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Empowering Women through Gender Budgeting in India: An Analysis of the Union Budget 2025–26

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Abstract
Gender equality is recognised as a core human right and a crucial factor in driving sustainable development. To achieve growth that is both inclusive and equitable, it is vital to ensure that individuals of all genders have equal access to resources, opportunities, and decision-making processes (Tsetsi & Rains, 2017). Gender budgeting serves as a strategic tool for gender mainstreaming, ensuring that women receive their rightful benefits and are empowered. This policy approach integrates a gender perspective into the budgetary process, ensuring that public resources are allocated equitably to address the distinct needs of all genders. By doing so, it not only enhances women's access to essential services and opportunities but also fosters accountability in government spending by evaluating the impact of financial allocations on various demographics. Therefore, advancing gender equality through budgetary allocation is not merely a fiscal obligation but a crucial step toward promoting inclusive growth and sustainable development. This study undertakes a thorough examination of the transformative effects of gender-sensitive budgeting, with a specific focus on the Gender Budget 2025-26, highlighting its significant impact on the nation's comprehensive progress and elucidating the nuanced strategies employed to promote gender equity and empower women across different sectors and regions of the country.

Keywords:
Women, gender equality, gender budgeting, resource allocation, women empowerment.

Introduction
"Gender equality is more than a goal in itself. It is a precondition for meeting the challenge of reducing poverty, promoting sustainable development and building good governance." — Kofi Annan. We cannot all succeed when half of us are held back." — Malala Yousafzai. These are a few quotes that reflect how women have an inevitable role in the development of a country. Smt. Nirmala Sitharaman, Finance Minister of India, also stated that " There is no chance for the welfare of the world unless the condition of women is improved it is not possible for a bird to fly with one wing."

The expressed statements deliver a significant message about gender equality and the essential contribution of women to societal progress. This message is especially relevant in the realm of economic and policy-driven gender empowerment. The Finance Minister's comments underscore that India's future economic growth and global standing depend on effectively empowering its women. Policies should focus on economic participation and ensure safety, fair wages, financial inclusion, digital literacy, and leadership opportunities. For India to establish itself as a true global power, women mustn't be just passive beneficiaries but active participants in the nation's development. As the IMF points out, "eliminating obstacles to female labour force participation can yield substantial output and welfare benefits. Research indicates that bridging the gender gap in India's workforce could boost GDP by up to 27%."

Achieving gender equality remains a significant challenge in numerous parts of the world, underscoring the urgent need for gender-responsive budgeting to tackle persistent inequalities in areas like education, healthcare, and political involvement. The Indian government has made notable strides in promoting gender equality, yet the progress over the last ten years has been gradual but steady. Despite these governmental efforts to integrate gender considerations, the overall advancement towards gender equality is still lacking. This is evidenced by the 17th edition of the “World Economic Forum's (WEF) Global Gender Gap Report 2023”, which assesses gender parity in 146 countries. The report evaluates countries based on their advancements in gender parity across four main areas: Economic Participation and Opportunity, Educational Attainment, Health and Survival, and Political Empowerment. India has made notable progress, climbing from 135th place in 2022 to 127th out of 146 countries in the 2023 report. However, when compared to its neighbouring countries, India's ranking is less favourable, with Bangladesh at 59th, China at 107th, Nepal at 116th, Sri Lanka at 115th, and Bhutan at 103rd

Literature Review

Since its introduction in 2005, gender budgeting in India has become a pivotal strategy for promoting gender equality and empowering women. This approach incorporates gender considerations into the fiscal planning process, ensuring that government resources are distributed fairly across sectors like health, education, and employment (Kulkarni & Havaldar, 2024) (K & Karunakaran, 2021). The Union Budget plays a crucial role in tackling gender disparities, with programs such as Ayushman Bharat serving as examples of targeted financial support for women's health and empowerment (Kulkarni & Havaldar, 2024; Singh, 2024). Additionally, the application of gender budgeting at both national and state levels, as demonstrated in Bihar, underscores its importance in fostering equity and narrowing the gender gap through targeted interventions (Kumari, 2024). Despite these strides, challenges like cultural biases and limited educational opportunities for women remain, highlighting the need for continuous efforts to improve gender-responsive budgeting practices (Singh, 2024) (Burke, 2022). Gender budgeting is essential for advancing women's empowerment by ensuring that government policies and resource allocation decisions address the varied needs and priorities of both women and men (Sodani & Sharma, 2008). However, achieving gender equality is a complex global challenge, emphasising the importance of gender budgeting in addressing ongoing inequalities in education, health, and political participation. By systematically evaluating and reorganising budgetary allocations, gender budgeting seeks to effectively tackle these disparities.

