of Gender Budgeting in India**

#### **3.1. Economic Principles towards Gender Budgeting**

3.1.1. Two critical economic principles can be allied with a well-functioning budget process: Efficiency and Equity. Okun (1975) contended that the pivotal issue in public policy was the extent to which the government should intervene in the market to promote greater equity instead of relying on market mechanisms to efficiently allocate productive resources and efficiently distribute goods and services. He posited that prioritizing efficiency could favour those with competitive advantages, potentially disadvantaging individuals lacking in education, resources, or luck. He argued that the pursuit of efficiency might lead to increased inequality. Therefore, achieving a balance between efficiency and equity is critical for delivering public services in the most effective manner. According to Grand (1990), efficiency should not be viewed in isolation but rather as a secondary consideration, coming into focus once the goals of effectiveness and equity have been achieved.

3.1.2. From the perspective of efficient use of public money, the budget process should weigh benefits from public spending against their costs and expand programs that have a higher net social return than other alternative priorities for the budget. From an equity standpoint, the budgetary process should consider whether the advantages of government expenditure initiatives and the distribution of tax and other revenue burdens align with the concept of justice for all segments of the populace.<sup>2</sup>

3.1.3. In the realm of public budgeting, the need for gender budgeting arises when, for various reasons, the economic benefits of women's development and gender equality are

<sup>2</sup>Equity in the incidence of public spending and revenue can be looked at in several different ways. Horizontal equity assesses the degree to which those at an equivalent income (or wealth) level face the same burden of taxation or yield the same benefits from government spending. Vertical equity assesses the degree to which the burden of revenues or benefits of spending change with differences in income in a manner considered fair. Most countries subscribe to the notion of a progressive tax system, in which the average rate of taxation rises with increasing income. The "benefit principle" refers to the concept that individuals should pay for public services in accordance with the benefit they receive from them.

considered inadequate. This necessity becomes evident when government budgets lack gender neutrality and are more accurately described as "gender blindness," as noted by Elson (2002). Advocates of gender budgeting aim to routinely integrate attention to women's needs into fiscal policies and administration, fostering increased accountability for governments committed to addressing these needs.

- 3.1.4. Because of the social structure, cultural norms, and biological differences, inherent gender differences exist across sectors. However, at times, the government budget provisions fail to take into consideration to adequately address women's development needs in areas such as education, health, and other government services, leading to gender-equitable outcomes. Recognizing gender blindness in government budgeting, there have been debates and dialogues in favour of gender mainstreaming in public policy formulation with due consideration to the differential impacts of public provisions across gender, and exploring policy options to address such inequalities. Accordingly, countries across the world have been implementing gender budgeting or gender-responsive budgeting to address the positive externalities stemming from meeting the developmental needs of girls and women (Stotsky et al., 2016).

## 3.2. Status of Gender Budgeting in India

- 3.2.1. India initially brought gender perspective into the picture after publishing a report by the Committee on the Status of Women in 1974. The five-year plans had components related to gender-based allocations beginning from the Eighth Five-Year Plan. Consequently, the Ninth Five-Year Plan adopted the Women Component Plan, directing central and state governments to ensure earmarking at least 30% of funds for women-related sectors. The budget announcement in 2000-01 declared 2001 as "Women's Empowerment Year" and stated the urgent need for women to access national resources.
- 3.2.2. The Ministry of Women and Child Development (MoWCD), Government of India, adopted the National Policy for the Empowerment of Women in 2001 to include a gender perspective in the budgeting process. Subsequently, an Expert Group constituted by the Ministry of Finance in 2001 gave various recommendations regarding classification and identifying institutional framework for gender budgeting. India adopted a Gender Budgeting policy in 2005-2006, and a Gender Budget Statement (GBS) was introduced, with gender-sensitive budgetary allocations of Rs 14,379 crore in BE 2005-06. The Tenth Plan (2002-2007) stated the government's commitment to dissect the budget for a differential impact across gender. Further, the Eleventh Plan (2007-12) encouraged all ministries/departments to present a GBS and Gender Outcome Assessment and create Gender Budget Cells (GBC) in all ministries/departments. The gender budgeting framework has been adopted by the Indian States in subsequent years (Table 2).
- 3.2.3. The Ministry of Finance mandated GBC in all ministries/departments in 2004-05, envisaged as focal points for gender mainstreaming and streamlining the GB process. The composition and functions of GBCs were outlined in a Charter for Gender Budgeting Cells issued on 8<sup>th</sup> March 2007. The Ministry of Finance is critical in the GB process for issuing charters and amending the Budget Call Circular for gender-sensitive reporting in GBS, Outcome Budget, and EFC documents. Meanwhile, the MoWCD is the nodal agency that implements and supports the GB process for all ministries/departments. The MoWCD adopted "Budgeting for Gender Equity" as a mission statement in 2004-05 and developed a strategic framework of activities to implement GB. The MoWCD developed its first GB Handbook and manual 2007 for officers' training, with the latest handbook released in 2015.



**Table 2: List of States/UTs Adopted Gender Budgeting**

States/UTs	Status
Odisha (2005-06), Tripura, Uttar Pradesh, Karnataka, Gujrat, Lakshadweep, West Bengal	Early adopters (2005-2007)
Madhya Pradesh, Arunachal Pradesh, Chhattisgarh, Uttarakhand, Himachal Pradesh, Assam, Bihar, Kerala, Nagaland	Subsequent adopters (2007-2009)
Rajasthan (2011), Dadra & Nagar Haveli (2011-12), Andaman & Nicobar (2012), Punjab (2012), Maharashtra (2013), NCT Delhi (2013-14), Jharkhand (2015-16), Andhra Pradesh (2017), Tamil Nadu (2018-19), Manipur (2020), Meghalaya (2022-23)	Recent adopters
<b>Goa, Telangana, Chandigarh, Ladakh, Mizoram, Puducherry, Sikkim</b>	Yet to adopt

**Source:** GB-related documents and statements of various States

3.2.4. According to the Charter for GBCs 2007, the composition of GBCs should include a group of senior/middle level officers headed by an officer, not below the rank of Joint Secretary. The GBCs are supposed to conduct a review at least once a quarter at the Secretary/Additional Secretary level. Although the GBCs are constituted by various ministries/departments, these are currently adhoc, lacking regular reviews/discussions. Therefore, these cells can be allocated stipulated financing provisions within the budget to ensure their permanent nature and efficient functioning.

### **Box 1: Classification of Expenditure**

In Australia, the analytical framework for gender budgeting developed by Rhonda Sharp categorizes public expenditure into three categories:

1. Expenditures exclusively targeted to groups of men or women, boys or girls.
2. Equal employment opportunity expenditures by government agencies and their employees
3. General budget expenditures to be analysed for their gender impact.

However, in India, the ex-post gender budget analysis begins with the identification of two categories of public expenditure:

1. Expenditure specifically targeted to women and girls (100% targeted for women),
2. Expenditure schemes with a women component (30-99% targeted for women)

3.2.5. The Gender Budget Statement (GBS) is a crucial part of the GB process to monitor the expenditure under gender-sensitive schemes/programs. The concerned GBCs of ministries/departments review its programs that have the potential to impact and address the development of women. The Gender Budget Statement (Statement 13) is published annually along with the Union Budget since 2005-06. It estimates the total expenditure, comprising Part A with 100% women-specific schemes/programs and Part B with 30%-99% women-specific schemes/programs. The number of ministries/departments participating in GB over the years has increased from 9 in GBS 2005-06 to 37 in GBS 2024-25. The volume of the gender budget has increased by Rs 2,95,311.42 crores compared with BE 2005-06 estimates to Rs 3,09,690.1 crores in BE 2024-25. Moreover, the proportion of GB to the Total Expenditure Budget has increased from 2.79% in BE 2005-06 to 6.50% in BE 2024-25, and the gender-sensitive expenditure increased to 0.80% of GDP (current price) in 2022-23.

- 3.2.6. The Gender Budget 2024-25 is estimated to have a budgeted expenditure of Rs. 3,09,690.1 crores, and it consists of allocations of Rs 1,12,395.15 crores in Part A (36.29%) and Rs 1,97,295.95 crores in Part B (63.71 %). Moreover, The scheme-wise break-up of allocations in GB 2024-25 shows significant share was allocated to PMAY (Rural and Urban) around 26.0%, followed by JJM (11.0%), MGNREGS (9.3%), Saksham Anganwadi and POSHAN 2.0 (5.3%), NRLM (4.9%), Samagra Shiksha (3.6%), LPG connection (2.9%), and others (36.9%). The scheme-wise allocation indicates that a significant share of funds is concentrated in specific programs/ministries/departments.
- 3.2.7. The criteria for allocating funds in Part B depends on the scheme guidelines and the number of women beneficiaries. However, for the schemes for which specified guidelines or data are not available, the data from various periodic surveys (such as NSSO and NFHS) is used to derive the estimates and allocate the funds accordingly. Kirshonnati scheme under the Department of Agriculture and Farmers Welfare had a total outlay of Rs 7447 crore in BE 2024-25, and Rs 2234.1 crore around 30% was allocated to GB. Moreover, PM POSHAN and PM SHRI under the Department of School Education and Literacy allocated 50% and 30%, respectively, from their total outlay towards GB. The JJM, under the Department of Drinking Water and Sanitation, a major program of GB, was allocated 48.69% of funds from its total outlay. While the gender-disaggregated data on JJM beneficiaries is not available, the Department of Drinking Water and Sanitation uses Census 2011 population data to estimate the budgetary allocation under gender budgeting. Some other significant programs with fund allocation from its total outlays are Rooftop Solar (45.56%), MGNREGS (33.59%), Saksham Anganwadi and POSHAN 2.0 (75%), and Mission VATSALYA (60%).
- 3.2.8. In the Gender Budget 2024-25, new ministries were added: Ministry of Civil Aviation, Ministry of Power, and Ministry of MSME (in Part B). In Part A, four schemes were newly added – Namo Drone Didi under MoA&FW, National AYUSH Mission under the Ministry of AYUSH, JJM under the Ministry of Jal Shakti, and NRLM moved from Part B to Part A. Further, new additions in Part B are 3 pension schemes under MoRD, 4 schemes under Ministry of Power, 6 schemes under Ministry of Electronics and IT, 8 schemes under Ministry of Home Affairs, 7 schemes under MSME, 2 schemes under Ministry of New and Renewable Resources, and 2 schemes under Ministry of Social Justice and Empowerment.
- 3.2.9. In terms of gender budget classification in India, schemes that allocate at least 30% of the total allocation toward women-centric activities are currently included. As evident from Statement 13 of Union Budget 2024-25, several schemes in Part B reveal meager allocation in absolute terms. Whereas, there are several other schemes, such as PM KISAN, which spend a significant amount of money but appear to be less than 30% of the total allocation towards women. The government may consider such schemes with a minimum threshold in absolute terms and introduce them as Part C schemes. Moreover, some States have a Part C in the GBS ensuring accurate estimation of expenditure on programs/schemes for women.
- 3.2.10. As India marks over 15 years since the initiation of gender budgeting (GB), the practice has not only endured but has expanded to the sub-national level. While commendable progress has been made, there is a clear need for further advancements in key areas. Challenges persist in terms of data integrity, requiring a more robust foundation for gender budgeting. Better fiscal marksmanship is essential, alongside consistent reporting practices. The current focus of GB largely remains on expenditure rather than outcomes, reflecting a gap in understanding the specific impact of schemes across gender lines. Both ex-ante and ex-post analyses of schemes are largely lacking, with limited monitoring and audit practices in place at all levels.
- 3.2.11. The emphasis on accounting-based analyses and static evaluations within line departments has overshadowed the need to examine gender-specific outcomes comprehensively. There is room for enhancement in gender budgeting, moving away

