

Has gender budget brought real change in women's lives?

Experts call for proper monitoring for real impact of gender-specific initiatives

NILIMA JAHAN

Since fiscal year 2009-10, Bangladesh has been preparing a gender budget to empower women, establish their rights and highlight the impact of government spending on women's advancement.

The allocation has been increasing every year but experts emphasise that without proper monitoring and evaluation mechanisms, the actual impact of the budget for bettering women's lives remains unclear.

They suggest that the government should assess, through yearly public reports, how the gender budget allocations by ministries and departments correspond with women's empowerment goals and the National Women's Development Policy 2011.

Moreover, they stressed the need for both quantitative and qualitative analyses to evaluate the effectiveness of strategies for women's empowerment in meeting gender needs and monitoring progress.

In FY10, Tk 27,248 crore (24.65 percent of the budget and 3.95 percent of GDP) was allocated for women's development across four ministries from a total budget of Tk 110,523 crore.

By FY24, the national budget had expanded to Tk 761,785 crore across 44 ministries, with three thematic groups, earmarking Tk 261,787 crore (34.37 percent of the budget and 5.23 percent of GDP) for gender-specific initiatives.

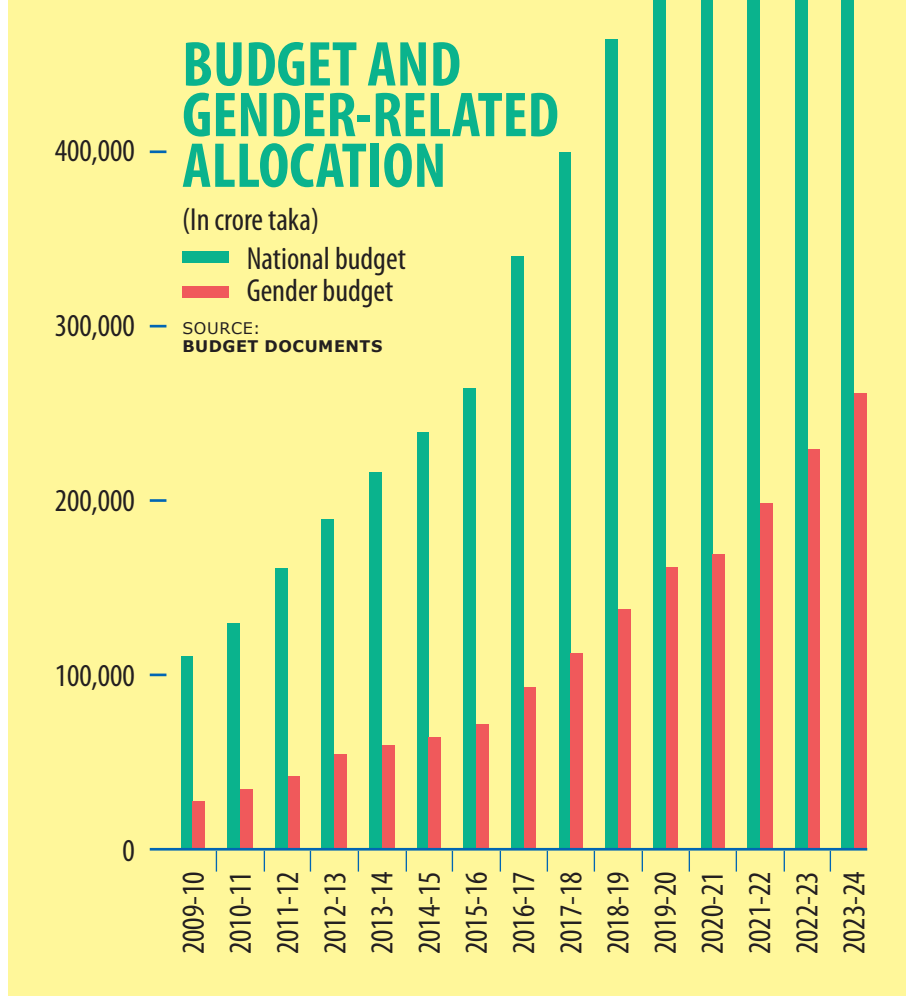
"This is a very positive sign," said Dr Sharmin Neelormi, a professor of economics at Jahangirnagar University and a prominent advocate on the issue.