Objectives:

1. To investigate the development and patterns of gender budgeting in India.
2. To assess various gender budgeting initiatives in the 2025-26 budget.
3. To clarify the obstacles in implementing gender budgeting in India and suggest strategies for its successful execution.

Evolution of Gender Budgeting in India

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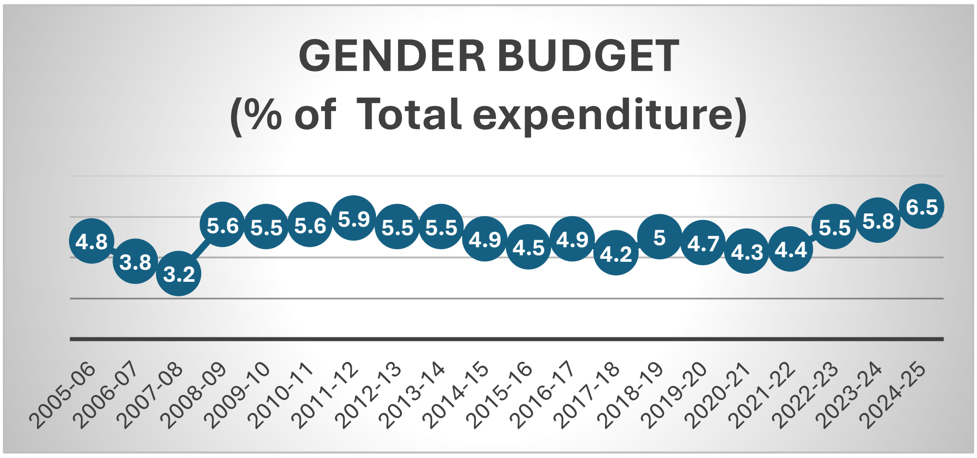
The idea of a gender-responsive budget was first adopted in Australia in 1984, followed by nations like the Philippines, South Africa, and Canada. The United Nations mandated the integration of a gender perspective in government budget processes in its Beijing Platform for Action in 1995. By ratifying and signing the “Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (1979)” in 1993, India pledged its dedication to gender equality. The initial reference to gender-sensitive budgeting in India appeared in the Budget Speech for 2000–01, which specifically addressed women's access to national resources. As a result, "gender inequality" was highlighted for the first time in the Economic Survey (2000–2001). In his 2000-2001 Budget Speech, Shri Yashwant Sinha, the then Minister of Finance, stressed the urgent need to enhance women's access to national resources and secure their rightful place in the mainstream of economic development. To achieve this, the Government proposed forming a Task Force under a distinguished individual to review all existing legislation and government schemes related to women's roles in the national economy. This Task Force aimed to develop specific programs for observing 2001 as "Women's Empowerment Year." For the first time, the “National Institute of Public Finance and Policy (NIPFP)” analysed the Union Budget 2001–02 from a gender perspective. When the Ministry of Finance's Expenditure Division issued a note on gender budgeting as part of the Budget Circular in 2005–06, the Gender Budget was formally established, marking a significant step towards addressing gender disparities in resource allocation. Since then, gender budgeting has become a regular feature of the overall budget. In India, the framework of gender budgeting involves creating a Gender Budget Statement (GBS), which is divided into two parts, A and B. Currently, schemes with 100% provision for women are shown in Part A, those with 30-99% allocation for women are shown in Part B, and schemes with up to 30% of the provision allocated to women are shown in Part C. Part C, a category introduced in 2024-25, allows for a clearer understanding of how resources are allocated and the impact of these allocations on women's welfare.