from its predominantly static and accounting-focused nature to a more dynamic framework. This involves incorporating feedback loops, which entails learning from the performance of programs or schemes overtime during the budget formulation process. Shifting the focus from program outlays to outcomes necessitates adopting an outcome-based analysis approach.

- 3.2.12. Additionally, schemes reported in Part B lack clarity on how departments estimate the percentage of funds benefiting women, raising questions about the basis for projections and targets. The effectiveness of gender budgeting allocations has not been thoroughly investigated due to the absence of gender-disaggregated data in various schemes. Conversely, it is crucial to incorporate schemes with less than 30% gender allocations into the gender budgeting framework, even when substantial funds are allocated. Unfortunately, there is a deficiency in regular analysis and guidelines within the state-level gender budgeting framework, creating obstacles in accurately capturing expenditure figures and gender-segregated data.
- 3.2.13. Challenges have arisen in the form of concentrated allocations in specific ministries/departments, resulting in enduring gender gaps despite substantial expenditures. It is essential to evaluate whether budgetary allocations are adequate and to establish a connection between outlays and outcomes. This underscores the importance of implementing gender budgeting during both the planning and program evaluation stages, emphasizing the necessity for a gender audit framework.
- 3.2.14. To address these challenges, there is a critical need for Gender Budget Cells (GBCs) to play a pivotal role in promoting gender-responsive policies and ensuring effective monitoring and evaluation practices. Gender budgeting, while a necessary condition, must be complemented by an in-depth analysis of the potential gender impacts of policies, programs, or projects, integrating valuable feedback loops for gender mainstreaming.

## 4. Assessment of Gender Budgeting: The Cycle, and Current Practices

### 4.1. Need for an Assessment of Gender Budgeting

- 4.1.1. Government budget execution may be monitored by a system of accounting and reporting to see whether funds allocated for gender-oriented goals were being used appropriately or if funds were being withheld because programs could not be implemented effectively.<sup>3</sup> Governments should assess the advantages and disadvantages of all policies and programs—both current and potential—in light of externalities, both positive and negative, and select those that yield the greatest societal return. Spending should go up for initiatives that will result in the most incremental societal benefits when weighing competing objectives. Governments must consider both the positive and negative externalities that result from human decisions when determining the scope and composition of their programs. For instance, positive externalities are associated with improving female health and education, among other gender-oriented goals. The government needs to ensure these externalities are considered when making budgetary decisions.
- 4.1.2. Gender budgeting is not merely a specialized or supplemental approach to budgeting; instead, it is an approach that can enhance budgeting when fiscal policies and administrative procedures are designed to address gender inequality and the developmental needs of women. It's essential to understand that gender budgeting isn't solely advantageous for women and girls but, in its broadest sense, extends benefits to society at large through improvements for women and girls. If men and boys face disadvantages leading to societal losses, fiscal policies should also be formulated to consider these. Recently, there has been an ongoing debate about integrating the care economy into public policy, providing a crucial dimension to gender budgeting (UN Women, 2018).
- 4.1.3. The allocation of labour within households, with women often shouldering a disproportionate share of unpaid labour, generates positive externalities for others in the household or society. Women undertake activities that would otherwise fall on other household members. From the perspective of correcting externalities, gender budgeting ensures that the benefits accruing to society, not necessarily to a specific individual, are considered.
- 4.1.4. In the budgeting process, as a practical measure, governments present a gender budget statement outlining proposed expenditures on items specifically dedicated to women and girls. It is crucial to incorporate gender-oriented goals into the foundational principles of the budget statement to emphasize their significance and ensure seamless integration into the budgeting process.<sup>4</sup>

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<sup>3</sup> In tax administration, the application of gender budgeting is less obvious. However, if a tax administration could establish that female and male small business owners tend to respond differently to government, it could build these differences into a strategy for selecting taxpayers for audit or inducing or compelling taxpayers to pay their tax liabilities.

<sup>4</sup> In the developing world, countries typically lay out these goals in a development strategy or national development plan, often drawn up in conjunction with their targets under international agreements or, in the past, commitments in the development goals (SDGs).

## 4.2. The Gender Budgeting Cycle

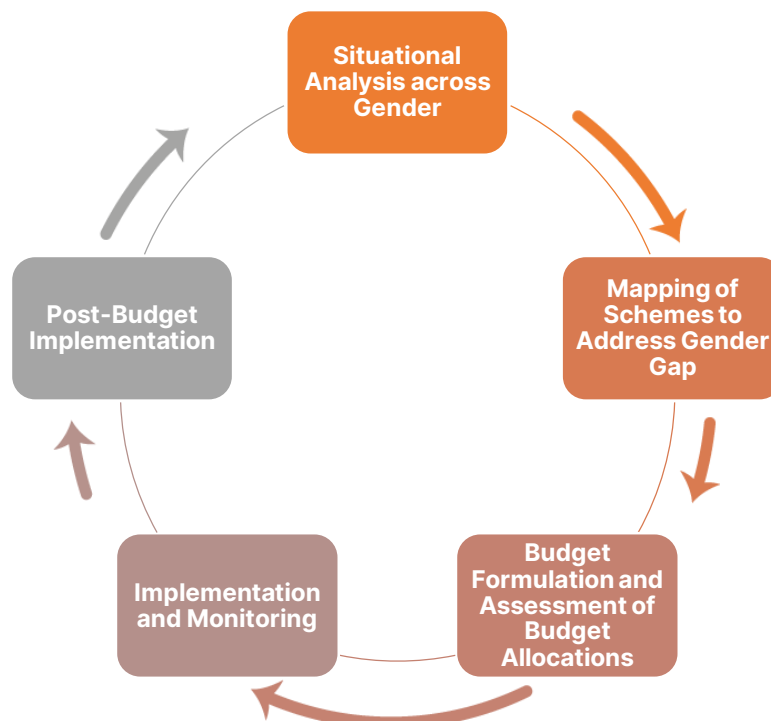
4.2.1. 4.2.1. The gender budgeting exercise is a multi-stage process. It is critical to have a broader understanding of the gender budgeting process to gauge the insights for effectively mainstreaming gender issues into the budget formulation process. While gender budget resembles the usual budget exercise, the success of gender budgeting lies in using it beyond the accounting perspective. The gender budgeting cycle involves five critical steps (Figure 5):

- a) Situational Analysis across Gender
- b) Mapping of Schemes to Address the Gender Gap
- c) Budget Formulation and Assessment of Budget Allocations for schemes under gender budgeting
- d) Implementation and Monitoring of schemes under gender budgeting
- e) Assessment of Post-Budget Implementation of schemes under gender budgeting

### 4.2.2. Step 1: Situational Analysis:

4.2.2.1. The first step of integrating gender perspectives into the budgeting process entails conducting a situational analysis to comprehend prevailing gender inequality on a holistic level and within specific sectors. Equally crucial is the examination of the underlying causes for these disparities. Conducting a gender analysis serves as the foundation for systematically addressing gender equality throughout the entire program duration. Gender impact assessments rely on dependable data to depict the current status of target groups, aiming to identify gender gaps and inequalities within various sectors like the labour market, health, and education.

Figure 5: The Gender Budgeting Cycle



Source: Authors' Modification based on Budlender (2002)

#### 4.2.3. **Step 2: Identifying and Mapping of Schemes to Address Gender Gap**

4.2.3.1. The second step involves pinpointing potential policy options (programmes/schemes) to narrow the gender gap. In doing so, it is vital to conduct a socioeconomic gender analysis that recognizes the distinctions and specific requirements of both women and men. This gender analysis considers the diverse experiences of women and men based on various characteristics such as age, income, poverty level, urban/rural location, disability, race, or ethnicity. This intersectional examination of factors influencing women's and men's daily lives is crucial for comprehending inequality. This understanding, in turn, plays a pivotal role in guiding the identification/development of government programs and schemes tailored to address these differences, thus yielding more effective outcomes. Once programs/schemes are identified, they need to be systematically categorized across sectors (Ministries/Departments) for inclusion in budgeting exercises.

