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| **Interviewer name** | INTERVIEWER |
| **Sub-contractor organisation** | ARU |
| **Interview date** | XXXX |
| **Duration of interview audio recording** | 59 minutes 36 seconds |
| **Face-to-face or virtual interview** | Virtual |
| **Interview participant** | |
| * **Code** | I7 |
| * **Participant name** | XXXX |
| * **Organisation name** | **XXXX** |
| * **Gender** | Female |
| * **Stakeholder category** | Professional working in Energy Sector |
| * **Country** | India |

**Introduction**

INTERVIEWER: Yeah. So, good morning XXXX, thanks a lot for taking time out- for to participate in this study of ours. We are trying to obtain a better understanding of energy access and gender equity in India as a part of a study on global south, responses to sus- the SDG- seven goals of the United Nations.

**Consent**

Before we start, I would like to check that you have certain formalities with you. The first one being have you completed and returned to the consent form?

RESPONDENT: Yeah, I think so. You received it?

INTERVIEWER: Yes, I did. I did. Through this interview, we would request you to share your experience and expertise as someone working in the energy sec- sector as well as your views and opinions on gender equity, in energy sec- access... Is it okay, if we record the interview for our documentation purposes?

RESPONDENT: Yeah, that's fine.

The recorded interview will be transcribed for analysis and a copy of the transcript will be shared with you for your approval. All the information we obtain serve the sole purpose of this study and will be seen only by the research team. Your name and any other identifying features will not be used anywhere in reports and other publications emerging from the study. And the interview should take about an hour. Shall we proceed with the interview?

RESPONDENT: Yeah, thanks.

INTERVIEWER: Thanks a lot.

Part 1:

Can you start by briefly telling me a bit about your current role and position and the organization you work for?

RESPONDENT: So, I've always been a multitasking kind of a person. So, until about three years ago, I was working for three organizations. I was the founder, promoter of XXXX that, that promotes and sells commercial cookstoves for street food vendors and for- for live, under livelihoods. For about 25 years now, I've been the XXXX. And we have recently, I mean, the last three or four years, we have a special program on energy linked livelihoods for women.

INTERVIEWER: Thank you so much. Do you- repeat the name of the first organization once more?

RESPONDENT: It's called XXXX, I have exited that organization but I'm, you know, but I'm still associated as founder.

INTERVIEWER: Okay. Right. So, if you could let me know a little bit about your background, and how long have you been associated with energy issues?

RESPONDENT: I have done my Master's in Chemical Engineering from XXXX, I worked in a Private Sector XXXX, then I decided that that kind of work was not my calling. So, I came back to - came to XXX, worked at XXXX.XXXXX.

INTERVIEWER: Right, and what specific energy related activities or programs you have undertaken within your work?

RESPONDENT: Mostly in biomass energy. So, we developed - we've developed products and processes for energy conservation, biomass conservation, also a little bit of work in the area of hydro, a little bit of work in the area of solar, a largely renewable energy. If I look at electricity and grid connected- it would be more for behavior change and energy conservation models, electricity conservation models, energy audits, that kind of work.

INTERVIEWER: Okay, right. And to what extent does access to energy feature in your work?

RESPONDENT: Very much, because we are very impact driven. So, we have worked and actually, let me also tell you that, for the last four, five years, I've also been the chairperson of a XXXX in India, where we work with about 200+ park- practitioners of clean energy, we began with the- our focus was energy access. And about five, six years ago, we- we were defining access as access to lighting, access to cooking energy, etc. But now we have a slightly expanded definition of energy access that we would say, energy for livelihoods, energy for education, energy for agriculture, energy for, you know, for women's empowerment. So, and that is the way we've been able to talk to policymakers across sectors rather than just talking to the energy ministry.

INTERVIEWER: Right, right. So, within your work, how have you noticed differential access for energy in the sense, like specific energy access areas, electrification programs, say policy level approaches, technological projects, have you seen a differential access, which comes as a fallout of these pro- of these approaches?

