



## Budgetary Initiatives for Women Empowerment

The provision for 'women-oriented budget', commonly called gender budget, has been increased from 6.8 percent in the previous financial year 2024-25 to 8.86 percent of the total Union Budget 2025-26. Gender budget, which started in India in 2005-06 as a method to solve women related issues, is proving its worth as a medium. Starting from 9 ministries/departments and 2.79 percent of the total budget in the financial year 2005-06, the Gender Budget has expanded to a total of 49 ministries and departments and five Union Territories in 2025-26, which is a validation of the significance and success of the women-oriented budget in the inclusive development of the country.

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**I**ndia's economic development strategy emphasizes inclusiveness and welfare for all its citizens. In the past years, India has achieved high and sustainable economic growth as well as social and institutional progress which is visible as a result of government policies, budgetary provisions and their

implementation along with empowerment. Since independence, the Union Budget of the Government of India has been prepared keeping in mind the framework of inclusive development of the country so that the cycle of economic and social development remains continuous and uninterrupted. It is noteworthy that R. K. Shanmukham Chetty presented the first Union

## EMPOWERING WOMEN

A Look at the **Union Budget 2025-26**

The Union Budget 2025-26 allocates **₹4.49 lakh crore** for the welfare of women and girls, a significant increase of **37.25%** from the previous year



Budget of independent India on 26 November 1947. The Union Budget from 1947 till today has been drawing the blueprint of India's development every year. On 1 February 2025, Finance Minister Nirmala Sitharaman in her budget speech emphasized the indispensability of concrete, effective, holistic and comprehensive policies for the meaningful development of the country and mentioned specific provisions for women empowerment, for this, the provision for 'women-oriented budget', commonly called gender budget, has been increased from 6.8 percent in the previous financial year 2024-25 to 8.86 percent of the total Union Budget. In the gender budget distribution in FY 25-26, Rs. 4.49 lakh crore has been allocated for the welfare of women and girls, which is 37.25 percent more than the GBS (Gross Budget Support) of Rs. 3.27 lakh crore of FY 24-25. The importance of the role of gender budget in establishing gender equality has been recognized worldwide. Gender budget refers to a budget through which, after understanding the factors of gender inequality present between men and women in the society, funds are allocated for the implementation of such policies and programmes which can bring about change in the factors of gender inequality and establish equality.

Gender budgeting is not an accounting exercise but a continuous process through which it is ensured

that the benefits of development reach women equally with men. The most important fact in this is that it is not a separate budget and neither is it related to equal expenditure on women and men, but it is related to those activities where the difference between policy commitments towards women and allocations made for them can be eliminated through allocation of adequate resources and creation and implementation of women-sensitive programmes.

Gender budget, which started in India in 2005-06 as a method to solve women related issues, is proving its worth as a medium. Starting from 9 ministries/departments and 2.79 percent of the total budget in the financial year 2005-06, the Gender Budget has expanded to a total of 49 ministries and departments and five Union Territories in 2025-26, which is a validation of the significance and success of the women-oriented budget in the inclusive development of the country.

India is moving strongly towards including itself in the category of developed nations with its tireless efforts and to realize this broad vision, it seems ready to make every possible effort to take along half of the country's population.

In the past years, the women-centric element in government initiatives has been increasing, which is evident from the expanded Gender Budget. In the financial year 2014, the government had made

## KEY HIGHLIGHTS OF THE

Gender Budget **2025-26**

- The Gender Budget allocation has increased to **8.86%** of the total Union Budget
- **₹4.49 lakh crore** allocated for women and girls
- **49 Ministries/Departments** and **5 UTs** have reported allocations and boosting women's welfare, education, and economic empowerment
- The government will launch a **₹2-crore** term loan for **5 lakh first-time** women, SC and ST entrepreneurs





## EMPOWERING WOMEN

### Empowering India

The Union Budget 2025-26 marks a significant step towards empowering women and girls in India.