#### 4.2.4. **Step 3: Budget Formulation and Assessment of Budget Allocations**

4.2.4.1. Following the identification of specific schemes/programs in Step 2, the budget formulation takes place, and the needs of these schemes can be outlined in requests from a gender perspective. The allocation of funds is based on key programs/schemes, mandates, goals, and policy frameworks. Additionally, the estimates are drawn from the guidelines specific to each scheme and the projected number of beneficiaries. Evaluating these allocations is essential to ensure the efficient utilization of funds and the sufficiency of budget allocations for implementing gender-sensitive policies and programs.

#### 4.2.5. **Step 4: Implementation and Monitoring**

4.2.5.1. The most critical phase in any policy framework involves putting it into action and consistently overseeing its progress. Evaluation during the implementation stage is essential for gauging the advancement of the specific scheme/program toward its objectives. Monitoring policies, rules, or other methods outlined in policy statements or plans (policy and plan monitoring) is a crucial component of the resource management planning process. Simultaneously, monitoring policy implementation is aimed at verifying the progress of planned expenditures and outputs, ultimately contributing to the intended outcomes. Additionally, ensuring that the benefits reach the designated beneficiaries is equally vital.

#### 4.2.6. **Step 5: Post-Budget Implementation (Evaluation/Audit/Impact Assessment)**

4.2.6.1. As part of the post-budget implementation stage, undertaking a gender audit of programmes/schemes bears ample importance in gender mainstreaming in budgeting exercises. A gender audit starts by exploring to what extent gender equality is mainstreamed in high-level policy objectives and priorities and further assesses to what extent policy intentions are actually carried out in specific initiatives.

4.2.6.2. Evaluation of the programmes/schemes is crucial to ascertain the effectiveness of the scheme i.e., to what extent the intended outcomes of the programmes have been realized. Such evaluations provide evidence-based policy insights to make policy decisions on what changes are required. A standard way to assess/evaluate the programme/scheme benefits is to apply an input-output-outcome framework where the inputs are linked with outcomes.

4.2.6.3. It is necessary to incorporate the changes/ modifications in the policy from the feedback in the post-budget evaluation stage. This feedback loop extends to the first stage of the GB cycle and ensures an enhancement in the impact of budgetary allocation on the existing gender inequalities. The GBCs must incorporate these findings through third-party surveys before the next budget exercise. Moreover, regular meetings and discussions of the GBC members are essential for continuous integration. The Gender Budgeting Cycle provides a systematic integration mechanism for bringing gender perspectives into budgetary processes and evaluating the impact of gender-sensitive policies and programs.

### 4.3. Existing Tools for Ex-post Analysis of Gender Budgeting

4.3.1. Several methodologies can be used for Gender Impact Assessment (GIA), each with its strengths and weaknesses. These methodologies include gender impact assessment (GIA), Gender Mainstreaming in Practice, Harvard Analytical Framework, Gender Analysis Matrix, Gender-responsive public finance management (GRPFM), and Input-outcome framework (UNDP, 2007; ADB, 2013; Commonwealth of Learning, 2015; OECD, 2017; UN Women, and; Oxfam Australia, 2017). The gender budgeting approaches may primarily be summarized into three key categories: Ex-ante approach, Concurrent GB approaches, and Ex-post GB approaches (OECD, 2017).

4.3.2. The gender budgeting approaches may primarily be summarized into three key categories (OECD, 2017).

#### (a) Ex-ante GB approaches

- Gender Impact Assessment: Analysis of budgetary provisions concerning their potential impact on improving gender equality
- Gender budget *baseline* analysis: Periodic assessment of the existing allocation of public spending/revenue collection and their impact on gender equality
- Gender needs assessment: Identify policy actions to be incorporated into the budgeting process through consultation with the stakeholders and civil society regarding the relevance of the public policy/programs in meeting gender equality.

#### (b) Concurrent GB approaches

- Gender perspective in performance settings: Prescribing gender-related performance indicators linked with gender-responsive policies
- Gender perspective in resource allocation: Prescribing a minimum proportion of overall budgetary allocation into gender-responsive policies
- Gender-related budget incidence analysis: An official assessment of the budget's overall impact in promoting gender equality (including a gender-disaggregated analysis of specific policy measures)

#### (c) Ex-post GB approaches

- Ex-post gender impact assessment: Assessing individual budget measures after their introduction/ implementation, specifically for their impact on gender equality
- Gender audit of the budget: Analysis of the extent to which gender equality is effectively promoted and/or attained through the policies set out in the annual budget.
- Gender perspective in the spending review: Gender is included as a distinct dimension of analysis in the spending review while assessing policies for efficiency and effectiveness in delivering gender objectives and identifying ways to improve existing gender-related policies.

4.3.3. Ex-post analysis of gender budgeting (gender impact assessments, gender evaluations, gender audits, and a gender perspective in spending review) is critical to assess whether the expected gender outcomes (equality) of the budget provisions have been delivered. The findings of such analysis have significant policy implications in terms of bringing reforms in the budget provisions to improve how the budget is used to achieve gender quality outcomes.

### 4.4. The Gender Impact Assessment (GIA) Framework

4.4.1. The Gender Impact Assessment (GIA) is often used as a policy tool to study the proposed laws, policies, and/or programs from a gender perspective. While GIA is a way to analyse the effects of policy change on gender equality, most often ex-ante, it can also be used

as a mechanism for the ex-post evaluation of policy impacts across gender<sup>5</sup> (UNDP, 2007; Commonwealth of Learning, 2015; Oxfam Australia, 2017; Grill, n.d.; Teschner, 2013; OECD, 2014). The question in an ex-post assessment would be "Do women and men benefit from an existing policy?", compared to an ex-ante assessment, where the question is "Will women and men benefit from a proposed policy?" (UNDP, 2007). There are three key stages of GIA (UN Women, 2021),

### **Stage 1: Involves gender relevance assessment**

- Step 1: Define policy and link it to gender equality
  - What are the issues addressed by the policy/intervention?
  - What is the intervention?
    - Why is it considered to be appropriate for addressing this particular issue?
    - How does it aim to address the particular issue as well as gender inequality?
  - What are the gender equality objectives and mechanisms in this field?
  - What are the gender-specific indicators
- Step 2: Gender relevance assessment
  - The assessment should be based on four parameters: participation, resources, norms & values, and rights.

### **Stage 2: Gender impact assessment**

- Step 3: In-depth gender analysis
  - Conducting a gender-sensitive analysis
  - Collection of gender-segregated data
    - Inequalities in access to resources
    - Work, income, health, mobility, social norms, violence, etc.
    - Weighing the gender context

### **Stage 3: Gender quality assessment**

- Step 4: Findings and conclusions; listing prioritized impacts/recommendations
- Step 5: Proposal to improve the projects/program in terms of gender equality

## **4.5. Ex-post Frameworks by Elson**

4.5.1. Elson (1999) succinctly outlined six theoretical frameworks for analyzing gender budgeting. These include gender-aware policy appraisal, beneficiary assessment, gender-disaggregated public expenditure incidence analysis, analysis of the budget's impact on time use, gender-aware medium-term economic policy framework, and gender-responsive budget statements. Additionally, the ex-post frameworks for gender

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<sup>5</sup> In Spain, the Andalusian Regional Government Administration launched a series of gender audits to assess the degree to which the budget programmes have implemented a gender perspective in the budget process in 2013. These now form part of its wider gender budgeting strategy. The specific objectives pursued by these audits are: (1) to assess the extent to which the objectives assigned to gender equality budget programmes have been attained; (2) to analyse and measure the extent to which gender mainstreaming has been implemented in budget planning, implementing and accountability; (3) to assess the strategies carried out by the managing centres to implement the methodology and achieve their targets; and (4) to identify best practices and make recommendations to strengthen gender responsive budgeting within the Andalusian Public Administration.



budgeting involve assessing the extent of gender allocations in public expenditure, conducting public expenditure benefit incidence analysis, and analyzing tax incidence.

- 4.5.2. **Tool 1: Gender-Aware Policy Appraisal:** It is the analysis from a gender perspective of the policies and programs funded through the budget. It seeks to understand how these policies and their associated resource allocations might either diminish or exacerbate gender inequality.
- 4.5.3. **Tool 2: Beneficiary Assessment:** It functions as a means for citizens to articulate their opinions. During these assessments, individuals who presently or potentially avail themselves of public services are encouraged to assess the degree to which public expenditure corresponds with their perceived needs. This evaluation can manifest in diverse formats, such as opinion polls, attitude surveys, group discussions, or interviews. Typically, the inquiries focus on identifying overarching priorities for public spending or delving into the intricacies of how public services function.
- 4.5.4. **Tool 3: Gender-disaggregated Public Expenditure Incidence Analysis:** It examines the distribution of budgetary resources (or changes in resources) between males and females by computing the unit costs associated with delivering a specific service and multiplying those costs by the number of units used by each group. The incidence analysis of public expenditure proves to be a valuable tool for evaluating the gender-related distribution of public spending. This approach offers insights into the actual inclusivity of such expenditures by comparing how the benefits of public spending are shared among women and men, as well as girls and boys. It also effectively reveals the gender impact of ostensibly gender-neutral budget reductions. Moreover, it proposes assigning a percentage of program resources to women based on estimated female beneficiaries, whether they are workers, producers, or consumers, especially in situations where calculating unit costs may not be practical.
- 4.5.5. **Tool 4: Gender-Disaggregated Analysis of the Impact of the Budget on Time Use:** This process examines the correlation between budget allocations and their impact on the time spent by household members, utilizing surveys on household time use. Changes in the distribution of government resources can influence how time is allocated within households. More specifically, reductions in specific types of public spending are likely to lead to an increased dedication of women's time to unpaid caregiving responsibilities for their families and communities, compensating for the decrease in public services. Hence, whenever proposals for budget cuts are considered, it is crucial to investigate whether such cuts are likely to extend the time both men and women devote to unpaid caregiving activities.
- 4.5.6. **Tool 5: Gender-Aware Medium-Term Economic Policy Framework:** It is utilized to assess the impact of economic policies on women, focusing on inclusive fiscal, monetary, and economic policies designed to promote globalization and alleviate poverty. The main objective of gender analyses of government budgets is to incorporate gender-specific considerations into the frameworks that form the basis for medium-term public expenditure planning. This includes dissecting variables related to individuals (such as labour supply) by gender or introducing new variables to acknowledge the contributions of the unpaid care economy.
- 4.5.7. **Tool 6: Gender Responsive Budget Statement:** It is the official document produced by the government that examines the budget through the mentioned methodologies and outlines its impact on gender equality using diverse indicators. These indicators may encompass the percentage of expenditure dedicated to advancing gender equality, the gender distribution in government positions, contracts, or training, and the share of public service spending predominantly benefiting women. Any government has the choice to issue a Gender Responsive Budgeting (GRB) statement, utilizing one or more of the specified tools to assess its programs and budgets and concisely present their implications through various key indicators. This process requires extensive coordination across the public sector and essentially functions as a government's accountability report, demonstrating its commitment to gender equity.