RESPONDENT: Yeah, I mean, these approaches are different, but when, when we talk to government officials etc., they are not - they are driven by numbers, they are driven by targets, they are not driven by you know, so many people do not have access to energy, they would have geographical priorities - rather like in India, we've got some aspirational districts. So, they will have geographical focus of backward areas, for certain- for certain programs for projects, they will have, you know, for example, they would look at LPG in tier two, tier three towns for cooking energy access, they would look at PNG pipe natural gas for metros. They would look at the like - induction cooking, or solar cooking or biomass-based cooking for rural areas. I don't think they're very gender driven. They are just trying to meet the larger government agenda of compliance with the climate goals or compliance with the, you know, deforestation related issues, etc. I don't think they're looking very much at it from a societal perspective.

INTERVIEWER: I don't mean just gender - any other differential access that you see?

RESPONDENT: Perhaps farmer, farmers, yeah, because they will have a prob- they will have a project on solar pumps for farmers. Not so much for youth, not so much for women, but more and more, I think, for education, it's picking up, but farmers definitely comes immediately to my mind that and that is across different energy sectors like solar pumps, they would say, they would say, you know, no irrigation, no taxes, or no- free electricity for farmers, etc. So, a lot of priority issues for farmers. We also see that in the health, health and education they are also intervening with you know, some kind of new programs.

INTERVIEWER: So, it's more a sectoral approach rather than a end user profile approach is that what you mean?

RESPONDENT: Largely, yes, but the end user profile approach is there definitely for farmers.

INTERVIEWER: Okay, like do they then look at like how women farmers in micro farming do a different- they have different needs?

RESPONDENT: No, no, no.

INTERVIEWER: So, it still becomes a kind of a sectoral approach. So, farm, when we looked at us under one lens.

RESPONDENT: Yeah.

INTERVIEWER: -without understanding the granularity of the different grades of farming because especially women farmers-

RESPONDENT: I think they would have, no, they would not look at women farmers, but they would look at small farmers and big farmers.

INTERVIEWER: Okay, right. Right. So, in relation to the policy context within your work, what current issues and developments in policy at both state and national level, influence your work?

RESPONDENT: See, the policies are not so much at the state level, the policies in India come from the national level and the state level people implement the policies. So, so as far as I am, my work would be related to their policy for the MSME ((Ministry of Micro, Small & Medium Enterprises), the microentrepreneurs, their policy on biomass energy or cooking energy, and a little bit of policy on financing for, across the board for all renewable energy enterprises.

INTERVIEWER: Right. And in that, what kind of key challenges do you see within the policy framework you work?

RESPONDENT: So, the policies are like, top down, there, there is not adequate consultation at the grassroot saying that is this what you want. It is a policy which is, which comes out of some other targets of the government and not necessarily saying, except for the Ujjwala Yojana, I think, for the LPG connections, which was targeted as a program for women, but it was actually, you know, a political vote catching issue. But that was the only that is the only program that I know, which had a focus of a sector to be benefited, which was, you know, women who could not access-

INTERVIEWER: Clean cooking fuels.

RESPONDENT: Yeah, no, no, no, not that they could not access clean cooking, cooking fuel that- they thought it needed a trigger, because the intervention was not in the fuel, the intervention was in the connection.

INTERVIEWER: Yeah, but the Ujjwala scheme itself has this huge criticism about it being a sustainable source of clean cooking fuel, right, I mean, the connections are being done, the connections have been done very extensively. But after the first cylinder, many connections have lapsed or are not being used, right?

RESPONDENT: Yeah, they are a dead investment, as far as government is concerned, because largely the issues of affordability, were not thought through in the beginning, they would always say that let us create the access, then we will think in terms of affordability. But I do know that in COVID times they had said that, you know, free LPG cylinders. And that data shows that LPG usage has improved when they are giving free cylinders during COVID times and I think they just give four cylinders, or for four months or something like that. But that just reinforces the fact that affordability was an issue.

Part 2

INTERVIEWER: Right, right. So, what does equitable energy access mean to you?