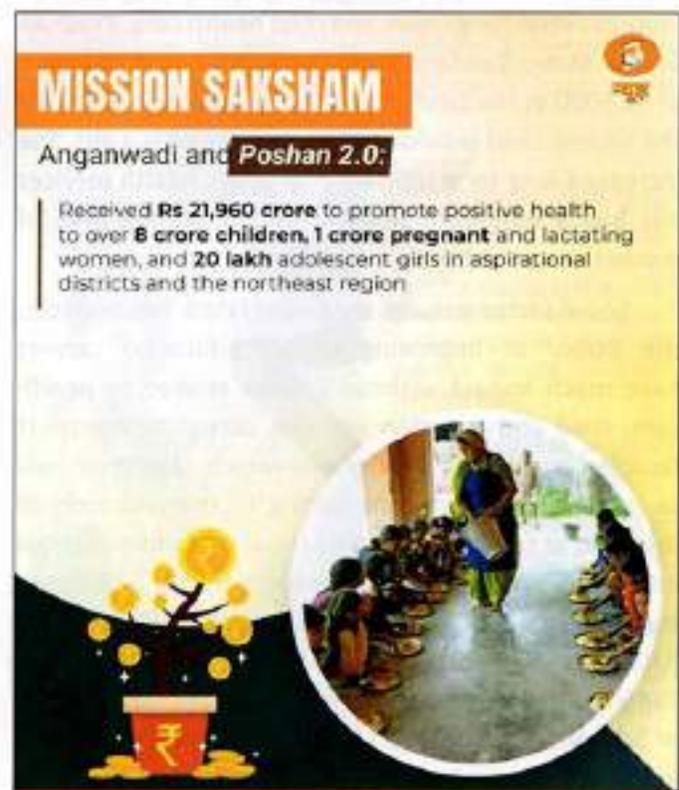
a provision of Rs. 97.134 crore on schemes for the welfare and empowerment of women, which has been increasing continuously in the last few years and has increased to Rs. 4.49 lakh crore in the current financial year 25-26.

Women-led development begins with ensuring the health and education of girls. Women's health has been a key focus of central policies since independence. Under the women-oriented budget by the Department of Health and Family Welfare, the budget amount allocated in the financial year 24-25 has been increased from Rs. 37005.98 crores to Rs. 39436.43 crores in the financial year 25-26.

At the same time, the Department of School Education and Literacy and the Department of Higher Education, Government of India have been made a provision of Rs. 26458.18 crores and Rs. 16995.21 crores respectively in the financial year 25-26. Recently, the World Economic Forum and McKinsey Health Institute's research report 'Blueprint to Close the Women's Health Gap: How to Improve Lives and Economies for All' reveals that women are spending 25 percent of their lives in poor health compared to men and if their health is improved, then by 2040, it is possible to increase the annual contribution to the GDP of the world by Rs. 34.50 lakh crore. Certainly, investment in health is an essential

condition for a strong economy and when it comes to women's health, our social and cultural stereotypes give secondary importance to their health, one of the reasons for which is mostly not accepting women in the 'productive category'. Understanding this reality, the Government of India has been making all those efforts on a war footing for the last decades so that women can live a healthy life. A healthy body depends on two factors, first nutritious food and second access to better medical facilities. Women's health becomes even more important for any society because she gives birth to a child as a mother and the birth of a healthy child depends on the health care and nutritious food received during pregnancy.