#### **4.6. Gender Mainstreaming in Practice: A Toolkit**

4.6.1. It is a ten-step process for Mainstreaming Gender into the Policy-Making Process developed by the UNDP (2007) and given as below:

- Step 1: A Mainstreaming Approach to Stakeholders: Who Are the Decision Makers?
- Step 2: Mainstreaming a Gender Agenda: What Is the Issue?
- Step 3: Moving Towards Gender Equality: What Is the Goal?
- Step 4: Mapping the Situation: What Information Do We Have?
- Step 5: Refining the Issue: Research and Analysis
- Step 6: Deciding on a Course of Action: Designing Policy Interventions and Budgets
- Step 7: Advocacy Strategies: Gender Matters!
- Step 8: Monitoring: Keeping a (Gender-Sensitive) Eye on Things
- Step 9: Evaluation: How do We Do?
- Step 10: En-Gendering Communication

#### **4.7. Evaluation Handbook: How to Manage Gender-Responsive Evaluation**

4.7.1. Gender-responsive evaluation can enhance gender equality and the empowerment of women by incorporating gender and women's rights dimensions into evaluation approaches, methods, processes, and use. It is broadly based on the UN Women Evaluation Policy and the UN Women Evaluation Strategic Plan 2014-2017. The aspects of such evaluation are,

- Defining key evaluation questions
  - To what extent is the intervention aligned with relevant normative frameworks for gender equality and women's empowerment?
  - To what extent were gender equality and women's empowerment advanced due to the intervention?
  - What were the unintended effects, if any, of the intervention?
  - To what extent was capacity developed to ensure the sustainability of efforts and benefits?
- Draw upon feminist theory and methodologies
- Are appropriate and relevant to both women and men
- Ensure the collection of disaggregated data
- Understand the constraints and challenges of informants
- Explore gender roles and power relations
- Are context and culturally sensitive
- Emphasize mixed methods (quantitative and qualitative)

#### **4.8. Input-outcome Framework: A Framework for Linking Output and Outcome Budgeting and Gender-responsive Budget:**

4.8.1. This framework by the UN Women identifies three dimensions for the task of sensitizing output and outcomes budgeting to gender,

- Gender disaggregated measures of inputs, outputs, and outcome
- Explicitly identify equity as an indicator of performance

- Reassessment of mainstreaming budgetary provisions

#### 4.8.2. Gender-responsive budgets utilize three widely disseminated functional frameworks.

##### (a) Five steps towards a gender-sensitive budget

- Describe the situation for women and men (and the different subgroups) in the sector.
- Check whether the policy addresses the gender issues described above.
- Check that an adequate budget is allocated to implement the gender-sensitive policy.
- Check whether the expenditure is being spent as planned. This involves checking both financial and physical deliverables.
- Examine the impact of the policy and the expenditure and assess whether it has promoted the government's gender equity commitments.

##### (b) Developing a gender-sensitive expenditure statement of an agency or sectoral budget

- Identify expenditures according to whether they are specifically targeted at women or men
- Use the tools of gender-disaggregated expenditure analysis to assess the gender impacts of these different categories of expenditures.

##### (c) A gender analysis of the four dimensions of budgets

- Select a program, and over the budget cycle, examine planned and realized financial inputs, activities financed, outputs delivered, and impacts on people's well-being.
- Apply the analytical tools at the different levels of budgetary decision-making, including aggregate macroeconomic strategy, composition of expenditures and revenues, and effectiveness of service delivery.
- Identify the gender gaps (at the individual and household level, economic and social, paid and unpaid) and the budgetary and policy changes that need to be made.

#### 4.9. Harvard Analytical Framework (HAF)

4.9.1. The Harvard Analytical Framework, sometimes known as the "Gender Roles Framework," is a straightforward and useful toolkit for determining the kinds and quantities of work men and women perform in a home, farm, or community. Extension agents can use the data acquired from the toolbox to define what men and women do to customize programmes to match the unique needs and interests of farmers or community members, particularly women. Collecting adequate amounts of precise data at the person, family, and community levels is necessary to maximize the value of the toolset.

##### Strength of HAF

- Practical and easy to apply
- Helps collect and organize information about the gendered division of work
- Helps make women's work visible
- Distinguishes between resource access and control
- Adaptable to a variety of settings and situations
- Non-threatening inquiry about women or men's activities because it relies on "facts"

4.9.2. For practitioners to learn from experiences and to further enhance these gender budgeting systems, it is essential to have systematic evaluations of gender budgeting in terms of the in-put-output-outcome framework considering international standards developed in the meantime appears critical. The systematic review by Nolte et al. (2020) reveals that most studies are descriptive. Mahadevia et al. (2019) also documented that gender budget analyses tend to be more descriptive of the processes involved, such as raising awareness and sensitization, rather than an analytical and empirical investigation of fiscal data from a gender perspective. India, with its diverse socio-cultural landscape, faces unique challenges in gender equality, such as deeply ingrained patriarchal norms, caste-based discriminations, and regional variations. Furthermore, the success of gender mainstreaming depends on political will, bureaucratic commitment, and community engagement, which can vary widely across different states and regions in India. Looking at these existing analytical frameworks, an input-output-outcome framework is proposed for a comprehensive assessment of schemes that are part of gender budgeting in the Indian context, as discussed in the next section. The central question it aims to address is whether the current government interventions adequately tackle the gender-based challenges encountered by women. However, some of the existing frameworks outlined above could also be used for gender budget assessment.

## 5. An Input-Output-Outcome Framework for Assessing Effectiveness of Government Schemes through a Gendered Lens: An Example of PMAY-G

### 5.1. Addressing Gender Discourse through Government-Sponsored Affordable Housing Policy

5.1.1. In 1966, the United Nations formally recognized adequate housing as a fundamental human right, a pledge signed by most countries in the world. Every woman, man, youth, and child has the human right to access safe, secure, affordable, and suitable housing, ensuring a home and a community where they can live in peace and dignity. Housing and the neighbourhood in which people live have important implications for individual health, employment, and educational outcomes, which can begin in childhood and last a lifetime.

**Table 3: Key Gender Gaps in Housing**

<b>Human Endowments</b>	<ul style="list-style-type: none"> <li>✓ Poor housing conditions have a negative impact on women’s physical and mental health as they spend more time than men at home.</li> <li>✓ Girls living in poor housing conditions tend not to attend school regularly</li> </ul>
<b>More and Better Jobs</b>	<ul style="list-style-type: none"> <li>✓ Women have difficulties in developing home-based income-generating activities due to poor housing design and lack of home appliances and technologies.</li> </ul>
<b>Ownership and Control of Assets</b>	<ul style="list-style-type: none"> <li>✓ Barriers exist to women’s ownership and control of key assets such as housing</li> <li>✓ Unsafe housing conditions make women more vulnerable</li> </ul>
<b>Voice and Agency</b>	<ul style="list-style-type: none"> <li>✓ Socioeconomic, cultural, and religious practices and norms affect women’s housing rights.</li> <li>✓ Customary practices prevent women from owning property or accessing the financial market.</li> <li>✓ women are responsible for household and care work</li> </ul>

Source: Adapted from World Bank (2021).

5.1.2. For women across the world, their gender often appears as a barrier to accessing decent and affordable housing. Lack of access to housing disproportionately affects women and girls and, thus, may lead to persistent gender inequalities. For example, women face challenges in realizing their entitlement to proper housing, affecting aspects such as employment, earnings, decision-making, and overall empowerment. Lack of access to quality housing tends to result in adverse outcomes for women, including their mental and physical health, reduced school attendance and performance by the girls, and an increased susceptibility to violence against women and girls (Adams et al., 2021; Yakubovich et al., 2022). Table 4 summarises some of the existing gender gaps related to housing.

5.1.3. While both men and women appreciate owning a home, women often prioritize the practical utility and security it offers them and their children, valuing these aspects more than the property's commercial worth. Ownership of property, such as housing and land, is anticipated to enhance women's empowerment by expanding their agency, improving their access to opportunities, fostering economic independence, garnering respect from other family members, and promoting increased investment, particularly for daughters (Rakodi, 2015).

5.1.4. The literature documented the positive impacts of housing provisions across gender, especially for women and girls (Tsai, 2015; Vásquez-Vera et al., 2017). For example,

Evans et al. (2000) documented that better housing provisions are associated with reduced psychological distress, while inferior housing conditions are linked to higher levels of psychological distress. In a similar line, Viljoen et al. (2020) commented that it serves as a symbol of societal welfare, offering security and comfort and contributing to one's sense of identity. Furthermore, it facilitates connections to social circles, employment opportunities, and essential services. Table 4 summarises often cited some of the benefits that accrue to women from access to adequate housing provisions.

