

# BUDGET ALLOCATION IN GENDER PERSPECTIVE: *Methodological Issues*



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# **EXECUTIVE SUMMARY**

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## ***Introduction and Rationale***

A gender-sensitive budget process looks at gender awareness and mainstreaming in all aspects of budgeting at national and local levels. It monitors and evaluates government expenditure and revenue from a gender perspective. It promotes more effective use of resources to achieve both gender equality and human development objectives. It stresses reprioritization within and across Ministries, Departments and Agencies rather than mere increase in overall government expenditure.

The challenges for incorporating gender aspects into the national budget in Bangladesh are: Non availability of gender disaggregated data; Lack of proper knowledge (know-how), awareness and commitment to a gender sensitive macroeconomic policy among policy makers; lack of appropriate analytical tools; and lack of political and official commitment at the highest level to address gender imbalances in future policy formulation. National budget is one of the of the main constraints for taking effective measure against the prevailing gender gap in various areas of health, science education, sports, VAW and loan programs. As there were no such studies focusing gender-gap in the Bangladesh National Budget in the areas mentioned above, Action Aid has decided to conduct this exploratory study titled “Study on Budget Allocation in a Gender Perspective: Methodological Issues”.

## ***Study Objectives***

The key objective of this study was to explore gender dimension related methodological issues of budgeting pertaining to some crucial developmental sectors, namely health (TB and safe delivery), sports, secondary science education, violence against women, and credit from public commercial bank. The specific objectives were to estimate women’s share in government budget and other relevant methodological issues on the following areas:

1. Tuberculosis and Safe Delivery services in Health (MOHFW)
2. Sports under Ministry of Youth and Sports (MOYS)
3. Science Education in Secondary Schools (MOE)
4. Violence Against Women (MOWCA, MOSW, MOHA, MOHFW, MOI, MOLJ&PA)
5. Assess situation of women’s access to commercial bank loan for IGA (for poverty alleviation through self employment)
6. Identify issues pertaining to obstacles of budgetary allocation on gender dimensions, and
7. Recommend ways and means to enhance allocation for women (gender-sensitive budget) including relevant informed advocacy and action areas.

## ***Methodology***

This study is exploratory by design. The major aim was to explore methodological issues in budgeting for health (TB and Safe Delivery), science education for girls in secondary schools, sports for girls, and loan programme for women from public sector banking, and create a base for future comprehensive study on identification of the actionable.

The data and information were collected using both quantitative and qualitative techniques. Limited field data collection was done using Key Informant Interview (KII), Focus Group discussion (FGD), Observation, and Secondary Data Compilation Format.

Stakeholders meetings were conducted from national to grassroots level to understand ground reality and to work out parameters for budget extrapolation. Case studies were conducted with loan recipient women.

The annual budget of GoB for last 5 years and related documents and studies were reviewed. The situation was studied in the field after finding gap in terms of gender parity in the above-mentioned studies. The budget on TB and Safe Delivery was assessed from the current number of visits for different services and standard time required by service provider in minutes in public facilities and the budget of Ministry of Health and Family Welfare. It was further broken up through using the ratio of men and women cases detected. The ongoing and incoming activities of the organizations and their suggestions and recommendations were also sought for minimizing the gender gap in future.

### ***Implementation***

The followings were done in accomplishing the study objectives:

1. Reviewed all relevant ADP documents
2. Reviewed RIBEC data base for relevant sectors and projects
3. Reviewed relevant research studies (published and unpublished)
4. Conducted data information/collection survey in Health facilities, Secondary schools, BKSP, VAW projects and Commercial Banks
5. Conducted qualitative survey using KII, FGD, Observation, and Discussion meeting.
6. Visited DGHS, DGFP, BKSP, BRAC, Mahila Parishad, Commercial Banks, PLAG Project, MoWCA, Multi-sectoral Program of VAW, Director-Sports, Krira Paridaptor, Jatiyo Mohila Krira Sangstha, National Sports Council, and UNFPA.