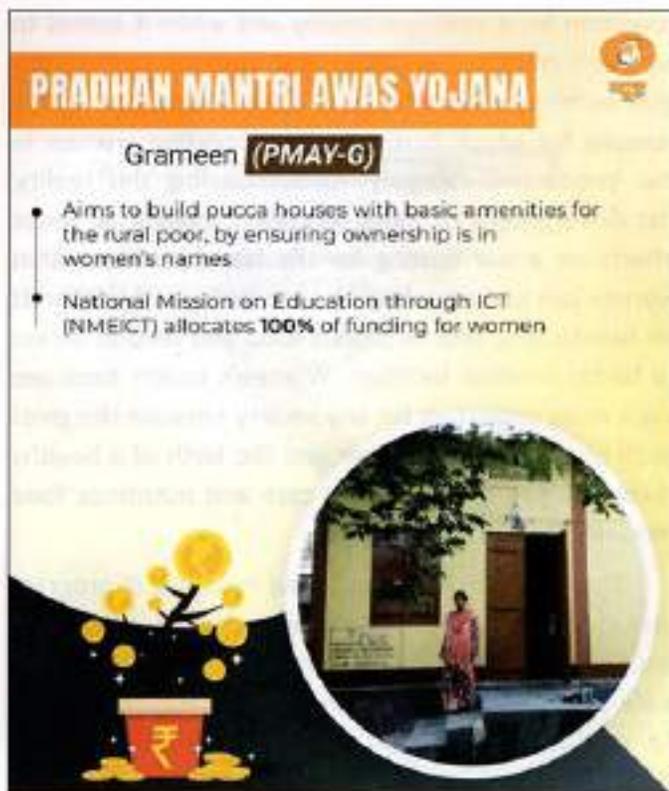
The 'Saksham Anganwadi and Poshan 2.0' program seeks to eliminate malnutrition among pregnant women, lactating mothers, children and adolescents by adopting a life cycle approach to achieve malnutrition-free India. An amount of Rs. 450.98 crore has been allocated for 'Saksham Anganwadi and Poshan 2.0' in the Union Budget 25-26 under the Gender Sensitization Budget by the Ministry of Women and Child Development, which is double the amount of the previous financial year. At the same time, the allocated amount of Rs. 94581.27 crore for the financial year 24-25 under the 'Pradhan Mantri Garib Kalyan Anna Yojana' (PMGKY) has been increased to Rs. 107638.78 crore in the current financial



## MISSION SAKSHAM

### Anganwadi and Poshan 2.0

Received **Rs 21,960 crore** to promote positive health to over **8 crore children**, **1 crore pregnant** and lactating women, and **20 lakh** adolescent girls in aspirational districts and the northeast region



year. In the year 22-23, the Central Government spent 6.5 percent of its budget on the PMGKY scheme to provide free and subsidized food rations.

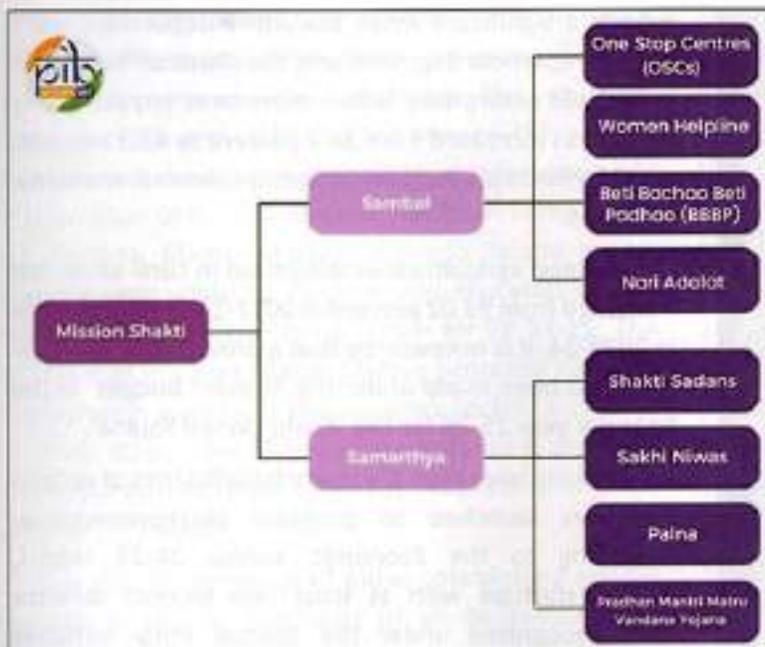
Giving priority to women's health, in Budget 25-26, the Central Government has expanded maternal health programmes under the Pradhan Mantri Matru Vandana Yojana with increased funding for child nutrition and immunization for women and child health care. Pradhan Mantri Matru Vandana Yojana provides a cash payment of Rs.5000 at the birth of the first child and Rs.6000 for the second child provided the second child is a girl. The increased long-term utilisation of public health services has had a significant positive impact on the lives of mothers and children.

Social sector policies are interrelated. For example, the policy of improving school education cannot have much impact without policies related to health care, food and nutrition security, access to transport facilities and household income which play their role as important factors contributing to the retention of the child in schooling. Studies show that India's school education system provides education to 24.8 crore students in 14.72 lakh schools with 98 lakh teachers (UDRS E+ 2023-24). In the financial year 25-26, Rs. 26458.18 crore has been allocated to the Department of School Education and Literacy, Government of India under the gender budget, while Rs. 16995.21 crore has

been allocated to the Department of Higher Education.