RESPONDENT: So, I would, I would, largely I'm not working in the area of urban, electric- urban areas. But if I what I do differ - definitely differentiate is that there are people who are, who need energy, who don't have access to energy, there are people who do not use energy correctly because of awareness or ignorance, issues like energy efficiency, and there are some people who are- abuse energy, I would say, you know, so we have to work at - we have to work at all levels, we have to- largely equitable energy means that energy be- largely in XXXX and also through XXXX, we are trying to work with people for whom energy access is going to make an impact either on livelihoods or on health or time freeing, etc. But otherwise, we're also trying to explain to people create awareness saying that, you know, if you are abusing energy, like electricity usage in urban areas, then you are denying, then you're denying electricity to other people who would need it more. We also talk to ESCOMs (Electricity Supply Companies. Karnataka) about wastages, you know, in the- this thing- demand, demand side management and these kinds of issues. But largely, I think our focus has been to make energy available to people who don't have it for a better quality of energy to people who have it, and energy for productive use.

INTERVIEWER: Right, and what does gender equity within energy access mean to you?

RESPONDENT: So, it should be that women and men have both access to the same quality and quantity of energy. Women may use it differently. Men may use it differently. Women's priorities for energy access may be different, but both should get what they need.

INTERVIEWER: And how is demand for energy determined within your work? How do you understand consumer needs?

RESPONDENT: As far as renewable energy for productive uses goes or energy for livelihoods goes- I mean, that's where I have the maximum clarity. Sorry, can you just frame your question again?

INTERVIEWER: What- I wanted to know is that how do you map consumer needs and demand for energy? Within your work for your work context to design your projects, and all you know?

RESPONDENT: So, in early days, we always went had a product and we looked for a consumer who would use our product, but with many years in the field and with several linkages and partnerships, we now are getting people coming and asking us, you know, do you have this? Do you have this, or I need this. So, we- so we would, we always begin with meetings, consultants, consulting, you know, women in self-help groups, talk to women in Panchayat leaders, etc., and find out that how can you- we don't talk energy first, we just say how can your life be better. And, you know, we would discuss issues around the waste, water, energy, etc. Sometimes with women, we also started discussing issues around the domestic violence, rights to properties of women, because all of these issues are important for them, although energy is our priority, and we feel that we can intervene, you know, usefully with energy, but if there are other issues that are bothering them so much, then we try to get those out of the way. So that's the way we work, but we have these kind of consultations and we have people now coming in telling us that do you have a solution for this. We also have residential trainings for women, and we can take them for exposure visits, we have a XXXX, where a whole lot of energy efficient appliances for, for meeting domestic energy needs for livelihoods etc. are demonstrated, displayed. We call them over and then we get their responses, etc. And also, the products that we have placed in the field we also get user feedback and then they say not like this like that or Okay, if you have us if you have a stove for making chips say why not for herbal medicines? So, we have that constant conversation going.

INTERVIEWER: Is there any government data which or reports or statistics which are available for your kind of work? Or do you have to really collect raw data from the ground this way from end user?

RESPONDENT: There has been some data, but it is at such a mega level data that when we are making small interventions in small pockets, that, that micro level data, some amount has been there in the census of India, but otherwise, no.

INTERVIEWER: Okay. So, when you are doing this user needs mapping, are there any specific criteria you use to map diversity in energy access? Is there any objective diversity mapping that you do within your work?

RESPONDENT: Not in a very formal manner. So, we've- we find our comfort level in working with women. And we also work with street food vendors and other people. So primarily, I think what we would do is that when we come to a point in our discussion, where we actually end up talking energy, we would, we would talk to youth, we would talk to women, we would talk to street food vendors, largely knowing that which is the area where we can offer the useful intervention. I mean, I would not engage with somebody who where I don't have a solution, Where I know I can make a difference or where I know that I can put in a little bit more effort in design or in product design or process design, I will, we will focus our attention there.

INTERVIEWER: Right. So how equitable do you think energy access is at community level and at household level, in terms of gender equity?

RESPONDENT: Not very much. I can say that quite confidently because especially a women's need of energy and men's need of energy is quite different. And men's energy need, I think, been through discussions, etc. is largely productive uses and for entertainment and a little bit for lighting, you know, and women's energy is, is more for cooking appliances and other drudgery removal issues. And so always adopting an energy efficient, or a renewable energy device or appliance is a family decision. But a lot more resistance to adopting a cookstove or a mixer than a home lighting system or a TV or a solar pump. So, this is what we've had discussions saying that, you know, a solar pump, which costs, you know, 2000- a lakh or more rupees, there's very little discussion about behavior change, etc. But when you talk about energy access issues or energy needs of women, there is enormous discussion about behavior change. So, I keep arguing that why do you try to change women's behavior and not the family behavior or the men's behavior. But I get the feeling that you want women to adapt rather than the process to adapt to women's needs.