Trends of Gender Budget in India

Since its inception, India has made significant progress in terms of gender-responsive budgeting (GRB). The share of the gender budget in total expenditure has risen significantly, as shown in the following figure

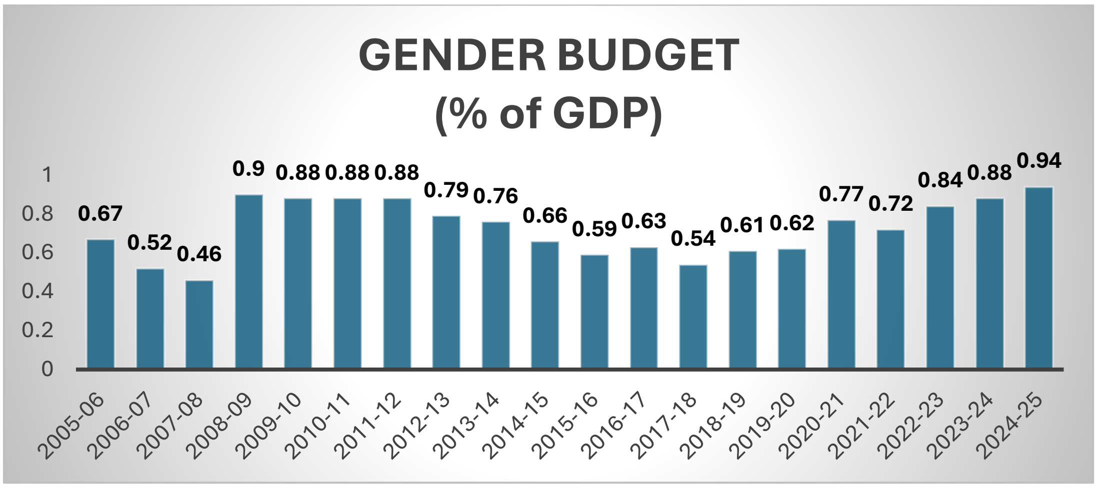
Figure 1- Gender Budget as a % of GDP



Source- Budget Estimates 2005-06 to 2024-25

This recent increase suggests a stronger focus on gender-related spending in recent budgets and indicates a positive shift toward greater inclusivity in expenditure.
The following bar chart illustrates the Gender Budget as a percentage of GDP from 2005-06 to 2024-25, highlighting fluctuations over the years. It depicts that as a percentage of GDP the gender budget is not even one percent of GDP, indicating that the progress in this direction is far from satisfactory.

Figure -2 Gender Budget as a percentage of GDP



Source- Budget Estimates 2005-06 to 2024-25

The trend shows an initial increase from 0.67% in 2005-06 to a peak of 0.94% in 2024-25, suggesting renewed policy focus and prioritisation of gender-related expenditures. This upward trend in recent years indicates an increased commitment to gender-sensitive budgeting, possibly influenced by socio-economic developments, policy interventions, and a growing emphasis on inclusive development. An in-depth analysis of the gender budget also indicates that three major initiatives were the main drivers of this increase: the Jal Jeevan Mission, the PM Ujjwala Yojana, and the "Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)". Under these programs, the main beneficiaries are the women. For example, "Demchok village in Leh, located at a height of 13,800 feet where mercury can drop up to minus 40 degrees, got its first tap water connection in July 2022 under the Jal Jeevan Mission, freeing up women from the drudgery of fetching water." About half of the gender budget goes towards programs that help women become financially independent. These programs include those that encourage asset ownership, livelihood support, and educational and skill development opportunities. Education and skill development schemes represent another significant portion, constituting approximately 14 per cent of the gender budget. These initiatives include programs like Samagra Shiksha, aimed at improving educational access and outcomes, the Skill India Mission focusing on short-term skilling, and the recently launched Namo Drone Didi scheme. The latter initiative aims to train women Self-Help Group (SHG) members in operating drone services, particularly for irrigation and crop management tasks. There's a noticeable trend towards integrating gender considerations into the green energy sector. This is exemplified by the allocation of gender-specific funds within initiatives like the rooftop solar scheme and the PM Kusum scheme.