**Table 4: Expected Outcomes from Addressing Gender Gaps in Affordable Housing Policies**

<b>Human Endowments</b>	<ul style="list-style-type: none"> <li>✓ Health benefits: It can improve their mental health by reducing their stress, anxiety, and depression, increasing their self-esteem, satisfaction, and social well-being, and allowing them to have more time to care for their family members and their own welfare and leisure.</li> <li>✓ Education benefits: Good-quality homes offer less stressful environments favourable to productive schooling for children and reduce their absenteeism from school due to health problems:</li> </ul>
<b>More and Better Jobs</b>	<ul style="list-style-type: none"> <li>✓ Employment and economic opportunities: Access to affordable and quality housing not only provides women with better living conditions but can increase their productivity and participation in the labour market by freeing up time previously spent in unremunerated domestic and home care work</li> </ul>
<b>Ownership and Control of Assets</b>	<ul style="list-style-type: none"> <li>✓ Increased ownership and control over housing assets: Homeownership creates immediate capital, which unlocks access to credit for productive purposes such as small businesses, and protects and conserves assets and wealth creation, especially during old age.</li> </ul>
<b>Voice and Agency</b>	<ul style="list-style-type: none"> <li>✓ Enhanced women empowerment and participation: Housing projects can also promote participatory approaches to decision-making that include women at all levels: at home, at work, in their communities, and in their societies.</li> <li>✓ Reduction of Gender-Based Violence: Better housing reduces domestic sexual and gender-based violence.</li> </ul>

Source: Adapted from World Bank (2021).

5.1.5. Realizing the potential impact of housing provision on gender inequalities, governments across the world have been devising policy options to empower women through free/subsidized affordable housing. For example, India has been implementing its affordable housing scheme Pradhan Mantri Awas Yojana (PMAY), to provide affordable pucca houses to the poor. The guidelines for both PMAY (rural) and PMAY (urban) aim to promote house ownership among women, mandating that a family must have at least one female member registered as the owner of a new house. Consequently, the budget allocations for these two schemes are included in Part A (100% allocation for women) of the Gender Budget of the Union Government. While PMAY-G has consistently been part of Part A, PMAY-U has only been included in Part A from the fiscal year 2023-24.

5.1.6. While scheme guidelines have not explicitly mentioned objectives on gender inequalities (ripple effects) other than the gender gap in housing ownership, the affordable housing policy provides ample opportunities to reduce some of the existing gender inequalities caused by lack of access to housing among women. As a beginning to the approach, the

present report aims to develop an analytical approach to assess the effectiveness of Pradhan Mantri Awas Yojana-Gramin (PMAY-G) from a gendered lens.

## **5.2. Pradhan Mantri Awas Yojana- Gramin (PMAY-G): An Overview**

- 5.2.1. Under the "Housing for All by 2022" slogan, the government has initiated the Pradhan Mantri Awas Yojana- Gramin (PMAY-G) to provide pucca houses to all homeless people and households living in kutcha and dilapidated houses in rural areas.<sup>6</sup> The Ministry of Rural Development is implementing (PMAY-G with effect from 1<sup>st</sup> April 2016 to provide assistance to construct 2.95 crore pucca houses with basic amenities.
- 5.2.2. In the first phase, 1.00 crore houses were constructed within three years, from 2016-17 to 2018-19. The overall target of 2.95 crore houses under PMAY-G is scheduled for completion by March 2024. The minimum size of the house is kept at 25 sq.mt. and includes a hygienic cooking space. The unit assistance is Rs. 1.20 lakh in plains and Rs.1.30 lakh in Hilly states/UTs of J&K and Ladakh, North Eastern States, difficult areas, and IAP/worst affected Left-Wing Extremism (LWE) districts.
- 5.2.3. Beneficiaries are entitled to 90/95 person days of unskilled labour from MGNREGS. Assistance for toilet construction is facilitated through convergence with Swachh Bharat Mission, MGNREGS, or other dedicated funding sources. Convergence for piped drinking water, electricity connection, LPG gas connection, etc., under different Government programs is also being promoted.
- 5.2.4. PMAY-G utilizes housing deprivation parameters from the Socio-Economic and Caste Census (SECC), 2011 data to ensure targeted assistance for the genuinely deprived and objective and verifiable beneficiary selection. This data is verified by Gram Sabhas, capturing specific deprivation related to housing among households. The Permanent Wait List (PWL) is generated to ensure that states have a ready list of households to be covered under the scheme through Annual Select Lists, improving implementation planning. An appellate process is also in place to address grievances in beneficiary selection.
- 5.2.5. Additionally, a mobile application, Awaas+, has been developed to capture details of potentially eligible households, including geo-tagged photographs of the present dwelling and the proposed construction site for PMAY-G houses. The Awaas+ survey, conducted from January 2018 to March 2019, captures potential household details verified, validated, and included in the Permanent Wait List. The Ministry of Rural Development (MoRD) utilizes this data in its Management Information System (MIS) to estimate budget allocations.
- 5.2.6. In PMAY-G, program implementation and monitoring follow an end-to-end e-Governance model using AwaasSoft and AwaasApp. AwaasSoft, a web-based electronic service delivery platform, manages critical functions from beneficiary identification to providing construction-linked assistance through PFMS. AwaasApp, a mobile application, monitors house construction's real-time, evidence-based progress through date, time-stamped, and georeferenced photographs.

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<sup>6</sup> In addition to the rural housing, the Government of India has also aimed to provide the beneficiaries a dignified life by providing basic amenities such as improved sanitation, piped drinking water, electricity & gas connection, etc., under convergence with existing Central and state-sponsored schemes.

**Table 5: Percentage Distribution of PMAY-G Houses across Gender**

Year	Sanctioned House				Women (sole/joint)	Completed House				Women (sole/joint)
	No of House	Men	Women	Joint		No of House	Women	Men	Joint	
<b>2016-17</b>	4185976	30.18	33.58	36.25	69.82	4080232	33.62	30.24	36.14	69.76
<b>2017-18</b>	3154333	31.56	28.35	40.10	68.44	3082535	28.34	31.60	40.06	68.40
<b>2018-19</b>	2508939	32.17	22.91	44.91	67.83	2462043	23.01	32.26	44.73	67.74
<b>2019-20</b>	5638899	29.05	25.29	45.66	70.95	5407368	25.40	29.19	45.41	70.81
<b>2020-21</b>	4155429	28.62	23.41	47.97	71.38	3898234	23.97	29.35	46.69	70.65
<b>2021-22</b>	6672843	23.37	25.71	50.92	76.63	5468980	25.77	25.35	48.89	74.65
<b>2022-23</b>	2322748	24.60	26.95	48.45	75.40	1006239	34.02	13.79	52.19	86.21
<b>2023-24</b>	845646	15.25	22.80	61.95	84.75	284867	25.22	16.79	58.00	83.21
<b>Total</b>	29484813	27.65	26.48	45.87	72.35	25690498	27.03	28.41	44.57	71.59

Source: Calculated using AwaasSoft data as on 20/02/2024

5.2.7. Looking at the physical progress, against the mandated construction target of 2.95 crore houses under PMAY-G, 2.57 crore houses have already been completed till 20.02.2024. From the expenditure side, the scheme provides gender-disaggregated data on inputs (public expenditure), which can be estimated considering the scheme's outputs, i.e., the number of houses sanctioned/completed. As can be seen from Table 3, among the total sanctioned houses, 26.47% of houses were sanctioned solely in the name of women, and 45.86% of houses were sanctioned jointly. Similarly, the proportions of completed houses solely and jointly owned by the women were 27.01% and 44.54%, respectively. It can be seen from Table 3 that the share of PMAY-G ownership among women (both solely and jointly owned) has increased from 59.82% in 2016-17 to 84.75% in 2023-24. The increasing trend in PMAY-G ownership is essential in bridging the gender gap in housing in rural India.

5.2.8. The PMAY-G has come close to meeting its target of constructing 2.95 crore houses for the rural poor. In absolute terms, about 2.13 crore women enjoy ownership of PMAY-G houses solely or jointly, allowing ownership to be used as a medium to change narratives of housing-related gender inequalities. About eight years down the line since the inception of PMAY-G, it is imperative to understand to what extent the affordable rural housing policy has fared in addressing the existing gender inequality in housing in rural India.

### **5.3. Inequality to Equality: The Gender Budgeting Pathway for PMAY-G**

5.3.1. Since its inception, the budgetary allocation under PMAY-G has been consistently reported in Part A of the Gender Budgeting. While Part A schemes are 100% women-oriented, a significant proportion of PMAY-G houses have been sanctioned to men, raising concerns over its inclusion in Part A. Nevertheless, the scheme, with the availability of gender-disaggregated data, provides an opportunity to understand the differential impact of the scheme across genders and accordingly integrate policy options for gender mainstreaming. PMAY-G indicates ownership of assets from a gendered perspective by focusing on providing an affordable house.

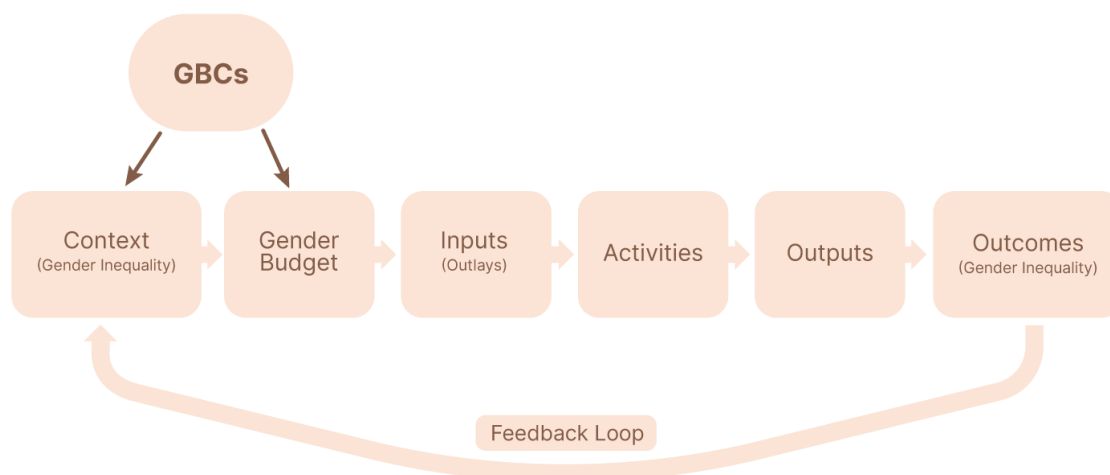
5.3.2. As a beginning to assessing gender budgeting in the Indian context, the present report aims to develop an analytical approach to assess the effectiveness of Pradhan Mantri Awas Yojana-Gramin (PMAY-G) from a gendered lens which can also be applied to other programmes/schemes. The approach relies on the input-output-outcome framework while assessing to what extent the PMAY-G has fared in addressing some of the housing-



related gender inequalities in India. The input-output-outcome framework is applied to develop a causal pathway, also known as the theory of change in the context of PMAY-G. The model will enable one to realize whether PMAY-G ownership to women is a means to an end or an end itself. It is a holistic approach that also allows one to understand the gender imbalances in the programme/scheme in terms of targeting, allocation, implementation, and ground realities, if any.