INTERVIEWER: What do you mean, I mean, what kind of adaptation is asked of women in this context?

RESPONDENT: So, this whole issue about behavior change started in India, I think, a few years ago along with LPG, you know, so, with LPG women did not need a behavior change, it was more an affordability issue, only the behavior change that they required was to overcome the fear of this thing. But all along the behavior change has been you know, you adopt, you adopt, and you use more LPG, or you go to an improved cookstove, you take biogas, you use these kinds of things, without addressing, I mean, these are not behavior change issues for women, they would very well want to do it, if they could afford to do it. And at the end of the day, it is all about who controls the money in the house. So, whether it is if it is a purchase decision, then you have to look at influencing the decision makers. So that is all these behavioral change issues are directed at women largely saying that your behavior must change, but not not creating the circumstance for her to change the behavior. But it is also true that we have encountered that when they are selling stoves to street food vendors, which have you know, commercial stoves more expensive, and perhaps it is the largest investment decision that the family has taken. Because it made sound economic sense, and the payback period, etc. were very attractive. At that time also, they did go and talk to women, let me consult my family, let me consult my wife. So, we found that, as far as you know, these energy related decisions, are there, men consult women for a very high value kind of, you know, investment decision, whereas women have to consult men, even for low value investment decisions. If a man had to buy a 2000-rupee product, I don't think he would have gone and talked to his wife.

INTERVIEWER: Right, right. And at community level, how do you see gender equity for energy access at community level?

RESPONDENT: So, if we've seen a community level gender access, if it means things like street lighting or something like that, or?

INTERVIEWER: Like even the well, which the women have to pump water out, versus I don't know, something else, which is a masculine need, I don't know. I'm just asking you, what have you seen as different needs of women at the community level if there's a community well, and the women have to take out water and that is something which needs a pump versus another need-

RESPONDENT: If you're looking at irrigation pump set versus drinking water pump set, surely drinking water pump set would be hand pump, which is pumped up manually? Whereas an irrigation pump set would be powered. More women are going for collecting water at- at the - through the hand pump than men. Yeah.

INTERVIEWER: So that- those work are not like the labor in those works are not replaced by some kind of electrification or powering?

RESPONDENT: Sometimes with economic improvement it happens, but otherwise no, so-

INTERVIEWER: The secondary priority?

RESPONDENT: Yeah, yeah.

INTERVIEWER: And how does I mean you have already kind of talked about this, but how do you see gender affects the way energy is used in households, like do men and women use energy differently, you kind of answered it. But if you could elaborate that a little bit more from your experience.

RESPONDENT: Yeah, So because household tasks are very gender segregated, in the sense that universally, I think cooking is a woman's job. Sometimes we do find men coming into the kitchen and cooking, especially during harvest season when you know, women are employed for longer hours than men, because their wages are lower. But by and large, you know, cooking is a men- is a woman's task. And in the house, the men would use energy more for watching TV, for powering their mobile phones, for playing cards and you know, entertainment and those kinds of things. Whereas women would use after, after the cooking energy is met, is met, and if they are doing- engaged in some productive work, especially if we've seen this in the context of lighting, you know, that when homes are electrified women are working about an hour or two longer. They are doing bidi (local cigarettes) rolling, or the embroidery stitching or some other productive paper bag making, something they do. So, women would do the cooking, and then they would engage in productive activities in the home, I don't think men are doing any productive activities within the home.

INTERVIEWER: Right. So basically, like women's need - needs within the home in terms of energy would be associated with domestic chores and home-based economic activities.

RESPONDENT: Yeah, depending upon the region, they would start doing, they would start doing weaving or something like that, whatever is the- whatever is the skill they have.

INTERVIEWER: Right. And within women groups, do you see a differential access also?