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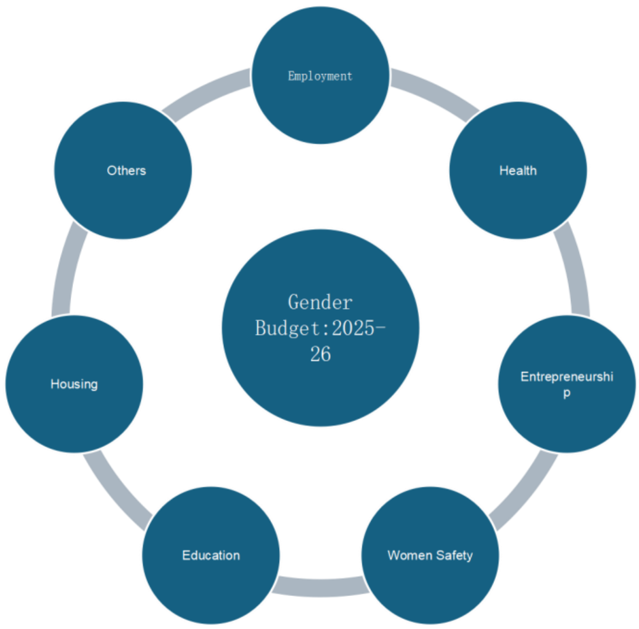
Gender Budgeting Provisions in 2025-26 Budget

As India embarks on the fiscal year 2025-2026, it also marks twenty years of gender budgeting. In her Budget speech, Finance Minister Nirmala Sitharaman outlined a vision that centres women in India's growth narrative. This year's Budget, with a strong emphasis on empowering youth, farmers, and women, aligns with the broader objective of achieving a Viksit Bharat by 2047, with 'women-led development' as a key element of this transformation. The government has earmarked Rs 4.5 lakh crore for gender budgeting for fiscal 2026, representing approximately 8.9 per cent of the budgetary expenditure, underscoring a sustained commitment to promoting gender equality through targeted financial allocations. The allocation in the Union Budget 2025 signifies a notable increase compared to past trends, highlighting a greater focus on addressing gender disparities. This year, a total of 49 Ministries/Departments and 5 UTs have reported allocations, compared to 38 Ministries/Departments and 5 UTs in FY 2024-25. This marks the highest number of reports by the Ministries/Departments in the GBS since its inception. Twelve new Ministries/Departments have reported allocations in the GBS 2025-26, including the “Department of Animal Husbandry & Dairying”, “Department of Biotechnology”, “Department of Food & Public Distribution”, “Department of Financial Services”, “Department of Fisheries”, “Department of Land Resources”, “Department of Pharmaceuticals”, “Department of Water Resources”, “RD & GR”, “Ministry of Food Processing Industries”, “Ministry of Panchayati Raj”, “Ministry of Ports, Shipping & Waterways”, and “Ministry of Railways”. Total allocation of Rs 1,05,535.40 crore, which is equal to 23.5 per cent of the total gender budget, falls in part A of the budget, comprising 100 per cent women-specific schemes. Rs. 3,26,672.00 crore (72.75 per cent) are allocated for Part B, where we find 30-99 per cent allocation for women, and Rs 16,821.28 crore (3.75 per cent) have been reported in Part C (below 30 per cent allocation for women). To integrate 70 per cent of women into the workforce, it is one of the ambitious goals of this budget.. In this budget, the government has aligned the budget's allocations to advance the vision of women-led development, with a sharp focus on key areas like employment, education, health and well-being, and safety and security, as shown in the following figure:



Employment

Women's employment is one of the focus areas of this budget. For enhancing rural employment opportunities, INR 40,000 crore have been allocated for the "Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), while this amount was INR 37,654 crore in 2024-25. Under this program, women account for 57.8 per cent of person-days worked. But the matter of concern is that only 33.6 per cent of this funding has been included in the gender budget. The steady rise in allocations for women, particularly in rural regions, is reflected in a 5% increase in the rural women's labour force participation rate, according to the Periodic Labour Force Survey (2023-24). Despite the creation of 8 crore jobs from 2022 to 2024, primarily in agriculture, this is worrisome that 80% of agricultural labourers are experiencing stagnant wages. Also, this amount is insufficient to cover all, given that the number of active workers enrolled in the scheme is 13.49 crores.

One of the welcome steps of the budget is the budget allocation for gig workers, including women. A report indicates that women make up 28% of gig workers, with female employment in urban areas reaching 6.9% in 2021. More and more women are opting for gig work as an alternative to traditional jobs due to flexibility and other added benefits.

