

## Budget For Women Fy2019-fy2026

Dhruv - [Notebook Link](#)

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### Questions

1. Summarize sentiment toward women in Union Budget Speeches FY2019-2026

## Sentiment Toward Women in Union Budget Speeches (FY2019-FY2026) - Consolidated Analysis

FISCAL YEAR	GENDER BUDGET ALLOCATION	KEY INITIATIVES	OVERALL SENTIMENT
FY2019	Rs. 29,165 crore (20% increase)	Mission for Protection and Empowerment of Women, PMMVY doubled, Working Women Hostels tripled	Highly Positive - Shift from "women's development" to "women-led development"
FY2020	Rs. 28,600 crore (women-specific) + Rs. 35,600 crore (nutrition)	Task Force on Age of Motherhood, 6 lakh anganwadi workers with smartphones, Gender Budgeting Committee	Highly Positive & Progressive - Bold policy innovation with technology integration
FY2021	Rs. 153,326.28 crore	Tea Workers Welfare Scheme, Stand Up India margin reduction (25% to 15%), Mahila E-Haat platform	Positive & Pragmatic - Targeted interventions for vulnerable groups with implementation focus
FY2022	Rs. 153,000 crore (7% increase)	Mission Shakti launched, Mission POSHAN 2.0, Mission Vatsalya, Marriage Age Equality Bill	Transformative & Mission-Driven - Systemic change through integrated missions
FY2023	Rs. 1,71,000 crore (14% increase)	Mission Shakti operationalized, 7 crore women in SHGs, G20 EMPOWER leadership, Rs. 6.25 lakh crore SHG credit	Transformative & Globally-Conscious - Women-led development as national and global priority
FY2024	Rs. 3.09 lakh crore (38.6% increase, 6.5% of total budget)	Ayushman Bharat for ASHA/Anganwadi workers, Female LFPR at 37%, Nari Shakti Vandan Adhinyam notified	Strongly Progressive - Historic budget increase with constitutional reforms
FY2025	Rs. 4.49 lakh crore (37.25% increase, 8.86% of total budget)	New loan scheme for 5 lakh women entrepreneurs, 49 Ministries reporting, BBBP 10th anniversary	Significantly Strengthened - Highest gender budget share in history with unprecedented institutional participation

FISCAL YEAR	GENDER BUDGET ALLOCATION	KEY INITIATIVES	OVERALL SENTIMENT
FY2026	Data not available in sources	Rs. 5,000 crore for Women Hostels, 14,658 Women Help Desks operational, Lakhpati Didi initiative	Sustained & Comprehensive - Continued focus on women-led development for Viksit Bharat

## Key Insights

### Evolution of Sentiment and Policy Approach

The Union Government's sentiment toward women across budget speeches from FY2019 to FY2026 demonstrates a remarkable evolution from incremental welfare measures to transformative structural reforms. The journey reflects three distinct phases: foundational strengthening (FY2019-FY2021), mission-based transformation (FY2022-FY2023), and unprecedented scale-up with institutional mainstreaming (FY2024-FY2026).

- Paradigm Shift in Approach:** The government explicitly transitioned from "women's development" to "women-led development," positioning women as drivers of economic growth rather than passive beneficiaries
- Financial Commitment Trajectory:** Gender budget allocation increased from Rs. 29,165 crore in FY2019 to Rs. 4.49 lakh crore in FY2025, representing a 15-fold increase and reaching the highest share (8.86%) of total Union Budget since inception of Gender Budget Statement
- Institutional Mainstreaming:** Participation in Gender Budget Statement expanded from 38 Ministries/Departments in FY2024 to 49 Ministries/Departments plus 5 UTs in FY2025, with 12 new ministries joining including Railways, Panchayati Raj, and Ports
- Integration of Gender Component:** India became the first country to integrate gender component in inter-governmental fiscal transfers, demonstrating systemic commitment to gender equality

### Economic Empowerment and Financial Inclusion

The budget period witnessed unprecedented focus on women's economic participation, with measurable outcomes across entrepreneurship, financial inclusion, and workforce participation. The government's multi-pronged approach combined credit access, skill development, and market linkages to create a comprehensive ecosystem for women's economic empowerment.

- Self-Help Group Revolution:** Women in SHGs grew from initial mobilization to 7 crore rural women mobilized by FY2023, accessing Rs. 6.25 lakh crore in bank credit, with Rs. 65,000 crore extended to 28 lakh SHGs in FY2022 alone (4x increase from FY2015)
- Entrepreneurship Support:** 68% of PM Mudra Yojana loans sanctioned to women entrepreneurs, with 77.7% of Stand-Up India beneficiaries being women as of May 2024
- Startup Ecosystem:** 73,151 startups with at least one woman director recognized under Startup India Initiative, with Rs. 3,107.11 crore invested in 149 women-led startups through AIFs

- **Workforce Participation Breakthrough:** Female Labour Force Participation Rate jumped to 37.0% in 2023, up from 23.3% in 2017-18, representing a 4.2 percentage point improvement
- **Financial Inclusion:** 55.6% of 52.3 crore PM Jan Dhan Yojana accounts held by women as of May 2024, with average deposits growing from Rs. 1,065 (March 2015) to Rs. 4,398 (May 2024)
- **Credit Access Growth:** Credit extended to women by Public Sector Banks increased from Rs. 4,88,459.43 crore (207.60 lakh accounts) in March 2020 to Rs. 11,69,279 crore (387.24 lakh accounts) in March 2024
- **New Entrepreneurship Scheme:** FY2025 introduced loan scheme for 5 lakh women, SC and ST first-time entrepreneurs, providing term loans up to Rs. 2 crore over 5 years

## Mission-Based Transformation: Shakti, POSHAN, and Vatsalya

FY2022 marked a watershed moment with the introduction of three comprehensive missions that integrated fragmented schemes into unified frameworks with clear objectives, substantial funding, and measurable outcomes. This mission-based approach represented a maturation of policy thinking from scheme proliferation to strategic consolidation.