However, she highlighted the significance of having sex-disaggregated data for budget expenditure.

"Such data would help specify the extent and areas where we are lagging and identify barriers. With this data, we could assess whether the gender budget is effectively reducing gender inequality," she said.

The Bangladesh Bureau of Statistics (BBS) could use this data without incurring additional expenses, helping the government develop targeted programmes based on insights, she said.

"To address this information gap, the BBS can provide guidelines to ministries to provide these data and information," she added.



programmes undertaken by the ministry/division are for women's development. The operating budget is also analysed by considering the proportion of female workers.

The gender budget is then calculated by the finance ministry using the Recurrent, Capital, Gender and Poverty (RCGP) model based on these assessments.

However, experts highlighted a lack of proper planning during the formulation of the gender budget.

"If we analyse the allocations by ministries, we find that ministries which allocate a relatively larger fraction of the budget directly for gender-sensitive projects are relatively smaller in terms of budgetary allocations," said Dr Sayama Haque Bidisha, a professor of economics at the University of Dhaka.

"So, the proportion of the pie is already smaller for women," she added.

For example, according to the finance ministry's gender budget report for FY24, the Ministry of Women and Children Affairs, which has the most gender-related projects with 69 percent allocated for women, received Tk 4,755 crore. This amounts to only 0.6 percent of the total budget.

On the other hand, gender sensitivity was not closely related to many projects and programmes funded by the gender budget.

"But we must consider how sensitively we are addressing these issues. It's crucial to understand that the gender budget isn't simply about allocating funds for women, rather it is a method of assessing and incorporating a gendered analysis in the budgeting process," she said.

Bidisha also pointed out the lesser representation of women in high-salaried positions within ministries and the concerns regarding the capacity of

gender focal points of the ministries.

She suggested that allocations targeted towards core issues like child marriage and violence against women are essential, considering the current situation.

Shahnaz Sumi, deputy director of Bangladesh Nari Pragati Sangha, emphasised that the "analysis of every year's gender budget also reflects that we should focus more on decreasing the operating cost and increasing the development cost".

She also recommended that officials in each ministry should take measures to improve the conceptual clarity, planning, and implementation of gender budgeting.

"Information about the gender budget focal points in various ministries should be available on the respective ministries' websites, including that of the Ministry of Women and Children Affairs (MoWCA). As the lead ministry, the MoWCA should have arrangements to enhance conceptual and monitoring capacities related to gender budgeting," she said.

Additionally, services for women victims of violence should be increased, particularly by providing legal assistance, building shelter homes, and offering proper training.

Besides, recent budgets have claimed to provide large loan facilities to women, but these loans require collateral.

"But how can a woman without inherited property mortgage assets she doesn't have? So, it is crucial to introduce rules for providing loans to women without requiring collateral and to establish equal rights for women in inheritance law," Sumi added.

In a report released last December, International Monetary Fund (IMF) underscored Bangladesh's potential to enhance the effectiveness of its gender budgeting efforts.

Key recommendations include integrating gender-responsive budgeting into the strategic phase of budget formulation and project planning and updating the RCGP model to track gender budget execution and ensuring database accessibility.

Additionally, the IMF suggested expanding the gender budget to revenue policies and mainstreaming gender considerations in fiscal policy, including at the local government level and addressing data gaps and capacity development across ministries and divisions, including the Finance Division.

Contacted, Dr Prakash Kanti Chowdhury, joint secretary of the MoWCA, expressed optimism about the increased budget allocation, anticipating expanded coverage and the launch of 16 nationwide projects to enhance women's welfare.

Regarding monitoring and evaluation, Chowdhury noted that the MoWCA partnered with UN Women to bolster gender-responsive budgeting.

"Two international experts from a Turkish university were tasked with producing a report on monitoring and evaluating gender budgeting initiatives using sex-disaggregated data. These experts have already engaged with focal points across various ministries, aiming to enhance the capacity of gender focal points in preparing sex-disaggregated data," he said.