Larger public allocations without effective on-ground delivery can be detrimental to beneficiaries and the broader economy. The budget does not adequately address the specific needs of women entrepreneurs from SC/ST communities or nomadic and primitive tribes, raising concerns about their consideration in policy-making. Despite a 3% increase in the Women and Child Development budget, there is no significant investment in gender-sensitive public transportation, which remains a major obstacle for urban women. Furthermore, job opportunities are concentrated in urban informal sectors with low wages and little security, but the budget does not sufficiently address these issues. Employment generation through MSMEs is a primary focus, yet 48% of MSMEs closed down post-pandemic, necessitating immediate financial support

Entrepreneurship

A big push for first-time Entrepreneurs – including women first-time entrepreneurs, this year's Gender Budget, introduces a key program to empower entrepreneurs through a term loan of up to INR 2 Cr. over the next 5 years. A new budget proposal that is likely to be announced is also expected to aid 500,000 first-time women, SC, ST entrepreneurs with up to Rs 2 crore as a term loan within this period. This is the follow-up of Stand-Up India and also has online training for entrepreneurship and management skills. The entry or contribution of women to the workplace is still a big challenge and a major thrust area in any budget. The FLFPR has marginally increased to 41.7 per cent in 2023-24. Though schemes like the PM Employment Generation Programme (PMEGP) are supposed to foster enterprise, allocation for PMEGP has been slashed from INR 1,012.50 crore in 2024-25 to INR 862.50 crore in 2025-26. What's more, 80 per cent of women are engaged in agriculture, while only 13.9 per cent of landowners are women. Yet despite this, agriculture schemes like the Krishonnati Yojana - having a budget outlay of 2,550 crore for 25-26 - are still part of Part B of the gender budget, and there are no additional provisions for women farmers. Inclusion of the Prime Minister Formalisation of Micro Food Processing Enterprises Scheme (PM FME) in Part B of GBS is a welcome relief for the economic empowerment of women entrepreneurs in the sector.
Easier access to credit and reduced interest rates for women entrepreneurs and farmers would significantly enhance women's participation in the economy. This budget outlines the potential

for empowering rural women to become change agents in transforming India's nutrition sector. “The India AI Mission”, with an allocation of Rs. 660 crores, integrates women into the nation's efforts to make artificial intelligence a cornerstone of the technological revolution. The Mission signed a Memorandum of Understanding (MoU) with Microsoft in January 2025, aiming to train 500,000 individuals, including women entrepreneurs, by 2026. The DISHA program for women in science and technology, restructured as WISE-KIRAN, lacks any budgetary allocation in FY 2025-26. There is uncertainty about whether this scheme, intended to attract women into STEM, has been discontinued by the Centre. Women entrepreneurs face challenges in accessing formal financial services. Despite recent schemes, such as a ₹2 crore term loan initiative, concerns persist about the reach and effectiveness of these programs, as demonstrated by Tamil Nadu's enterprise development schemes, which reached only a small fraction of eligible women.

The government's decision to increase credit card loan limits from ₹3 lakhs to ₹5 lakhs is expected to benefit women in rural areas, many of whom are looking to launch small businesses for their livelihood. Incorporating vegetables and pulses into the Anganwadi system will improve nutrition for women and children. Providing financial loans for homestays offers a sustainable income opportunity for women engaged in rural tourism, enabling them to manage accommodations and cater to tourists. In the MSME sector, women represent 20% of business owners and 24% of the workforce, and government initiatives such as tailored credit cards and loans could further support women entrepreneurs. Emerging fields like electric vehicle and mobile battery production offer additional opportunities. However, the successful implementation of these policies is essential and requires active involvement from educational institutions and technical bodies.

Education

The economic empowerment of women depends greatly on their education. India has made massive strides both reducing the gender gaps in primary and secondary education, but not so in higher education when it comes to dropout rates. Though Women approximate 40 per cent of STEM graduates, only their share in STEM jobs is as low as 14 per cent, indicating a leaky pipeline.

The gender digital divide has been addressed in the Budget 2025- 26 in Part A, under the National Mission on Education through ICT (NMEICT) by providing for full funding to women. But the budget for this project has decreased from Rs 551.25 crore in 2024-25 to Rs 229.25 crore, prompting concerns about the resources that would be required to ensure that the gender divide in digital access is reduced. PM Vidyya and PM e-VIDYA Initiative and National Education Policy Funding of 69,000 crore INR for “Samagra Shiksha Abhiyan”, on the other hand, has gone up to INR 12,375 crore and “PM SHRI Schools Scheme”. On the other hand, the “Samagra Shiksha Abhiyan” funding has increased to INR 12,375 crore, and the “PM SHRI Schools Scheme” has received a huge hike to INR 2,250 crore, indicating better quality and infrastructure in education. Also, the increase in aid for the “PM Pradhan Mantri Poshan Shakti Nirman (PM POSHAN)” for the past two years is a good augury.