Altogether 131 KIIs and 45 FGDs were conducted with persons in charge of different programmes at national and district levels, and the programme beneficiaries (girl students from schools and victims of VAW). Nineteen Qualitative Interviews were conducted with women participating in special loan schemes for women in the three public sector banks-Janata, Krishi and Sonali bank. Four teams consisting of 4 Moderators, 12 Interviewers, and 4 Observers/Note takers were deployed in the study for the purpose of data collection. The fieldwork (including quantitative survey, inventory of available services, observation, FGDs and KII) was completed in 25 days. A sound quality control system was instituted to adequately monitor the quality of data collection. Four Quality Control Officers (QCOs) were deployed – one in each quality control cluster. They constantly moved around the sample spots; and ensured quality data through: (i) field checking, and (ii) data monitoring.

### ***Limitations of the Study***

Although this study identifies the gap and provides estimates on the female share in the current and expected future budget (meeting unmet demand) there were some limitations in the study. The key limitations were:

1. This study should not be treated as an “allocation-benefit” study.
2. This study is exploratory, therefore, it is not all-encompassing study.
3. The unit/average cost by services type is not known, therefore, new estimation methodology had to be worked out.
4. The absolute number of relevant incidences/services – physical values necessary for planning and budgeting purposes – is not known.

## **KEY FINDINGS**

### **A. Health: Tuberculosis and Safe Delivery**

The public sector budget requirements for TB and Safe Delivery were assessed based on combination of current number of relevant case visits to the public facilities, and time required by the service providers (standard time) to provide those services.

#### **A1. Tuberculosis**

Tuberculosis is a disease of poverty. Eighty percent of the TB patients are within the age group of most productive age, 15-54 years. Therefore, the resultant economic and social burdens are massive. Bangladesh ranks 5<sup>th</sup> among the list of 22 highest TB burdened countries of the world. TB is the second most common cause of death among adults, and is believed to cause about 70,000 deaths annually. An estimated 300,000 new cases crop up each year (one person sick of TB every 2 minutes) – about half are infectious TB.

Tuberculosis is the cause of death in 5% females and 8.8% males. Where total Disability Adjusted Life Years (DALYs) is 47,515,000 years, for TB in females it is 456,450 years (1.2% of Total). The total Years of Life Lost (YLLs) due to mortality is 33,195,000 years and for TB, females lost 413, 320 years. The total Years Lived with Disability (YLDs) due to morbidity is 14,319,000 years, and for TB, females lost 43,130 years.

Detection and treatment of TB (DOTS) is free. In BRAC the TB patients are requested to give a deposit of Tk. 200 at the start of treatment and to sign a bond with two witnesses as a guarantee of treatment completion. The Damien Foundation is also following the same strategy with Palli Chikitschaks (village doctors). Where, the ratio of male: female detected TB cases in GOB are 3:1, in BRAC it is 2:1. Government will have to think of new and affordable strategy with more involvement of the HAs and FWAs for higher rate of case detection among females and its eradication.

Assuming gender parity in case detection, and male detection figure is reliable, the development budget amount to be allocated for TB (in 2004-05 terms) should be Tk 326 million, which is about 50% more than that estimated against TB in 2004-05 development budget.

#### **A2. Safe Delivery**

The components of safe delivery taken into account in this study include: Antenatal Care (ANC), Tetanus Toxoid (TT), Delivery Care (normal other than C-Section), EOC/ Complicated delivery (C-Section), and Postnatal Care (PNC). Around 282,000 deliveries occur annually (more than 90% at home) of which 15% generally suffer from emergency obstetric complications and 5% require Caesarean Section. According to DALYs, maternal causes are responsible for 10.9% of the death of the females aged 15-44 years. The share of safe delivery components in public health facilities has been estimated based on number of times visited in different public health facilities for the Safe Delivery Components.

Our estimation shows safe delivery services constitute 9.5% of the total existing health budget. According to our estimates the unmet demand for safe-delivery is 71% requiring an additional Tk.7,240 million, which is more than two times the existing budget of Tk. 2,964 million.

