

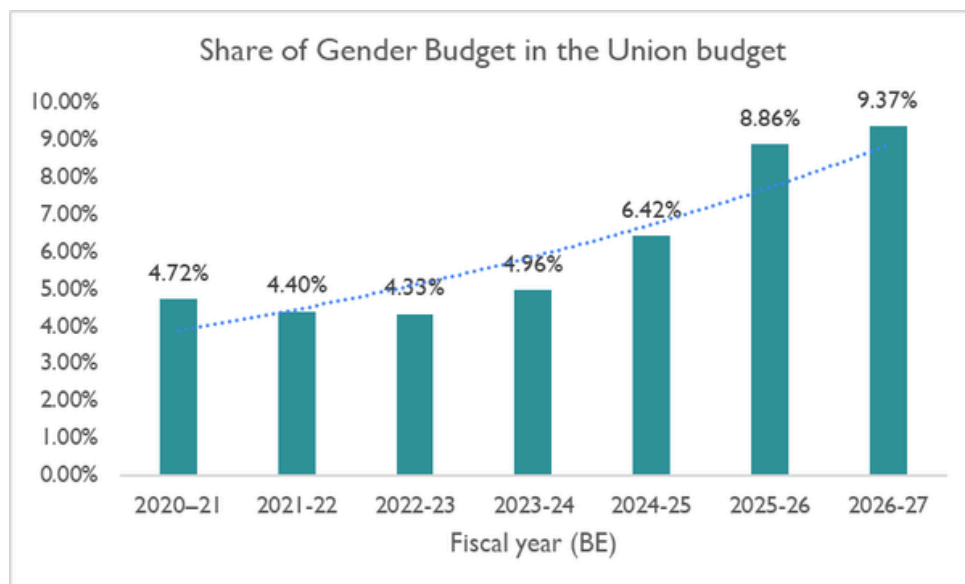
Beyond Allocation: Moving from Gender Budget Outlays to Measurable WEE Outcomes

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The Union Budget 2026 carried forward the vision of Viksit Bharat – a developed India powered by expanding opportunity across high-growth and emerging sectors. Beneath the headline allocations and sectoral pushes, lies a deeper and significant shift. The steady rise in gender budget allocations over the years signals more than incremental spending; it reflects a gradual transformation in how the State views women, not merely as beneficiaries of welfare, but as active contributors to economic growth.



Share of Gender Budget in the Union Budget: Year-on-year trend¹

This shift matters. For decades, gender-responsive budgeting often translated into social protection and welfare schemes for women. Today, women's economic empowerment (WEE) is increasingly positioned at the centre of India's development strategy. The journey from allocation to transformation requires more than increased outlays. It requires reimagining the systems that shape women's access to markets, assets, skills, and safe infrastructure.



Market of Her Own: Formalising Women's Enterprises

India has invested heavily in self-help groups (SHGs), and women's access to credit has expanded significantly. Yet 61% of women in non-agricultural work remain in informal enterprises.² Their businesses are small, local, and constrained. Not by lack of effort, but by structural barriers. Compliance burdens, limited market access, fragmented supply chains, and the absence of scale keep incomes low.

The proposed SHE (Self Help Entrepreneurs) Marts seek to break this cycle. By aggregating products at the cluster level, reducing transaction costs, and enabling collective compliance at the federation level, the initiative attempts to formalise without overwhelming individual women with regulatory complexity. Standardised packaging, quality certification, and institutional buyer linkages could open doors to higher-margin markets, including exports. The potential ripple effects are significant. Women-owned enterprises are 1.5 times more likely to employ other women.³ Scaling women's businesses, therefore, is not just about income generation; it is about employment creation for women as well.

Enterprise growth also depends on navigating formal systems. Women's uptake of loan schemes remains limited, often due to heavy compliance requirements and low financial literacy.

The introduction of Corporate Mitras in Tier-2 and Tier-3 cities could ease this transition into the formal economy. With gender-responsive targets embedded within this cadre, the program could simultaneously expand women's workforce participation and strengthen outreach to women entrepreneurs.

A Room of Her Own: Housing as Economic Infrastructure

For many young women in rural and semi-urban India, the decision to pursue higher education in a city – particularly in STEM – hinges on a simple question: Is there safe accommodation?

The 'One Hostel per District' announcement marks a conceptual shift. Hostels are no longer framed solely as welfare facilities; they are positioned as productive enablers of education and economic participation. Safe and affordable housing has long been a binding constraint, often determining whether education continues beyond Class XII. By treating housing as economic infrastructure, the Budget acknowledges a critical link in the pipeline from education to employment. If girls can safely access institutions located away from home, their entry into high-growth sectors becomes more feasible.



As evidence from the model emerges, its framework could gradually extend beyond higher education institutions to working women – especially migrants who require safe and affordable accommodation to participate effectively in labour markets. Housing, in this sense, is not a peripheral issue; it is central to unlocking women's mobility, autonomy, and sustained employment.

A Seat at the Table: Participation and Advancement

Beyond direct interventions in enterprise and housing, the Budget places strong emphasis on high-growth sectors like advanced manufacturing, electronics, semiconductors, tourism, care services, creative industries, and knowledge-driven sectors. The ₹40,000 crore allocation for electronics and semiconductor manufacturing alone is expected to catalyse significant employment growth. Currently, women constitute about 25% of this workforce. With the potential job growth with this investment, women participation can go up to 35% by 2030.

This is a moment of opportunity but it has to be complimented with intentional and targeted steps to bring more women into these sectors.

Women often enter new industries at the shop-floor level but remain underrepresented in technical, supervisory, and leadership roles. Participation without career advancement can widen numbers without developing real agency for women workers. A deliberate policy push toward equitable hiring, retention, safe workplaces, and career advancement is essential if sectoral expansion is to translate into meaningful economic advancement. Growth sectors must not replicate existing hierarchies.

Parallely, the expanded skilling agenda aligns India's demographic dividend with emerging economic demand including in the care economy, where institutional expansion aims to train allied health professionals and multi-skilled caregivers. This could unlock a sector with strong employment elasticity for women.

Implementing the Intent

While the allocations signal strong commitment, their impact will depend on how effectively they translate from budget lines from the centre into on-ground outcomes at the state level. The enabling structures proposed around enterprises, housing, and skilling create a meaningful opportunity; however, last-mile delivery often present challenges. For women's economic empowerment to move from intent to reality, the commitment reflected in the Budget must be matched by sustained and accountable execution, supported by institutionalised use of gender disaggregated data and governance frameworks. This will ensure that women are not only included in India's growth story, but are recognised as co-architects of a Viksit Bharat.

References

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 2. Periodic Labour Force Survey 2023-24; PIB press release dated Jan 30, 2025.
 3. Unlocking the economic potential of female entrepreneurship, Vox Dev.
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