In terms of education, the government's initiative to establish 50,000 tinkering labs and invest in AI will help bridge the digital divide, especially for girls in rural areas. Despite these advancements, gender bias persists, with women often directed toward traditional roles. Introducing quotas, particularly in STEM fields, could significantly reduce these biases. In healthcare, the establishment of daycare cancer centres and the exemption of life-saving drugs from duties are positive steps, but more attention is needed for reproductive health issues. Overall, while the government's initiatives are promising, the real challenge lies in ensuring their effective implementation, requiring comprehensive efforts from both educational and governmental institutions to bring about meaningful change for women.

Housing

This year's gender budget also focuses heavily on housing, with sizable funding allocations. The PMAY-Urban budget has risen from INR 15,170 crore in 2024-25 to INR 23,294 crore, while PMAY-Urban 2.0 has gone up from INR 1,500 crore to INR 3,500 crore. The PMAY-G (Rural Housing) allocation has also risen from INR 32,500 crore to INR 54,832 crore. Despite such hikes, PMAY-G houses have been registered in only 73% of cases under women's names, which calls the genuine empowerment of women with these funds into question. In addition, the erstwhile reclassification of PMAY-Urban from Part B to Part A merely artificially boosted gender budget numbers without a rise in women-specific expenditure. While the increase in funding is encouraging, the absence of transparency and alignment between funding and results suggests a need for a more women-specific and targeted strategy to ensure these resources make real change. Health is an important metric of women's development, and this budget year reflects modest improvement in crucial areas. PM Awas Yojana has received 74% of the rural development budget (up from 59%), but concerns about implementation efficiency persist. The PM Awas Yojana (Urban) has seen a funding boost, yet only 73% of the registrations are under women’s names, raising doubts about the scheme's true empowerment of women

Healthcare

Healthcare and social sector spending, though slightly increased, remains insufficient, particularly for sectors like fisheries, dairy, and handloom, which employ many women. The healthcare budget, while making cancer drugs more affordable, neglects primary healthcare, especially for marginalised communities, and fails to address pressing needs like elderly care and reproductive health. Rural healthcare, despite receiving a budget increase, still suffers from inadequate attention, with the focus remaining on curative care rather than preventive health. Additionally, the lack of a framework ensuring medical graduates serve in rural areas highlights the gaps in the healthcare system, particularly for women and marginalised populations. while hunger and malnutrition continue to be urgent issues. Child development initiatives (ICDS, PM Poshan, and Anganwadi services) require increased funding to enhance meal quality and worker wages. In the healthcare sector, while initiatives like Ayushman Bharat and Poshan Abhiyan are praiseworthy, their real impact on women’s health is uncertain, with just 30% of the sector’s budget dedicated to these programs. Similarly, despite the significance of the National Health Mission, ASHA workers continue to receive honorariums instead of fair wages

Women Safety

Ensuring the safety and security of women is crucial for genuine empowerment, yet budget allocations still show notable deficiencies. There has been only a marginal increase from INR 180 crore in 2024-25 to INR 200 crores in the Nirbhaya Fund, which finances fast-track courts, crisis centres, and surveillance. Moreover, 74 per cent of the INR 7,212 crore allocated since its inception remains unused, raising concerns about its effective utilisation. Mission Shakti, initiated in April 2024, focuses on women's safety and empowerment through two main components: Sambal for safety (One Stop Centres, Women Helpline, etc.) and Samarthya for empowerment (Pradhan Mantri Matru Vandana Yojana, SANKALP, etc.). While Samarthya experienced a substantial funding boost from INR 953.74 crore to INR 2,396 crore, Sambal's allocation remained unchanged from 2023-24, staying at INR 629 crore. One of the concerning facts is the lack of investment in gender sensitive public transport. 91 per cent of urban women find it very unsafe and unreliable, which restricts their employment opportunities.