### ***B. Sports Budget Allocation For Women***

Attempt was made to assess girls' share in budget allocated for sports and to find out the factors responsible for less participation of girls in games and sports. The Ministry of Youth and Sports organize sports activities through five organizations/sectors. The development budget by five sectors of MOYS has been considered. These are- Krira Sangstha, Jatiya Krira Federation, Physical Education College, District Sports Office, and BKSP. About 20% in 2003-2004 and 20.4% in 2004-2005 of the District Krira Sangstha's allocations were for women. In 2003-2004 only 19% of the total budget was for the girls and it was only 18% in 2004-2005. Only 18.7% of the budget of the Physical Education College was shared by the females in 2004-05. Estimated budget allocations for female participation are 30.52% for district sports office, 24.2% for Krira Sangstha, 7.2% for Jatiyo Krira Federation (2004-05). The female allocation for BKSP was only 9.3% in 2002-03. Such low shares for females indicate gender insensitivity in sports budget.

#### ***Learning***

1. Only 15.3% of development budget for sports is meant for women.
2. Share of women in BKSP budget is extremely low (9.3%).
3. Women's share of budget allocated for Physical Education Colleges is low at 18.7% with lowest at only 8% in Bagerhat.
4. Women's share in budget allocated for National Sports Federation (Jatio Krira Federation) is abysmally low (7.2%).
5. No separate sports budget allocation for schools.
6. No regular arrangement of sports at grassroots level in the schools.
7. There is no special govt. fund for sports in primary and secondary schools. Only the game fee of Tk. 15 is collected from each student. Annual sports are organized with this money. Regular practices of athletes are not possible in these schools.
8. For a poor family, it is very expensive to prepare an Athlete. Experience proves that most of the girls come from low-income groups. Well to do parents do not encourage their daughters to choose athletics as their career. The middle class and lower middle class people can not financially afford to prepare their daughters for participating in sport events. Preparing an athlete requires Tk.5000/- per month, running shoes, tracksuit, and ked to practice games, in addition to regular intake of need nutritious food.

### ***C. Science Education: Situation of Girls at Secondary Level***

Attempt was made to assess the enrolment of girls in science education and to analyze the factors responsible for the girls not taking science in secondary level (in class IX). As there is no specific budget allocation for girls to avail the opportunity to join science education, the prime objective was to identify the factors, which can create a conducive environment for girls to take science education.

The scenario of girls' participation in secondary level science education is gloomy. Out of all students of girls schools only 10% and out of all girl students of co-education schools only 13% are enrolled in science education.

Poverty is the prime reason behind low participation of girls in science education. Financial constraint of the parents/guardians is one of the main causes for smaller number of girl students taking science. In general there is a tendency for larger number of students to go to humanities group. For science section, tuition fee is more than that

in other sections (at least Tk. 1000 annually). Additional expenses are required for laboratory, book, equipments etc. The science students have to go to the coaching centres as a matter of routine. Private tutor is needed which is also expensive (per teacher minimum Tk. 500 per month).

The gender blind wrong notion is wide that girls are by birth intellectually inferior to the boys and they lack quantitative skill, which is a necessary prerequisite for science education. Parents (specially in rural areas) discourage the girls to take science because of that notion. Science requires drawing skills, and it is a widely held perception that girls in the rural areas are not competent enough to draw pictures and diagrams.

Most the Headmaster/Headmistress said that there exists a huge latent demand from the female students to start science section in their schools. But to convert this latent demand into effective demand an estimated amount of Tk. 800,000 to Tk.900, 000 per school is needed. This amount is needed to construct science laboratory room, purchase apparatus, expenditure on recruitment of science teachers and laboratory technicians for the maintenance of the equipments etc.

Absence of science section in nearby school is also a hindrance to science education for girls. Guardians/parents do not allow the girls going to a distant schools having science section mainly because of the following reasons.

- i) Expensive conveyance.
- ii) Lack of girl-friendly transportation.
- iii) Eve-teasing on the way to school, which is very common. Girls themselves feel insecure on way to school.

Guardians do not permit the girls to go to a far away school alone. It is not possible for girls to stay at relations' house for studying science. All these constitute key factors, which compel secondary school girls to study humanities or other subjects in the nearby schools.