- **Mission Shakti Framework:** Detailed guidelines issued on July 14, 2022 for 15th Finance Commission period (2021-22 to 2025-26), with total approved outlay of Rs. 20,989 crore
- **Sambal Component (Safety):** 704 One Stop Centres operational with 300 more planned, having assisted 10,61,337 women since inception; 1,023 Fast Track Special Courts established for rape and POCSO cases
- **Samarthya Component (Empowerment):** 367 Swadhar Greh operational assisting 17,291 inmates; 450 Working Women Hostels functional assisting 74,666 working women; PMMVY provided assistance to over 2.6 crore pregnant women and lactating mothers
- **Mission POSHAN 2.0:** Budget increased by 11.71% to Rs. 19,999.55 crore in FY2022; 7.76 crore children (0-6 years), 1.28 crore pregnant women & lactating mothers, and 1.20 crore adolescent girls covered as of December 2021
- **Nutritional Improvements:** NFHS-5 showed stunting reduced from 38.4% to 35.5%, wasting from 21.0% to 19.3%, and underweight prevalence from 35.8% to 32.1%
- **Technology Integration:** 6 lakh anganwadi workers equipped with smartphones for real-time monitoring of nutritional status of 10 crore households
- **Mission Vatsalya:** Rs. 900 crore allocated in FY2022 for upscaled service delivery, institutional care, and community-based care for children

## Safety Infrastructure and Legal Reforms

The government demonstrated unwavering commitment to women's safety through massive infrastructure creation, legal reforms, and technology-enabled monitoring systems. The Nirbhaya Fund framework catalyzed comprehensive safety ecosystem development across the country.

- **Nirbhaya Fund Implementation:** Rs. 9,000 crore worth projects implemented between 2014-21; Rs. 3,766.03 crore released during 2016-17 to 2020-21
- **Women Help Desks:** 14,658 operational across all States/UTs, with 13,743 (93.8%) women-led
- **Anti-Human Trafficking Units:** 827 units established across all States/UTs

- **Emergency Response System:** ERSS operational across all 36 States/UTs, with upgraded ERSS 2.0 integrated with Railway, Women, Child, and Disaster Response helplines
- **Legislative Milestones:** Triple Talaq criminalized; Bill introduced to increase minimum marriage age for women from 18 to 21 years; Nari Shakti Vandan Adhiniyam notified on September 28, 2023 for one-third reservation in Lok Sabha and State Legislative Assemblies
- **Capacity Building:** 24,624 police officers, judges, prosecutors trained on cyber crime; 34,626 Investigation, Prosecution, Medical Officers trained on DNA evidence
- **Women Hostels Infrastructure:** Rs. 5,000 crore allocated for construction of new Women Hostels across 28 States in FY2025

## Health and Maternal Welfare Achievements

The budget period witnessed dramatic improvements in maternal and child health indicators, reflecting the government's sustained focus on healthcare infrastructure, institutional delivery, and nutritional support. The extension of Ayushman Bharat to frontline women workers in FY2024 marked a historic recognition of their contribution.

- **Maternal Mortality Reduction:** MMR declined from 130/lakh live births (2014-16) to 97/lakh live births (2018-20); further improved to 97 deaths per 100,000 live births by 2024
- **Institutional Delivery:** Increased from 78.9% (2015-16) to 88.6% (2019-21); reached 97.3% by 2023-24
- **Ayushman Bharat Impact:** 45 crore women footfall; 7 crore women screened for breast/cervical cancer
- **Historic Healthcare Extension:** FY2024 budget provided health service coverage under Ayushman Bharat Scheme to Anganwadi and ASHA workers and helpers across the country
- **PMMVY Coverage:** As of December 2023, 3.59 crore beneficiaries enrolled, with 3.05 crore provided benefit totaling Rs. 13,460 crore
- **Infant and Child Mortality:** Infant Mortality Rate declined from 39 deaths per 1,000 live births to 28 deaths since 2014; Under-five mortality rate declined 75%, exceeding global average of 60%

## Beti Bachao Beti Padhao: A Decade of Transformation

The 10th anniversary of BBBP in FY2025 marked the scheme's evolution from a policy initiative to a national movement, with measurable improvements across sex ratio, education enrollment, and institutional delivery. The scheme's success demonstrated the power of sustained, multi-sectoral interventions in changing social attitudes.

- **Sex Ratio Improvement:** National SRB improved from 918 (2014-15) to 934 (2019-20); reached 930 (2023-24, provisional); 422 out of 640 districts showed improvement
- **Education Enrollment:** Gross enrolment ratio of girls reached 94.32% vs boys 89.28% at elementary

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