Programs addressing gender-based violence and women's safety, like Mission Shakti and Samarthya, have faced a 50% funding reduction. The “Saksham Anganwadi and Poshan 2.0” schemes have gone back to their 2023-24 allocation of INR 450.98 crore, up from last year's INR 220 crore. Of note is that “Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (PMJAY)” grew from INR 3,624.80 crore to INR 4,482.90 crore. Yet, this share is under Part B of the gender budget that insists on a minimum of 30 per cent provision for women, which means little in terms of actual impact on women's health. Further, the “Menstrual Hygiene Scheme (MHS)” under the “National Health Mission”, which is a problem specific to women, is under Part B as well, implying only 30 per cent of its budget will go to women—a crucial misplacement. The “Matru Vandana Yojana”, offering INR 6,000 per mother, has not been increased since 2013 and does not take inflation into account. Finally, Anganwadi workers are seriously underpaid. This underfunding illustrates the continued lack of attention given to the health needs of women and the need for targeted investment. The rise in gender-based violence and low female participation in decision-making further emphasises the need for gender-responsive policies.

Others

Although there are programs aimed at rural women, the overall financial investment is still lacking, and urban poor women, marginalised groups, and the transgender community appear to be neglected. The budget for minorities, persons with disabilities, and gender minorities has been cut, affecting scholarships and welfare programs. The education sector is still plagued by inadequate infrastructure in government schools, and the merging of schemes for transgender individuals and beggars under the Support for Marginalised Individuals for Livelihood and Enterprise is both inappropriate and ineffective. Given India’s low ranking on the Global Gender Gap Index, genuine economic empowerment for marginalised groups must go beyond financial aid to encompass education, healthcare, housing, and mobility. The budget also includes funds for sanitation work, but there is a lack of clarity on their effective implementation, especially concerning the laws prohibiting manual scavenging. While access to credit is crucial, systemic barriers remain unaddressed, and without collecting disaggregated data, measuring meaningful progress is challenging. Additionally, the stagnation of the “Matru Vandana Yojana” since 2013 is troubling. The budget raises numerous critical questions, and we must move beyond statistics to ensure effective implementation and real change.

Although the budget emphasises credit access and MSME growth, core agricultural funding, particularly for women’s needs, remains inadequate. The allocation for agricultural missions, such as those for pulses and self-sufficiency, is limited, with only a 0.36% increase in the sector’s budget, failing to tackle systemic challenges. Furthermore, the lack of recognition of women as farmers and their minimal access to credit, despite performing 60-70% of farm activities, is a significant oversight.

Challenges and the Way Forward

Despite its progressive framework, gender budgeting in India faces several challenges. While gender budgeting has led to increased awareness and some positive outcomes, challenges remain in its implementation, such as limited understanding of gender issues among policymakers and inadequate sex-disaggregated data. Moreover, monitoring mechanisms remain weak, hindering the assessment of the actual impact of these budgets on women's lives. When gender-specific data is lacking, it is challenging to create policies that work. It also makes it more difficult to gauge how well the Gender Budgeting rules and programs are working. According to IMF research, governments frequently highlight their incapacity to monitor gender-sensitive policies throughout their implementation cycle because they either do not have budget classifications or do not have proper financial management information systems (FMIS).

The preceding analysis indicates that all programs designed for women should be reevaluated using a gender perspective, with a transparent and well-defined method for their categorisation and the allocation of suitable weights. To truly empower women as catalysts for socio-economic development, it is essential to meticulously monitor the implementation of gender-focused budgets and evaluate the gender-specific results of every rupee spent on these initiatives. Additionally, it is vital to ensure that the gender budget statement includes clear and quantifiable indicators for both outcomes and outputs, with regular updates on their progress. Crucially, the collection of gender-disaggregated data should be incorporated into all centrally sponsored schemes (CSSs) dashboards, establishing it as a standard practice. There is an urgent need to enhance the capabilities of gender budget cells through ongoing training programs. Central ministries and states that have not yet adopted gender-responsive budgeting (GRB) should be provided with increased support through capacity-building initiatives. Robust, transparent, and innovative gender budgets are essential tools for unlocking the potential of Nari Shakti.

Additionally, issues such as ineffective safety measures in universities and technical glitches in Direct Benefit Transfer (DBT) schemes further impede progress. Establishing a dedicated Ministry of Gender Equality could centralise efforts to address gender disparities in health, education, and employment. Moreover, empowering women through political representation and leadership development programs is crucial to overcoming systemic barriers. Ultimately, a gender-inclusive budget must be supported by effective implementation, accountability, and institutional backing to ensure enduring change and genuine progress toward gender equity.