- 5.3.3. Understanding the causal pathways behind a program intervention is critical to evaluating how the program works and what should be done next to realize the highest effectiveness of the program benefits. The pathways can often be seen from two perspectives:
  - a. A mechanism to map out the logical sequence of activities through which an intervention leads to a realization of the desired outcomes and
  - b. A more profound reflective process, i.e., analysis of values and philosophies of change while mapping the activities to make more explicit the underlying assumptions of how and why change might happen as an outcome of the initiative.
- 5.3.4. The ownership of PMAY-G to women could potentially bridge the housing-related gender inequalities through various forms. Starting with ownership in a social structure where women are not the natural household head gives women the right to property. The data from the PMAY-G dashboard reveal an increasing trend in ownership among women over time, implying a narrowing of the gap in house ownership in rural India. Ownership of the houses potentially empowers women through increased participation in household decision-making. Apart from the ownership, access to PMAY-G housing tends to bring both tangible and intangible benefits to the lives of women.
- 5.3.5. For example, with a better quality house, there would be a change in the distribution of household expenditure towards a healthy/nutritious diet, other essential goods and services, child education, etc., which otherwise could have been spent repairing and maintaining the depleted house. From an economic growth point of view, PMAY-G may boost women-led home-based income-generating activities. The probability of accessing formal credit also increases as women can now use the house as collateral to access bank loans, which they can use as collateral for credit to finance any economic activities.
- 5.3.6. With PMAY-G, Government of India also provides basic amenities such as toilets, LPG connections, electrification, drinking water connections, etc., resulting in better lives, particularly for women. The PMAY-G, along with the basic amenities, is likely to affect women more positively in terms of change in time use. For example, women now have more time to use in productive and care activities, which otherwise would spent on fetching water, collecting firewood, etc. Having a pucca house also brings more satisfaction, security, and dignity to women's lives, having implications for their mental health.
- 5.3.7. The pathways from gender inequality to gender equality in the context of PMAY-G can be explained with the help of Figure 6. The pathway involves six major elements: Context (gender inequality), Gender Budget (a fiscal policy tool), inputs (outlays), Activities, Outputs, and Outcomes (Gender equality). The presence of gender budget cells (GBC) in the early stage of the pathways is critical. The GBC in India serves as an institutional mechanism in each line Ministries/Departments aimed at seamlessly incorporating gender analysis into government budgets to address gender imbalances and advocate for gender equality through the budgetary framework.

**Figure 6: Inequality to Equality: The Gender Budgeting Pathway for PMAY-G**



5.3.8. The feedback loop, which is generated over the course of action in terms of planning, monitoring, and implementation to transform inputs into outputs and finally into outcomes, is critical for the scheme to keep going better and more effectively. It is vital to understand about which programmes work, for whom, why, and in what context for evidence-informed policy or practice. Thus, the feedback arises from holistically evaluating programme design and implementation and prioritizing a search for underlying mechanisms that generate outcomes in particular contexts, which plays a critical role in bringing reforms to policy guidelines.

5.3.9. **Context (Gender Inequality):** The first element of the pathway includes undertaking situational analysis based on the available data, reports, and discussions with different stakeholders, such as policymakers, civil society, and others, to identify context-specific gender inequality. In this stage, the role of GBC would be critical in undertaking a situational analysis to contextualize gender inequalities. Once gender inequality is identified/contextualized, efforts should be made to quantify the extent of inequality that exists. From a policy perspective, the GBCs may propose a target of how much the existing gender inequality is expected to be addressed through a budgetary provision in a particular fiscal year.

Assumptions in this stage are:

- a) Gender-disaggregate data is available,
- b) The GBC is fully functional, and GBC officials receive proper training/instructions on gender budgeting.
- c) GBC undertakes situational analysis and identifies the differential impact of housing policy across gender

5.3.10. **Gender Budget:** The second element of the pathway includes adopting gender budgeting as a fiscal policy for gender mainstreaming in budget exercise. The GBC may guide the line Ministry/Department on how that target can be realized. It may take analysis in terms of mapping the activities under a program and mapping them with the aspect of gender-related inequalities.

Assumptions in this stage are:

- a) Gender budget as a fiscal policy tool is in place
- b) A proper classification scheme is required per the gender budget.

5.3.11. **Inputs:** The third element of the pathways is the resources and materials available for implementing the program and achieving the targeted objectives. The primary input would be the budgetary allocation to implement a program/scheme. The GBC may also play a critical role in estimating the budgetary provision without much deviation from fiscal marksmanship. Apart from the financial means, the other input of the program is the preparation of program guidelines, modules, and materials, training for imparting skills to the MoRD officials and frontline workers (such as GRS, functionaries of rural local body ) on collection of information, geotagging, documentation, data entry, validation, portal handling, and generation of MIS reports.

Assumptions in this stage are:

- a) Training/workshops arranged by the WCD/line departments are attended by the concerned officials/frontline workers.
- b) Local officials and other frontline workers receive proper training/instructions on the program module/activities and sensitization.
- c) There is adequate budgetary allocation under the scheme.

5.3.12. **Activities:** Activities consist of the services planned and delivered that include the training of local officials and frontline employees (such as local rural body functionaries and GRS) workers, health workers, dissemination of program-related information, and actions towards increasing awareness in terms of scheme benefits, eligibility, documentation, geotagging of construction phases, use of cash transfers by the targeted households.

5.3.13. The flow of financial assistance upon realizing the physical progress is the core activity in the implementation process of PMAY-G. The system is set up to streamline the physical and financial progress, starting from geotagging of different stages of construction, mobilizing construction materials, facilitating access to credit, validation of information furnished, and linking beneficiaries' bank accounts in the PFMS structure in order to release instalment to the eligible beneficiaries in DBT mode.

Assumptions drawn in this stage are:

- a) Actual and waitlisted beneficiaries and other stakeholders are well informed about the PMAY-G, and they are aware of the conditionalities and provisions under the scheme
- b) Targeted household members attend counselling sessions (individual or community level), including the *gram sabhas* arranged by the local rural bodies)
- c) The fund is available with the PMAY-G nodal account to be disbursed to beneficiaries against claims without any delay.

5.3.14. **Outputs:** The output of PMAY-G refers to some tangible activities that arise from the program activities, e.g., no. of sanctioned houses, no. of completed houses, share of houses across sections of the society (gender/castes), and cash incentives disbursement.

Assumptions drawn at this stage are:

- a) PMAY-G leads to an increase in no. of affordable pucca houses among the rural poor.
- b) PMAY-G results in increased no. of affordable pucca houses among the marginalized sections of society (Women/SC/ST).
- c) PMAY-G results in increased access to other household amenities, such as electricity, toilets, LPG connections, drinking water, etc., through the convergence model.
- d) There is no delay in fund disbursement to the beneficiary's account

- e) Reduced the number of days required to complete construction due to the implementation of geo-tagging, MIS, and the PFMS system.

5.3.15. **Outcomes:** The short-term benefits accrued from the outputs and are expected to be delivered by the program design may be referred to as the outcomes of the scheme, whereas long-term benefits may be referred to as the impacts.

- a) Increased no. of assets holdings by the women
- b) Increased participation of women in household decision-making
- c) Increased attendance in schools by girl child
- d) Increased in the study hours by the school-going children, especially the girls
- e) Improvement in the mental health of women due to reduced stress, anxiety, and depression, increased their self-esteem, satisfaction, and social well-being
- f) Changes in the time use schedule of women and open home-based economic activities.
- g) Women use houses as collateral to access credit from the formal market.

**Assumptions drawn at this stage are:**

- a) The construction of houses is completed in time.
- b) Convergence of other development schemes with PMAY-G is implemented
- c) Women participate in decision-making and exercise their agency.
- d) Women do opt for income-generating (economic) activities

## *6. Estimation Techniques for Ex-post Gender Impact Assessment*

### **6.1. Assessment without Control Group Design**

- 6.1.1. In a pre-test/post-test without a control group evaluation design (i.e., research design), the targeted sample (individuals/households) is provided access to scheme benefits, and there is no random assignment and no control group. This design can best be described as pre-experimental. A paired-sample t-test can be used to analyze the data from a pre-test/post-test without a control group design to assess to what extent changes in the outcome indicators have been made, provided the statistical assumptions are satisfied
- 6.1.2. Like any evaluation design, there are limitations to the inferences and conclusions we can draw from a pre-test/post-test without a control group design. As a strength, this design includes a pre-test, which assesses initial performance on the focal outcome measure. The pre-test serves as a baseline and gives us information about where the targeted population started concerning outcome measures before accessing scheme benefits. Further, the addition of a pre-test allows us to assess whether beneficiaries' scores on the outcome measure have changed from before to after assessing scheme benefits. As a major weakness, this design lacks a control group and, moreover, random assignment to treatment and control groups; for these reasons, this design is not considered (quasi-) experimental. The lack of a control group (i.e., comparison group), means that we are unable to compare if the direction and amount of any observed change from pre-test to post-test differs from a group that did not receive the program training program.

