ISSN: 2583-4436

GIFT GULATI INSTITUTE OF FINANCE AND TAXATION

## State Budgets 2021-22: Implications for women in Kerala

## Nirmala Padmanabhan

Dean of Extension & Incubation St. Teresa's College, Ernakulam

Budgets being an important fiscal tool available with Governments to protect and provide for the vulnerable, analysis of the same from a gender angle is of utmost significance more so in the current pandemic situation which has clear gender ramifications. Allotment for women, as highlighted, in the revised Kerala budget of June 2021 were in three sectors- one being MGNREGS where it clearly provided for 7.5 crore of person days which was projected to be increased to 12 crore person days through modification of labor budget. This allotment has very clear gender implications since around 92 percent of the scheme's beneficiaries are women. During this severe second wave of Covid 19 Pandemic which has adversely affected livelihoods of many people and enhanced financial vulnerability, this is a much needed initiative which will ensure livelihood to the most deserving. Second, there is also a mention of the funds for Ayyankali Urban Employment Guarantee Program being increased from Rs.75 crore to Rs.100 crores. Since 50 percent of that will benefit women, it will provide some solace to urban women. Third, the revised budget also talks about funds particularly Rs10 crore for agro- based processing for Kudumbashree. During this time when markets are rather weak for agricultural produce, processing and preservation is essential for ensuring fair returns to producers many of whom are small scale or marginal farmers for whom a reasonable return is critical for survival. Linking Kudumbashree to such value addition of agricultural produce is a feasible strategy considering the fact that areas where Kudumbashree units have marked their presence in Kerala is in agriculture (through joint livelihood groups), catering, bakery products and similar small enterprises. But care needs to be taken to ensure that such initiatives are not confined to training programs per se and are supplemented with sustainable business models covering branding, quality control, grading and marketing.

Since this budget is reported, by both current and former finance ministers, to be a continuation of the previous budget presented in January 2021, gender dimensions of that budget is also significant for analysing implications for women. Kerala budget documents from the year 2017- 18, onwards have included a separate gender and child budget statement which culls out and presents the resources allocated in annual budget for welfare of women and children in the state. Kerala Gender Budget has two parts- Part A which includes 90-100 percent women specific schemes and Part B which includes all schemes in which the allocation is anything less than 90 percent. The total allotment for women as specified in GRB statements, which was recommended as minimum of ten percent of total state plan outlay, was in reality11.4% in the first budget of 2017-18 and has been steadily increasing in subsequent ones with 14.6% in 2018-19, 16.9 % in 2019-20, 18.4% in 2020-21 and to 19.4% in the 2021-22 January budget of which 6.54 percent was from Part A and 13.0 percent from Part B. Concerted attempts have also been made all throughout to visibilise women across sectors in plan write ups.

Two primary concerns of women were highlighted in most of these budgets including the 2021-22 one - the first being gender based violence and second being their economic empowerment through employment generation and livelihood security. Of these, some progress has been made in setting up systems to address the former through schemes like 'Seethalayams', 'Bhoomika', one stop centers, Kudumbashree's Snehitha helpdesk, 181 Mithra help line etc and 17 POSCO courts have also been actualized. That is not to argue that gender based violence, which is a very serious concern during pandemic time, has come down significantly. But some systems have at least been put in place to mitigate the issue and we appear to be moving in the right direction.

But what continues to remain a real challenge is the second - that is ensuring livelihood to women which in turn is also absolutely essential for enabling them to resist and overcome the issue of violence. The emphasis on employment in government policy as reflected in the gender budgeting exercise is reported to have paid dividends to some extent with Periodic Labor Force Survey 2018-19 revealing an increase in female workforce participation rate to 20.4 percent in Kerala higher than all-India level of 17.6 percent. However, such gains have been observed more in the case of the less educated and low paid women workers and the challenge of enhancing employment of educated women still persists.

Twin broad strategies are visualized for enhancing educated employment - one of skilling women and enabling them to make use of job opportunities opened up particularly in the knowledge economy and the second one of promoting self employment through entrepreneurship opportunities. Regarding the first strategy of skilling women, a critical component will be skill upgradation of students enrolled in undergraduate and post graduate courses in higher education sector in Kerala since 60 to 80 percent of such students are women. As professionals working in the education sector will testify, at present there is a clear mismatch between the demand for labor in our economy and the supply of the same from our higher education campuses. When potential employers recruit from such campuses, a few do get selected, but they generally would be students who do not genuinely desire that job since their primary aim would be to go for higher studies. On the other hand, those who really need and desire the jobs offered do not get selected due to lack of relevant skills particularly soft skills needed to get employment. A solution to this paradox, as many experts have highlighted, is tweaking the education system to enhance employability which is not easy considering the fact that education system is generally resistant to changes. Further the solution of one size / strategy fitting all is also not a viable one. Thus the real challenge is how to tweak the education system to enable skilling and enhance employability of our young women.

The second broad strategy of promoting women entrepreneurship is also a major challenge in the patriarchic social structure that prevails in Kerala where the ultimate objective of parents is to get their daughters married and settled. It is true that parents in Kerala have progressed a lot in terms of educating girls and encouraging them to seek employment for which they have no hesitation is spending whatever is possible within their capacity. But once these objectives are attained, then next priority is marriage and whatever funds are available are then set apart for that purpose. Thus daughters are generally not encouraged to avail or use funds to start entrepreneurial pursuits. Ambiguity about where their daughters will get married to is another discouraging factor as that may affect the sustainability of units set up. Non availability of information on role models, presence/ success of women in entrepreneurial eco system in Kerala does not help in overcoming such social constraints. Publishing and popularization of related data in public sphere is critical to reduce such barriers along with special hand holding to bring women into the entrepreneurial front. Strategies such as actualization and expansion of women facilitation centers to provide industrial/commercial spaces in all major cities,

## N.PADMANABHAN

making available special grants, offering comprehensive support through special business incubators for women etc are needed along with other support systems which have already been initiated encompassing elderly day care, creche facilities, studio apartments, she lodges and working women's hostels. Thus, while the latter facilities may serve as push factors that enable more women to come out of their domestic sphere, what are also needed are stronger pull factors to ensure their entry, sustenance and survival in the dynamic world of entrepreneurship. It is in this context that fructification of envisaged schemes in 2021-22 GRB such as Women Entrepreneurship Mission (KSIDC), Women Facilitation Centres in 9 industrial parks of KINFRA/KSIDC, International Women's Trade Centre in Gender Park, Skill Development/Employment schemes for Women and self-employment schemes of Women's Development Corporation assumes centrality.