Although there are several positive developments in this year's GBS, there are also some anomalies. In the absence of the annual census survey, decentralised, local-body-driven household surveys could be used to collect gender-segregated data to analyse the impact of the GBS. Considering that India has legally recognized transgenders, it is unfortunate that they have been excluded from the broader frameworks of the GBS. Targeted funding allocations addressing the vital concerns of the transgender population are essential to ensuring their empowerment, strengthening the inclusivity component, and staying true to the budget statement's title of being for 'gender.'
To increase women's participation in the labour force, human capital must be developed. This can be done by increasing investment in health, education, and skill enhancement and decreasing wasteful expenditure on unnecessary housing subsidies. Though the government makes yearly promises and makes large allocations in the budget, actual progress remains stagnant. For these figures to become meaningful, they have to be complemented by concrete action. One of the crucial measures to make an actual difference would be the enactment of the Gender Budgeting Act, as suggested by NITI Aayog. The Act would make budgeting in terms of gender a norm in all Ministries and States/UTs and require the collection and release of

gender-disaggregated data, which is a very important gap in measuring progress. Also, redressing the unpaid care burden, which contributes 15 - 17 per cent of India's GDP, must be the priority through such policies as paid leave, subsidy on care services, and skill-building for caregivers. In addition, with growing impacts of climate change, women, especially in agricultural and natural resource management, are on the frontline. Evidence indicates that women bear a disproportionate impact of heat waves and other climate-related disasters. Thus, gender budgeting needs to be reworked so that it is indeed inclusive, addressing immediate and longer-term needs of women in all sectors. Further, just undertaking an exercise of accounting for allocations for women and girls is not enough to fulfil the promise of 'Nari Shakti'. It should accompany initiatives such as routine gender-focused audits in ministries. This step will allow the government to go beyond the simple exercise of reporting allocations for women and girls and prove that they are serious about empowering women. While there is a welcome increase in the total allocation in the Gender Budget Statement, more work needs to be done if the government is serious about realising its Nari Shakti promise. Gender budgeting is one of the most effective tools for achieving gender equality and integrating gender roles, yet.

Conclusion

Furthermore, merely conducting an accounting exercise that highlights allocations for women and girls falls short of fulfilling the promise of 'Nari Shakti'. It should be complemented by actions like regular gender-focused audits across ministries. This approach will allow the government to move beyond the basic task of reporting allocations for women and girls and genuinely demonstrate its dedication to empowering women. Although there is a positive increase in the overall allocation in the Gender Budget Statement, additional efforts are necessary if the government truly aims to fulfil its Nari Shakti promise. Gender budgeting is one of the most effective tools for achieving gender equality and integrating gender roles, yet the process encounters several challenges. Addressing these gaps and enhancing the process's efficiency should be the next step. The prime minister has highlighted the importance of Nari Shakti in aiding India to achieve its 2047 goal of becoming a developed economy as the country enters the Amrit Kaal era. Reaching this objective requires more responsive and effective Gender Budgeting. This is not merely a one-time task or something confined to the budget; it is a continuous process that must be applied at every level and stage of policy-making. They can lead the way in identifying and bridging knowledge gaps by facilitating inter-ministerial discussions to understand the barriers preventing ministries from disclosing gender budgets. To enable ministries to publicly evaluate the quality, outcomes, and impacts of their gender budgets, NITI Aayog and the Ministry of Women and Child Development can work together to develop a monitoring program and digital platform. Despite these challenges, gender budgeting remains a crucial tool in India's pursuit of gender equality and inclusive development. Utilising fintech solutions can enhance GRB outcomes. Digital tools can help target subsidies, monitor disbursements in real-time, and remove barriers to women's access to resources and credit. India must also take similar actions, such as enhancing policymakers' capacity, establishing uniform GRB frameworks among states, and allocating funds for gender-disaggregated data collection. A comprehensive approach focusing on both quantitative and qualitative measures is essential to assess the impact of GRB on women's well-being. Key indicators could include improved female labour force participation, the percentage of women benefiting from supported programs, and access to financial, medical, and educational resources. Monitoring the reduction in gender-based disparities in land ownership, employment, and income is crucial. Additionally, the presence of gender-specific data collection methods that allow for real-time outcome monitoring and assessment could shed light on the effectiveness of policies.

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