### **6.2. Assessment with Control Group Design**

- 6.2.1. The fundamental issue in impact assessment is estimating the causal impact, i.e., the difference between the outcome with the program benefits and the outcome without the program benefits. However, it is impossible to observe one program beneficiary in two situations at a specific point in time, which is known as the counterfactual problem. While it is straightforward to observe the outcome of the program participant, the counterfactual is not directly observed, and one needs to estimate the same. The program participants belong to the treatment group, and one can compare with a statistically identical comparison group, often known as the control group. The control group remains unaffected by the program and thus allows us to estimate the counterfactual outcome, i.e., the outcome that would have been observed for the treatment group had they not received program benefits.

**Table 6: Quantitative Techniques for Gender Impact Assessment**

Method	Description	Key Assumptions	Issues	Required Data	Comparison Group
<b>Randomized Control Trials (RCT)</b>	Measures the differences in outcomes between randomly assigned beneficiaries and non-beneficiaries after the policy took effect	Two groups are effectively produced in this method. They are statistically identical with respect to observed and unobserved characteristics (at baseline and through end line)	Concerns related to randomization include ethical issues, external validity, partial or lack of compliance, selective attrition, and spillovers	It requires follow up outcome data for the treatment and control group; baseline outcomes, and other features for treatment and comparison groups	It is comprised of eligible units that are randomly assigned to the comparison group
<b>Instrumental Variable (IV)</b>	Uses an “instrumental variable” that is a predictor for program participation. Comparison is made among individuals according to their predicted participation rather than actual participation.	The instrument influences participation in the PMAY-G scheme but does not directly affect outcomes (i.e., the instrument affects outcomes merely by changing the probability of participating in the policy)	Weak instruments can potentially worsen the bias. Another issue can arise if the instrument still correlates with unobserved anticipated gains from the program that affect participation	Outcome data for policy participants and non-participants, as well as an instrumental variable (Gibson et al., n.d.). It can be used with cross-section or panel data	Complier units whose participation in the policy is influenced by the instrument (Participation takes place if exposed to the instrument, but would not participate if not exposed to the instrument)
<b>Difference in Difference (DID)</b>	Measure the differences in outcomes for program participants, i.e., beneficiaries before and after the PMAY-G scheme relative to non-participants (Gibson et al., n.d.). Applicable in both experimental and nonexperimental settings	If the PMAY-G scheme did not exist, outcomes for the groups of beneficiaries and non-beneficiaries would have grown in parallel over time	The Notion of time-invariant selection bias is implausible for many targeted programs in developing countries, cannot control for selection bias that changes over time	Both participants and non-participants baseline and follow-up data on outcomes and other features (Gertler et al., 2016). It typically uses baseline and resulting panel data, but repeated cross-section data over time can also be used	Non-participants of the MMSSPSY policy and for which data were collected before and after the policy

Method	Description	Key Assumptions	Issues	Required Data	Comparison Group
<b>Propensity Score Matching</b>	Compare treatment effects across participant and matched non-participant units, with the matching conducted on a range of observed characteristics	No features that affect program participation beyond the observed characteristics are used for matching	Large data requirements (Heinrich et al., 2010), unobserved characteristics can lead to the problem of endogeneity (Rahman & Pallikadavath, 2018). If unobserved characteristics determine program participation, then it is not an appropriate method	Outcome data for women who participated in the PMAY-G scheme as well as another group of non-participants; matching variables or baseline characteristics for both groups is needed (Gibson et al., n.d.; Gertler et al., 2016)	For each beneficiary, non-beneficiary that has a similar probability of having participated in the policy based on observed characteristics.
<b>Regression Discontinuity Design (RDD)</b>	Extensions of IV and experimental methods that exploit exogenous program rules (such as eligibility requirements) to compare participants and non-participants in a close neighborhood around the rule's cut off point	To recognize unbiased policy impacts for the people near the cut-off, units immediately below and immediately above the cut-off are statistically identical. The population near to the cut off needs to be representative of the entire population	Eligibility rules may not be adhered to consistently, and the potential for eligibility rules to change over time. Officials may not always know precisely the eligibility criteria	Data on baseline outcomes and other features. Follow-up outcome data, ranking index, and eligibility cut off	Units that are near to the cut off but are not eligible to receive the policy

Source: Compiled from Khandekar et al. (2009)

- 6.2.2. Several different techniques can be used to estimate the program impact, considering the counterfactual outcome. These methods vary based on their underlying assumption regarding the sample selection. While the randomized controlled trial has evolved as the gold standard because of its weakest assumptions and the least data requirement, quasi-experimental methods may be more suitable depending on operational contexts. A comparative assessment of alternative evaluation methods is summarized in Table 6.
- 6.2.3. RCT is an experimental design involving the randomized assignment of sample units into the treatment and control groups, eliminating the sample selection bias. The matching technique has the strongest assumptions for the control group when estimating the counterfactual. In the absence of baseline data on outcome, matching is widely used to estimate program effect (Heinrich et al., 2010). Besides, it can also correct for biases in treatment effect due to observed covariates that result from confounding due to non-random assignment of the treatment (Carvalho et al., 2014).

**Table 7: Classification of the Scheme as per Availability of Gender-disaggregated Data**

Sr No	Scheme types	Data type	Schemes
1.	Schemes targeting only women	NA	i. PMMVY ii. JSY iii. NRLM
2.	Schemes targeting individuals	With gender-segregated data	i. Pension schemes ii. Scholarships iii. PM Kishan
3.	Schemes targeting households	b. With gender-segregated data	i. PMAY ii. MGNREGS
		c. Without gender-segregated data but can be estimated	i. NFSA ii. JJM iii. Roof-top solar iv. Irrigation
4.	Schemes targeting collective benefits	Estimating Gender-segregated data is complex	v. Law and order vi. PMGSY

Source: Authors' compilation based on scheme guidelines

### 6.3. Requirement of Gender Dis-aggregated Data for Ex-post Assessment of Gender Budgeting

- 6.3.1. Data serves as the basis for making informed policy choices, crafting plans, and allocating budgets for various programs and schemes. Thus, the availability of appropriate, reliable, and timely data is indispensable for informed decision-making processes and assessing policy effectiveness. To be more specific, obtaining gender-disaggregated data at all levels, including public expenditure, activities, outputs, and outcomes, is crucial for a comprehensive impact assessment from a gendered perspective. Utilizing sex-disaggregated data and gender-sensitive indicators becomes essential in evaluating differences in the situations of women and men and monitoring changes over time. Table 7 presents a classification of a few selected schemes as per the availability of gender-disaggregated data, particularly in terms of public expenditure and outputs. However, challenges remain in terms of generating the outcome indicators reflecting gender (equality).
- 6.3.2. At the present juncture, the MIS of several individual-oriented schemes, such as NASP, PM Kishan, etc., provides gender-disaggregated data on outlay/expenditure and outputs (scheme benefits delivered). Similarly, some household-oriented schemes, such as PMAY, MGNREGS, etc., also provide gender-disaggregated data. While these data primarily help in estimating the budget allocation/actual public expenditure (input), obtaining data on outcomes (gender in(equality)) remains a major challenge. In addition, several other schemes, mainly gender-neutral schemes such as NFSA, JJM, etc., remain significant challenges urging required changes in data collection mechanisms.



- 6.3.3. It is believed that beneficiary-oriented schemes (individuals or households) often collect data while registering for the benefits. Along with the registration data, the concerned Ministries/Departments may collect data on at least a few pre-defined outcome indicators which can be used for situational analysis. In the subsequent period (e.g., during the claim of the last instalments, especially for schemes with multiple instalments of benefits such as PMAY-G or towards the end of the budget cycle), the concerned department may collect the information on the same set of outcomes indicators through the MIS mechanism. For example, the PMAY-G releases total assistance under the scheme in multiple instalments. The MoRD may collect data on a few outcome indicators related to gender in(equality) such as during the first geotagging, and feed the data into the MIS. Towards the end of the completion, the MoRD may collect data on the same set of indicators into MIS, which enables the Ministry to undertake an in-house evaluation of the scheme in terms of outcomes. Alternatively, it may ask a third party to evaluate using these administrative data to provide evidence-based policy suggestions.
- 6.3.4. To generate data on outcome indicators related to a scheme aiming to address gender inequality, the agencies must consult with relevant Ministries/departments to include questions for capturing that variable in the NSSO rounds, NFHS, and other large-scale surveys. For example, MoSPI conducts NSS surveys on "Drinking Water, Sanitation, and Housing Condition," "Land Livestock Holding of Households, and Situation Assessment of Agricultural Households," "Social Consumption in India," etc. Similarly, the Indian Institute of Population Studies, with support from the Ministry of Health and Family Welfare, conducts the "National Family Health Survey". While preparing the questionnaires, the relevant Ministries/Departments may consult with these agencies to collect data on the beneficiary status of government schemes and gender in(equality) outcome indicators related to that scheme. These will generate enough data to undertake an evaluation of ongoing schemes from a gendered lens, and findings can be incorporated towards necessary reforms in the schemes. Here, the role of GBCs will be critical in coordinating with the agencies conducting such surveys and providing them with the required guidance in drafting relevant questions.
- 6.3.5. In terms of gender budget classification in India, schemes that allocate at least 30% of the total allocation toward women-centric activities are currently included. As evident from Statement 13 of Union Budget 2024-25, several schemes in Part B reveal meagre allocation in terms of absolute terms. Whereas, there are several other schemes, such as PM Kishan, which spend a significant amount of money but appear to be less than 30% of the total allocation towards women. The government may consider such schemes with a minimum threshold in absolute terms and introduce them as Part C schemes.