The success of school education is determined not only by the academic achievements of the students but also depends on enhancing their social and emotional learning. It is undeniable that the entire education system focuses on resources that enhance the mental and physical health, academic performance and life skills of children. Increasing the participation of children in school has been a huge challenge for the government. The 'Pradhan Mantri Poshan Shakti Nirman Yojana' has played a successful role in dealing with this challenge. Under this scheme, Bal Vatika is set up in 10.24 lakh government and government aided schools and 11.70 crore students studying from Class One to Eight are served cooked meals once on all school days. In the financial year 25-26, Rs. 12375 crore has been allocated for the PM Poshan Yojana, which is Rs. 1272 crore more than the previous financial year.

Women empowerment works in an integrated manner by targeting multidimensional components simultaneously. 'Jal Jeevan Mission', 'Pradhan Mantri Awas Yojana', 'Sambal' and 'Samarthya' schemes are doing unprecedented work for women empowerment. Rs. 20476 crores has been allocated for Jal Jeevan Mission in FY 25-26 which is Rs. 9429.29 crores more than the amount allocated in FY 24-25. Jal Jeevan Mission aims to ensure long-term water security by providing safe water to rural households. When the scheme was launched in August 2019, 17 percent of rural households had tap water and now this number has increased to 15.30 crores i.e. more than 79.1 percent of people are now getting tap water. This mission has improved access to safe and clean water in rural areas, especially in areas affected by water quality problems like arsenic and fluoride, its impact has led to better health outcomes. A recent State Bank of India research report 'Impact of Drinking Water Availability on Women Labour Force' shows that the number of households fetching water from outside premises has declined by 8.3 percentage points across the country, leading to a 7.4 percentage point increase in women's participation in agriculture and allied activities. States like Bihar and Assam have demonstrated exceptional progress, with female workforce participation increasing by over 28 percentage points, highlighting the enormous benefits of reliable access to tap water in relatively poor states. The socio-economic impact of the mission is in line with broader trends, with rural female labour force



74% of the houses sanctioned under Pradhan Mantri Awas Yojana Gramin are owned either fully or jointly owned by women. In FY 25-26, Rs. 629 crores have been allocated for the 'Sambal' scheme which is more than the budgeted amount of Rs. 422.36 crores in the previous financial year which clearly reflects the importance of this scheme and its need for women empowerment. The 'Sambal' sub-scheme of Mission Shakti ensures safety of women through One Stop Centres, Women Helplines and Beti Bachao Beti Padhao. It also introduces Nari Adalat which provides an alternate grievance redressal mechanism to resolve issues such as harassment and violation of rights. Beti Bachao Beti Padhao has emphasized on improving healthcare for women, as a result institutional deliveries have

participation in India increasing from 24.6 per cent to 41.5 per cent between 2017 and 2023, reflecting the success of initiatives like JJM and complementary government schemes aimed at empowering women.

To empower the self-confidence of half of the country's population, the Union Budget has made a provision of Rs. 23294 crore in the current financial year for 'Pradhan Mantri Awas Yojana (Urban)' compared to the amount allocated to Rs. 15170 crore in the financial year 24-25, while for Pradhan Mantri Awas Yojana (Rural), Rs. 54,832 crore has been allocated, increasing it by Rs. 22,332 crore from the allocation of the previous financial year. Empowering women necessitates changes in social norms, legislative and regulatory frameworks and certainly women's property ownership is considered an important structural driver of women's empowerment. Existing evidence shows that women's property contributes significantly to their empowerment and also activates many of their other capabilities that improve their social status instrumentally and substantively. Increased women's empowerment achieved through ownership of household assets expands their productive capabilities. The study 'Women's Land Ownership and Participation in Decision Making About Reproductive Health in Malawi', published in Population and Environment, shows that women's land ownership increased women's decision-making power in various areas of the household, including financial and reproductive health decisions. Research around the world and in India also shows that property rights reduce rates of domestic violence.

increased from 87% in 2014-15 to more than 94% by 2019-20 which is imperative to reduce maternal and infant mortality rates.