#### ***D. Violence Against Women***

Violence against women has been a major concern in Bangladesh. At the Beijing Conference, violence against women and the human rights of women were two critical areas of concern identified as the main obstacles to the advancement of women. The overall scenario of VAW is deplorable and gruesome. While VAW is regarded as a serious social malaise, budget allocation is too insignificant as compared to the magnitude of the problem. The estimated total expenditure to mitigate and address VAW is as low as 4% of the total budget allocation for women. Nari Nirjatan Cell of Ministry of Women's and Children Affairs (MoWCA ) can settle only 11% to 12% of the victims of VAW cases which are filed in the Ministry of Home Affairs.

#### **Learning**

1. No one knows what could be the total number of women (magnitude and gravity) who are affected by VAW in Bangladesh.
2. Budget allocation is highly gender insensitive. The allocation for the Ministry of Women Affairs is too inadequate compared to the total budget of the country. Since this is a vital issue violating the human rights- the budget should be increased in line with the need.
3. It is a matter of shame and great regret that actual government allocation to stop VAW is only Tk.66.1 million, which according to our estimate is about 27 times less than the minimum requirement.

4. In reality, VAW issue is a much talked about subject without expressed concern and commitment. Lack of political commitment of the government is evidence in meagre financial commitment towards VAW.
5. *Nari Nirjatan Damon* Cell is ineffective mainly due to budgetary constraints. Financial allocation for *Nari Nirjatan Damon* Cell is too inadequate to meet the need of the thousands of victims of violence reported.
6. Almost all VAW cases are not reported (only 1% reported). Due to social taboo violence against women issue is not focused publicly.
7. Support center run by *Nari Nirjatan Damon* Cell is not conducive for the victim. Existing support homes are not conducive for the victim of violence. Inadequacy of space relative to demand, lack of skill and trained staff, lack of funds are serious constraints.
8. Lack of well-equipped rehabilitation center is a reality.
9. Non-availability of gender-disaggregated data in budget allocation is a serious bottleneck.

### ***E. Public Commercial Bank Loan to Alleviate Poverty: Women's Access***

While looking for the data on women's access to bank loans, it was observed that gender-wise desegregation of data on bank operations is not available. However, there are a number of projects meant for women, data on loan operations of which are available for review. The projects aimed at financing women for attaining socio-economic development have been reviewed for the three major banks in Bangladesh, namely, Bangladesh Krishi Bank (BKB), Sonali Bank (SB), and Janata Bank (JB).

#### **Learning**

1. There is no way to disaggregate loanee data by socio-economic status.
2. Janata Bank loanees are not very poor. Loanees employ other workers in their establishments.
3. BKB generally gives loans to poor and marginal people.
4. Sonali Bank loanees are also poor as loans are disbursed through NGOs and other organizations with clear guidelines for loan dispersal.
5. Before joining loan programmes some of the beneficiaries of bank loans used to borrow from moneylenders but after commencement of the programme they started saving in the bank, which enhanced their livelihood security.
6. The rates of interest charged by NGO's are substantially higher than those of the banks. The hardcore poor are outside the net of NGO's and the poor hover around within the vicious cycle of poverty with a grim prospect of poverty reduction in foreseeable future.

## **SUGGESTIONS AND RECOMMENDATIONS**

### ***Tuberculosis***

1. Persuade government to enhance budget for TB by at least 50% for detection of more female TB cases.
2. More disclosure in mass media (Advertisement in TV) is warranted.
3. The health workers should be more active to create awareness on TB.
4. Quack doctors, Imams, School and Madrasah teachers should be trained on TB.
5. More BCC activities should be promoted to let people know more transparently about TB and availability of services in TB clinics and other public facilities.
6. Sensitize government about gender disparity in TB case detection.

### ***Safe Delivery***

1. Serious lobbying should be undertaken for 2-3 folds increase in budget for safe delivery, especially for the delivery care component (keeping in view that maternal health is a serious public health concern in Bangladesh).
2. Number of service providers should be increased for EOC, especially doctors and nurses in 3 shifts for the places providing Comprehensive EOC.
3. Supply of more EOC materials of latest quality to the UHCs to stop unnecessary referral.
4. To expand Normal Delivery facility to the UH&FWCs.
5. More BCC and awareness building activities at the grassroots, especially among poor, to broaden their access to public health facilities should be launched.