## 7. Concluding Remarks and Recommendations

### 7.1. Concluding Remarks

- 7.1.1. Gender Budgeting (GB) involves discerning the disparate impact of budgets on different genders and formulating policies to rectify these inequalities. Decision-making processes related to the adoption, implementation, and sustainability of gender budgeting are consistently influenced and sometimes impeded by contextual, cultural, institutional, and political factors. A situational analysis reveals the persistent existence of gender inequalities across crucial development indicators in India, encompassing education, health, income, and employment opportunities.
- 7.1.2. Despite over 15 years since the inception of gender budgeting (GB) in India, the practice has not only endured but has also expanded to the sub-national level. Consequently, the Union and several State Governments are releasing gender budget statements, reflecting budget allocations presumed to have potential effects on women. Both the Union and State Governments in India are actively implementing various schemes within ministries and departments to address gender disparities.
- 7.1.3. Recognizing the significant impact of gender budgeting on narrowing gender gaps, evaluating its effectiveness becomes crucial. While commendable progress has been made, there is a clear need for further advancements, especially in critical areas. Challenges persist in terms of data integrity, requiring a more robust foundation for gender budgeting. Better fiscal marksmanship is essential, along with consistent reporting practices. The current focus remains on expenditure rather than outcomes, indicating a gap in understanding the specific impact of schemes across gender lines. Both ex-ante and ex-post analyses of schemes are lacking, with limited monitoring, assessment, and audit practices in place.
- 7.1.4. The prevailing emphasis on accounting-based analyses and static evaluations within line departments has overshadowed the necessity for a comprehensive examination of gender-specific outcomes. Furthermore, schemes reported in Part B lack clarity on how departments estimate the percentage of funds benefiting women, raising questions about the basis for projections and targets. Similarly, several schemes are spending a significant amount of money in absolute value but are not reported in Statement 13 as they do not meet the criteria of at least 30% women-oriented expenditure. Addressing these challenges necessitates the crucial role of Gender Budget Cells (GBCs) in promoting gender-responsive policies and ensuring effective monitoring and evaluation practices. While gender budgeting is a necessary condition, it must be complemented by an in-depth analysis of the potential gender impacts of policies, programs, or projects, integrating valuable feedback loops for gender mainstreaming.
- 7.1.5. This review delves into the various methodologies employed for Gender Impact Assessment (GIA) in current literature. Several methodologies, each with its strengths and weaknesses, include Gender Mainstreaming in Practice, Harvard Analytical Framework, Gender Analysis Matrix, Gender-responsive Public Finance Management (GRPFM), and Input-Outcome Framework. Gender budgeting approaches may be summarized into three key categories: a) Ex-ante approach, b) Concurrent gender budgeting approaches, and c) Ex-post gender budget approaches.
- 7.1.6. For practitioners to learn from experiences and enhance gender budgeting systems, systematic evaluations in terms of the input-output-outcome framework are crucial, considering international standards. This report draws inspiration from established methodologies and adopts the endeavour to examine government policies and programs through a gender-responsive perspective as its overarching investigative framework. The central question it aims to address is whether current government interventions

adequately tackle the gender-based challenges faced by women, incorporating insights from various sources.

7.1.7. As a first step towards assessing gender budgeting in the Indian context, this report develops an input-output-outcome framework to assess a few government schemes from a gendered lens where gender-disaggregated data are available, such as the Pradhan Mantri Awas Yojana-Gramin (PMAY-G). The framework seeks to gauge the extent to which PMAY-G has effectively addressed gender disparities related to housing in India. This approach is also adaptable to various programs and schemes.

7.1.8. Furthermore, it emphasizes the importance of collecting outcome-oriented data alongside input data by the line ministries using the Management Information System (MIS) and other technological innovations. The report also highlights how state-sponsored large surveys can be explored to collect gender-disaggregated data on both inputs (public expenditure), output, and gender inequality outcome indicators related to a specific scheme aiming to bridge gender gaps.

## **7.2. Recommendations**

7.2.1. Gender budgeting in India may involve transitioning from a static, primarily accounting-based approach to a dynamic framework incorporating feedback loops, integrating program/scheme learnings over time into the budget formulation process, necessitating a shift towards outcome-based analysis from focusing on program outlays.

7.2.2. The government may use the input-output-outcome approach outlined by the report to assess a few government schemes from a gendered lens where gender-disaggregated data are available such as the Pradhan Mantri Awas Yojana-Gramin (PMAY-G).

7.2.3. The government may focus on collecting outcome-oriented data alongside input data from the line ministries using the Management Information System (MIS) and other technological innovations.

7.2.4. A few schemes allocate a substantial budget but lie outside the purview of gender budgeting as these schemes earmark less than 30% of the total allocation for women. Such schemes may be included as Part C in the gender budget statement with a minimum threshold in absolute terms.

7.2.5. Women representatives may be included in policy design and implementation at all levels of gender-integrated budget preparation to have a gender-transformative approach.

7.2.6. Synergies across ministries/departments are essential for ensuring the convergence of benefits accrued from various schemes/programs, creating a conducive environment for women-led development.

7.2.7. There is a need to expand capacity building on assessing the budget provisions from a gendered lens, especially in terms of outcome-based policy analysis.

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## 9. Appendix: Snapshot from Regional Workshops

- As part of the study, five regional workshops were organized to generate ideas and discussions on the current state of gender budgeting in India and the role of gender budgeting in addressing the persistent gender inequalities across critical development indicators. More importantly, it aimed to brainstorm around the plausible pathways to assess gender budgeting in the Indian context and strategies to enhance its effectiveness in realizing the fundamental objectives of gender budgeting. These workshops were attended by eminent government officials, academicians, practitioners, CSR organizations, and NGOs. The regional workshops were conducted in Bengaluru, Indore, Kolkata, Ahmedabad, and New Delhi. The regional workshops provided valuable insights for strengthening gender budgeting in India.
- The key insights from regional workshops on gender budgeting in India emphasize the imperative for targeted policies to address persistent gender inequalities. Despite advancements, women's sectoral development remains underrepresented, necessitating an evidence-based policy approach. Equity in benefits and processes is deemed essential to ensure access to programs to achieve gender parity, while the efficiency of public spending should not be overlooked. At the current juncture, gender budgeting can be improved from its static nature, mostly accounting base, to a more dynamic framework integrating feedback loops, i.e., learnings on a program/scheme over time with budget formulation exercise. Focusing on program outlays rather than outcomes requires a shift toward outcome-based analysis.
- Challenges include the lack of independent agencies to analyze existing gaps and gather feedback from field teams, particularly in rural areas where economic opportunities for women are limited. The absence of specific criteria for targeting beneficiaries in certain schemes further complicates implementation. A policy development framework, including responsive planning, budget allocation, implementation, monitoring, and evaluation, is deemed necessary, along with comprehensive data management systems and collaboration with external experts. The importance of impact assessment, performance-based auditing, and continuous feedback loops for scheme evaluation and updates is emphasized. The need for a more dynamic and flexible policy approach, considering local needs and female population proportions, is underscored, advocating for a shift towards bottom-up approaches. A flexible, decentralized, evidence-based policy framework with continuous evaluation and feedback mechanisms is essential to achieve desired outcomes in gender budgeting and women-led development efforts.
- The workshops also highlighted several critical aspects regarding gender budgeting and women-led development in India. Sensitizing institutional mechanisms and integrating gender considerations into the Finance Commission's framework for fiscal transfer can be crucial. There is a growing recognition of the need for a gender-transformative approach emphasizing women's leadership roles. The workshops advocate for gender-integrated budget preparation and the inclusion of women in policy design and implementation at all levels. The importance of addressing regional/local challenges through grassroots-level committees and leveraging common mediums for gender cooperation are highlighted. Furthermore, the workshop discussions emphasized the need for continuous education, time-bound systems, and outcome indicators aligned with national and state-level needs, supported by gender experts and third-party impact assessments.

- Further, the workshop underscores the pivotal role of gender budgeting as a fiscal policy tool in identifying and rectifying gender disparities. While gender budgeting is likely to result in efficient use of public funds to provide differentiated benefits, it has faced challenges such as concentrated allocations in specific ministries/departments, leading to persistent gender gaps despite significant expenditure. It is crucial to assess if budgetary allocations suffice and link outlays with outcomes, necessitating gender budgeting implementation in planning and program evaluation stages and the need for a gender audit framework. Ground realities must inform policy creation for effectiveness, addressing issues like limited fund utilization, barriers to female participation in specific sectors, and low female land and asset ownership. The complementarity of policies is emphasized to enhance outcomes, but a composite index for measurement is lacking. Challenges include departmental coordination, gender-responsive budgeting, and the methodological challenge of scheme appraisal. The efficiency of gender budgeting allocations remains unexplored due to a lack of gender-disaggregated data. Considering existing social structures, an interdisciplinary planning approach is advocated for effective integration. While gender budgeting is essential, setting targets for proper implementation and creating an ecosystem for gender equality are equally vital. A gender-sensitive approach in balance sheet creation can ensure proper resource allocation.
  
- It is vital to consider schemes with less than 30% gender allocations in the gender budgeting framework despite significant fund allocation. However, there is a lack of periodic analysis and guidelines within the state-level gender budgeting framework, posing challenges in capturing accurate expenditure figures and gender-segregated data. The issue of land ownership affecting the reach of agriculture schemes to women underscores the need for convergence among ministries/departments to enhance the impact of gender-based allocations. While gender-specific schemes initially improve the situation, they often fail to address the evolving challenges beneficiaries face over time. Time-use survey data has emerged as a crucial tool for gender analysis and requires exploration of its correlation with various outputs. Grassroots impact assessment, evidence-based policy analysis, and integrating gender-related indicators into Management Information Systems (MIS) dashboards are emphasized. The workshop also highlights the need for better data management for schemes with longer durations, addressing disparities in data estimates and improving data interoperability among departments. Additionally, there is a call for including outcome indicators in policy design and reconsidering the semantics of "Gender Budget" to enhance policy perspective.

## An Analytical Approach for Assessment of Gender Budgeting in India



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