The 'Samarthya' scheme is empowering women through Shakti Sadans, Relief and Rehabilitation Homes and Sakhi Niwas. It provides safe place to live for working women in cities as well as crèche provides safe place for children of working women. Rs. 2396 crore has been allocated for this scheme in this financial year, which is Rs. 1442.26 crore more than the amount allocated for this scheme in the last financial year.

Finance Minister Smt. Nirmala Sitharaman has clearly mentioned her commitment towards the

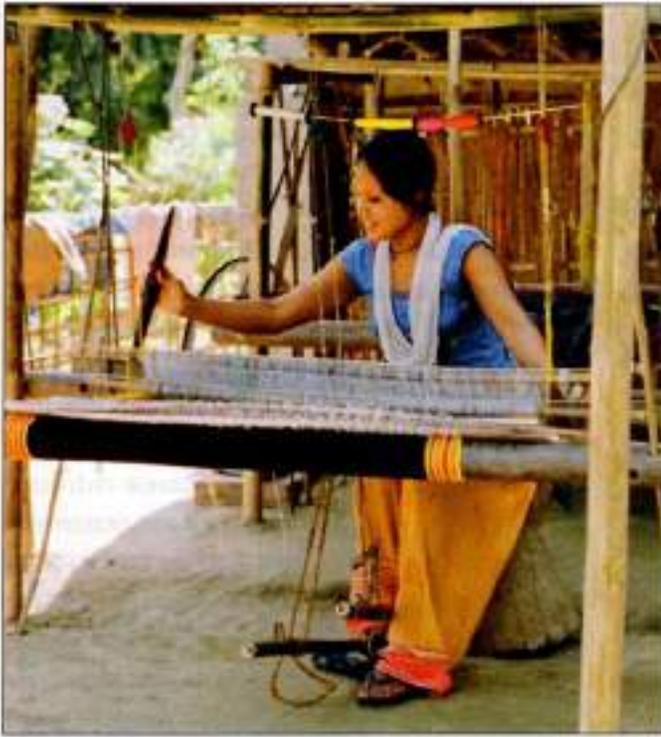
**BUDGET 2025**

As part of investing in People, the government is strengthening the Saksham Anganwadi & Poshan 2.0 programs, ensuring nutritional support reaches:

- ✔ 8 crore children, pregnant women & lactating mothers
- ✔ 20 lakh adolescent girls in aspirational districts & the Northeast

Investment in people - Stronger Nation!

The cost norms for the nutritional support will be enhanced appropriately.



economic empowerment of half the population in her budget speech. She has announced a new scheme for economic empowerment of women, under which it has been proposed to provide term loan up to two crore rupees to five lakh women, Scheduled Castes and Scheduled Tribes during the next 5 years.

As a vital link between growth and prosperity, the quantity and quality of employment in an economy determines how sustainably economic growth reaches all.

The annual Periodic Labour Force Survey (PLFS) report which highlights employment trends across India reveals that there have been changes in employment trends with a particular impact on women. More women are engaged in self-employment or contributing to household enterprises, especially in rural areas. In FY 25-26, an unprecedented increase allocating Rs. 950.85 crore has been made for 'Namo Drone Didi Yojana' compared to Rs. 250 crore approved in the previous financial year. The Government of India has approved this scheme as a Central Sector Scheme for providing drones to women self-help groups with an outlay of Rs. 1261 crore for the period 23-24 to 25-26. The scheme aims to provide business and livelihood to the self-help groups. The Economic Survey 24-25 report shows that the share of self-employed workers/employers among rural women has increased from 19 percent in 2017-18 to 31.02 percent in 2023-24, which

reflects a significant move towards independent work and entrepreneurship. Similarly, the share of 'helpers in household enterprises' which represents unpaid family labour has increased from 38.7 percent to 42.3 percent, which reflects an increase in family-oriented economic activities.

Women agricultural employment in rural areas has increased from 73.02 percent in 2017-18 to 76.9 percent in 2023-24. It is noteworthy that a provision of Rs. 2550 crore has been made under the 'Gender Budget' in the financial year 25-26 for the 'Krishi Unnati Yojana'.