How to build a sustainable, ethical and profitable business

SALEKEEN IBRAHIM

The temptation to prioritise quick profits over long-term sustainability and ethics is predominant. However, history shows us enterprises that balance profitability with ethical practices and sustainability are more likely to achieve stable growth and long-term success.

It is hugely essential for an entrepreneur to understand the importance of this balance and the strategic insights on how to incorporate these elements into their business models from inception to growth stages.

Reputation is one of the major keys for business continuity. Operating ethically and sustainably helps build a positive reputation among competitors. Customers today are more informed and prefer to support businesses that align themselves with their values. By prioritising ethical practices, businesses can cultivate trust and loyalty, leading to repeat business and positive word-of-mouth.

Ethical practices reduce the risk of legal issues and scandals, which can be costly and damaging to a company's reputation. Sustainable operations and necessary due diligence help in mitigating environmental and social risks, ensuring that the business can adapt to regulatory changes and societal expectations.

Sustainable practices often lead to more efficient use of resources, reducing costs in the long run. Ethical businesses avoid the pitfalls of short-term gains that might lead to long-term losses due to reputational damage or adverse legal impacts.

Entrepreneurs need to take progressive strategic initiatives to strike a balance between profitability with ethics and sustainability. At first, we must implant ethical considerations into the business plan, which is the guiding principle for a business entity.

Also, it is important to define a clear code of ethics and ensure that all stakeholders, from employees to suppliers, understand and commit to these standards.

This foundation in the beginning will guide the decision-making processes as the business grows.

We should constantly evaluate our business operations to identify areas where sustainability can be improved. This might include reducing or managing waste, optimising resource usage, or sourcing materials responsibly. Sustainable practices should not be an afterthought but an integral part of our operational strategy.

We should maintain open communication with our stakeholders i.e. employees, customers, suppliers, and the community. We should try to understand their expectations and concerns and involve them in our sustainability and ethical initiatives. This engagement builds trust and promotes a collaborative approach to sustainable business growth.

Setting up measurable goals for our ethical and sustainable practices is key. In addition, we should regularly measure and report our progress to stakeholders. Transparency in reporting not only demonstrates commitment but also helps in identifying areas for improvement.

Conducting regular training sessions for employees on ethical practices and sustainability is significant. We should empower them to make decisions that align with the company's values. A conversant and motivated workforce is crucial for maintaining high standards in business.

Using technology to enhance sustainability and ethical practices has become a common phenomenon. Innovations such as renewable energy sources, efficient supply chain management systems, and digital platforms for transparent reporting and communication can significantly improve business operations.

We should invest in research and development to create products and services that are not only profitable but also sustainable and ethical. Long-term planning always ensures that our business remains resilient and adaptable.

The journey towards building a profitable, sustainable, and ethical business requires strong commitment and strategic planning. However, the rewards – enhanced reputation, loyal customers, risk mitigation and long-term profitability – are well worth the effort. Let us focus our entrepreneurial journey towards a sustainable and ethical business model, where profit will follow as a result.

The author is a banker.



Additionally, Neelormi stressed the importance of including qualitative data alongside numerical figures to align with the Sustainable Development Goals (SDGs).

"When presenting this year's budget, it should highlight each ministry's achievements using gender budget allocations in line with the SDG indicators. A clear logical framework is essential to show spending and development results," she said.

The finance ministry provides 16 criteria for each ministry to evaluate how gender sensitive or relevant projects and

Adani suspected of fraud by selling low-grade coal as high-value fuel to Indian state firm: FT report

STAR BUSINESS DESK

Adani Group passed off low-quality coal as far more expensive cleaner fuel in transactions with an Indian state power utility, according to evidence seen by the Financial Times that throws fresh light on allegations of a long-running coal scam.

The documents, secured by the Organized Crime and Corruption Reporting Project (OCCRP) and reviewed by the FT, add a potential environmental dimension to accusations of corruption associated with the Indian conglomerate. They suggest that Adani may have fraudulently obtained bumper profits at the expense of air quality since using low-grade coal for power means burning more of the fuel.