### ***Sports***

1. Sports budget as such should be increased, because per capita annual sports budget is only Tk.5.29.
2. Sports budget for the girls (women) should be increased manifold, because per capita annual sports budget (or budget which women have used) is only Tk.1.61 (3.3 times lower than that of the males).
3. Budget allocation for the district under the Ministry of Youth and Sports need to be raised.
4. Specific budget for game should be allocated to the girls in primary and secondary schools.

### ***Science Education for Secondary School Girls***

1. Budget allocation in education sector should be increased at least by five times the existing budget allocations.
2. Separate allocation for science education in all schools with well-equipped laboratory and requisite number of science teachers should be made.
3. Special stipends/scholarships for the meritorious but poor girls students willing to take science should be introduced.
4. The tuition fees of science students should be reduced.
5. Distribution of science books to the girls, free of cost, should be arranged.
6. Government requirement for ten girl students to start science section in a school should be relaxed to encourage science education among girls.
7. Arrangement for tiffin and hostel facility for girls should be considered.

### ***Violence Against Women***

1. Budget allocation for VAW should be according to the requisite number of VAW cases. Budget should be increased at least 20 times the current budget.
2. Budget allocation is needed to organize programme including rallies, meeting and extensive public awareness movement against gender-based violence.
3. One-stop Crisis Center (OCC) should be set up in all districts.
4. Support center for battered women should be set-up in all greater districts of Bangladesh, which should be fully equipped with treatment facility and day-care center for the minor children.
5. Budget allocation with gender-disaggregated data on crime should be kept officially.
6. Legal literacy courses should be organized for the rural women.
7. Determined stand should be taken against 'fatwa' and village 'shalish' which try to enforce religious laws, in contravention to the laws of the land.
8. WID Focal point should be strengthened with direct action on VAW.
9. Advocacy program to prevent violence and to bring behavioral change of the stakeholders of the society should be launched.
10. Seminar, Workshop, Rally and Observance of International Women's Day should be real-outcome-oriented and effective.

### ***Women's Access to Bank Loan***

1. Training of the entrepreneurs with up to date technology is needed.
2. The rate of interest should be substantially reduced, which will be within repaying capacity of hardcore poor women.
3. As the hard-core poor are yet outside bank finance, Banks may consider launching a scheme/project for them.
4. There are 64 residential youth training centers under the Ministry of Youth and Sports which imparts skill training for self-employment of the young men and women. Bank loanees can gainfully utilize these facilities. An arrangement between the banks and ministry may be worked out.
5. Various projects may be started in congruence with specific requirement and local needs of poor women.
6. A scheme is needed for hardcore poor women relaxing collateral requirement and other stringent terms. A budgetary provision should be made for disbursing loans among the hardcore poor by the Public Sector Banks, who might be in shortage of funds.

### ***NEXT ACTIONS***

To ensure gender parity in budgeting and to make budget gender-sensitive, forwarding suggestions and recommendations are not enough. The real question is “Where should we go from here?” The study team in discussion with the Action Aid team and the study participants (including workshop participants) found the following activities important as immediate steps for consideration by all stakeholders.

1. Disseminate revealing findings to sensitize broader audience about the “gender in budget”. The audience shall include: Government, politicians, civil society including relevant NGOs, professional bodies and people at large.
2. Build pro-active alliance of all relevant organizations to lobby and advocacy-
  - ✓ For increased budgetary allocation for women
  - ✓ For women participation in the budget preparation process (including pro-activate “Gender Focal Points”), and
  - ✓ For monitoring allocation efficiency by representatives of Women’s Right Organizations.
3. Organize funding support to conduct nationally representative large scale study on -
  - ✓ Budget allocation from gender perspective,
  - ✓ Women’s share in budget by critical sectors/sub sectors/services which are necessary to accelerate process of women empowerment, especially of women-in-poverty, and
  - ✓ Mechanisms to monitor efficacy and efficiency of allocation for women.