Women have been the major beneficiaries of various initiatives launched to promote entrepreneurship. According to the Economic Survey 24-25 report, 73,151 startups with at least one woman director were recognized under the Startup India initiative as on 31 October 2024. This is almost half of the 1,52,139 government-backed startups. An investment of Rs. 3107.11 crore has been made in 149 women-led startups through Alternative Investment Funds. Since its inception in April 2021, the Startup India Seed Fund Scheme has approved funding of Rs. 227.12 crore for 1278 women-led startups. The Credit Guarantee Scheme for Startups has guaranteed loans worth Rs. 24.6 crore to women-led enterprises. These programmes provide financial assistance, training and guidance to women entrepreneurs to help them start and grow their business. In FY 25-26, the Ministry of Micro, Small and Medium Enterprises has been allocated Rs. 155.66 crore for the 'Fund for Revival of Traditional Industries Scheme' under the Gender Budget provision, which is Rs. 125.56 crore more than the amount allocated in FY 24-25. Rs. 8.20 crore has been allocated this fiscal under the Gender Budget for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE), which is more than double the amount of the previous financial year. The 'Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship' aims to promote entrepreneurial culture in India.

A recent research paper by the World Bank highlights that promoting women-owned growth-oriented enterprises can significantly boost female labour force participation rate (FLFPR) and economic growth in rural India.

The fact cannot be denied that the ownership of entrepreneurship is still predominantly in the hands of men. Only 22 percent of all micro, small and medium

enterprises are owned by women entrepreneurs, although efforts are being made at every level by the Government of India to change this situation. Between 2021 and 2024, 32,262 women (67 percent beneficiaries) have been trained in entrepreneurship. An allocation of Rs. 123.25 crore has been made under the Pradhan Mantri Matsya Sampada Yojana in this financial year, while Rs. 75 crore was allocated for this scheme in the Gender Budget Plan for FY 24-25. The objective of Pradhan Mantri Matsya Sampada Yojana is to empower women in the fisheries sector, according to which 60 percent of financial assistance is provided to women beneficiaries under the beneficiary-oriented activities of PMMSY.

For the Government of India, establishing gender equality is the central basis of all its policies and schemes. Efforts are being made to overcome these challenges through continuous efforts amid economic, social and cultural stereotypes.

Certainly, the gender budget will accelerate India's economic pace, but at the same time, it also seems to talk about taking strong steps for economic strength and prosperity for the youth in the financial year 25-26.

The Finance Minister has announced another round of 'Fund of Funds' scheme for startups with a corpus of Rs. 10,000 crore to promote emerging entrepreneurs. This announcement is also very important because the government has its entire focus on promoting innovation through startups. It is worth mentioning that in the current budget, keeping the youth in mind, the loan limit for startups has been increased from Rs. 10 crore to Rs. 20 crore. At the same time, the loan guarantee in 27 focus areas has been reduced to one percent. The announcement of a Rs. 500 crore Centre of Excellence in Artificial Intelligence for Education and 10,000 fellowships for technical research at IITs and IISc under the PM Research Fellowship Scheme is an effort to equip the youth of India with advanced skills to remain globally competitive.

Youth and women are the future of India and this is also reflected in the budgetary amount given for their empowerment in the Union Budget. But one of the biggest challenges is the timely implementation of the amount allocated for various schemes. Promptness and dedication towards the schemes is expected at the departmental level. □

# GEOGRAPHY

Online / Offline

Neetu Singh

## JUNE & JULY BATCHES



Morning (9.30)

Evening (6.00)

### Course Coverage

- Course Duration **5.5 months** (daily classes)
- Online / Offline classes (**Live Lecture**)
- **Individualistic Mentorship**
- Course Begins with **fundamentals of NCERT**
- **19 Tests/ Answer Writing practice** included
- **Complete syllabus** taken by Neetu Singh



UNPARALLED STANDARDS

UPSC TOPPERS SINCE

2010 AIR 5	2017 AIR 5
2011 AIR 5	2018 AIR 5
2012 AIR 6	2019 AIR 6
2013 AIR 7	2020 AIR 7
2014 AIR 5	2021 AIR 4
2015 AIR 20	2022 AIR 41
2016 AIR 4	2023 AIR 98



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