Invoices show that in January 2014 Adani purchased an Indonesian shipment of coal said to contain 3,500 calories per kilogramme. The same shipment was sold to the Tamil Nadu Generation and Distribution company (Tangedco) as 6,000-calorie coal, one of the most valuable grades. Adani appears to have more than doubled its money in the process, after transport costs.

The FT has also matched

documentation for a further 22 shipments in 2014 involving the same parties that indicate a pattern of grade inflation in the supply of 1.5 million tonnes of coal.

Adani sourced the coal in Indonesia from a mining group known for its low-calorie output, at prices consistent with low-grade fuel. It delivered the coal to India's southernmost state for power generation, fulfilling a contract that specified expensive high-quality fuel.

More than 2 million people are

The documents suggest that Adani may have fraudulently obtained bumper profits at the expense of air quality since using low-grade coal for power means burning more of the fuel.

killed in India each year by outdoor air pollution, according to a 2022 study in The Lancet, while other studies found significant increases in child mortality for hundreds of miles around coal-fired power plants.

Another study a decade ago found that coal-fired power plants, which supply about three-quarters of India's electricity, accounted for roughly 15 percent of the country's man-made

emissions of fine particulate matter, 30 percent of nitrogen oxide and 50 percent of sulphur dioxide.

"Public health has definitely taken a back seat in India against the interest of the power sector," said Sunil Dahiya, a New Delhi-based analyst at the Centre for Research on Energy and Clean Air, according to the FT article.

Opposition politicians last year called for an investigation into Adani after the FT reported that between 2021 and 2023 the group paid more than \$5 billion to middlemen for coal

to an intensifying political debate in India about the power and influence enjoyed by billionaires, including Gautam Adani, whose names and vast wealth have surfaced during the current election campaign in which Narendra Modi is seeking a third term as prime minister.

India's Directorate of Revenue Intelligence (DRI), the finance ministry's investigative unit that polices economic crime, opened a probe into coal prices in 2016. The prosecution of a businessman related to \$68 million worth of alleged coal price inflation is one of the few tangible outcomes of that ongoing probe.

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OCCRP and shared with the FT show how in December 2013 the MV Kalliope L ship left Indonesia carrying coal with a listed price of \$28 a tonne. When it arrived in India in the new year, Adani sold the coal to Tangedco for \$92 a tonne. The coal came from the Indonesian mining group PT Jhonlin's operations in South Kalimantan, where the ship was loaded.

An export declaration by PT Jhonlin stated the end buyer was Tangedco, and listed Adani's details as an intermediary. However, Jhonlin's invoice went to the British Virgin Islands-based Supreme Union Investors, which was charged \$28 per tonne.

A week later Supreme Union Investors invoiced Adani in Singapore for the shipment at \$34 per tonne, stating that the coal contained 3,500 calories per kg. On Adani's subsequent invoice to Tangedco the quality jumped to 6,000 calories – as did the price, to \$92 per tonne.

Other documents suggested the discrepancy was not isolated. A 2014 purchase order lists 32 deliveries of 6,000-calorie coal to Tangedco by Adani, totalling 2.1 million tonnes at \$91 per tonne. The order was released under Indian freedom of information

laws following a request by OCCRP.

Adani denies allegations of fraud. A spokesperson for the group said the quality of the coal was independently tested at the point of loading and discharge, as well as by customs authorities and Tangedco scientists.

"With the supplied coal having passed such an elaborate quality check process by multiple agencies at multiple points, clearly the allegation of supply of low quality coal is not only baseless and unfair but completely absurd."

Tangedco, Jhonlin, Supreme Union Investors and the DRI did not respond to FT's requests for comments.

"Given the market power of coal suppliers, [utilities] often don't have a choice but to accept grade slippage," said Rohit Chandra, assistant professor of public policy at IIT Delhi. "Third-party testing has done very little to address these concerns."

The transactions fit a pattern of endemic fraudulent price inflation alleged by the Indian authorities in 2016, in a notice that listed five Adani companies and five importers supplied by the group among 40 entities under investigation.

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