RESPONDENT: I mean, because even within women's groups there is- the differential is whether you're the- you come from a landowning family, you come from a landless family, which caste you come from, and those kinds of things, but normally I think there is -there is poverty, and there is energy poverty, which are two different issues, energy poverty would be more with women, but poverty would be across, you know, different sect- sectors.

INTERVIEWER: What about age, is there any differential access, which is- which you see with age, like between the young and old-

RESPONDENT: It is, it is, it is the way the young use energy and the way the older people use energy, that- that would be different, because if you're older than you would, you don't have that, that kind of a drive to do more, or I need more money to send my children to school or to give them a better meal or something like that. So, they've not, so- for them access or the productive uses for the older people, unless it's a great economic need would take a backseat whereas women have aspirations for their children, they have- the younger women have aspirations for more income. And so, they would- they are looking for energy for productive uses as well.

INTERVIEWER: Right. In your work other than cookstoves- are there any other key energy infrastructure you have worked with?

RESPONDENT: We've worked remotely with the hydro power. And of course, we- these are all the commercial applications, I mean, in the sense that if we've looked at stores for street food vendors, for herbal medicines, for the various post-harvest technologies, etc. So, so there we've worked across a cross section, not just - there would be biomass cookstoves, there would be dryers, there would be brick kilns, there would be pottery kilns. So, we would work across the livelihood spectrum in the rural areas.

INTERVIEWER: Right. And outside your specific work, how do you see what has been your observations regarding decision making in terms of what technologies are purchased or what appliances are purchased, do you- or what infrastructure is invested upon? Have you seen a gendering of that- those kinds of decision making within homes or at community level?

RESPONDENT: Solar home lighting I've seen that kind of thing saying that both men and women equally will come solar home lighting situations, women will welcome a cooking energy intervention, men not so much. So, what people say is that this is energy for men, this is energy for the family, this is energy for women. So, so energy for men would largely be around the irrigation pump sets or you know, energy for transport, energy for communication, those kinds of things. Also, productive and also productive energy, because in the rural areas, most men are engaged in farming, irrigation, etc., whereas women, their energy needs grow incrementally, men's energy needs grow in much larger, you know, tranches, yeah, chunks…

INTERVIEWER: So - I was going to ask you one question, I forgot (laughs). So, do you see men and women participate equally in decision making about energy access? Or do you see a differentiality in the decision making?

RESPONDENT: meetings of- initially we would have meetings of men only, women only and both men and women and the panchayat members so women will never officially not speaking in a mixed meeting these they were hesitant but if you have a women only meeting, they would talk far more freely and voice their views properly. They hesitated to talk in front of men, elders, elected representatives and all that but over the last couple of years, I don't know if it's because we are working with them or- or if the society has changed, but women are talking a lot more in, in this kind of public meetings. But the women's- women would support by and large men for, for their energy needs, because ultimately it is family income that's coming in.

INTERVIEWER: Okay. So, I just wanted to understand something so women would be supporting the male productive energy needs- decisions regarding that. But you said that the support for cooking, energy needs for cooking would not be supported so much by men. Did you say that?

RESPONDENT: Yeah. Yeah.

INTERVIEWER: So, but how come cooking is then looked at as something which is just for women? Because just as money is for the whole family cooking is also for the whole family, right?

RESPONDENT: No, but it is the need of the cook. It is not food; it is the cook. Yeah. Because if it is a women's ener- if it is, if a woman says I want if it's a woman engaged in productive work, then the man would prioritize that over a woman's need for cooking.

INTERVIEWER: Okay, so she's supposed to get the food on the table no matter what that is her, her problem, whereas the productive part like economically productive work is something which is like a shared thing happening for the family.

RESPONDENT: Is more encouraged, is more encouraged by men. But more and more we start also nowadays, seeing that men are fetching firewood. Earlier, it used to be women, women exclusively, I think fetch water, but the men are picking up agro-residues picking up, bringing firewood home, because they -it's not head loads anymore. We see it is more on bicycles and carts and such stuff. Plus, if it is freeing up women's time, and if women are doing productive work, then they would support.

INTERVIEWER: One thing, actually Dr. Veena Joshi, I was just talking to her a couple of days before and she mentioned about the LPG transition, saying that what she observed was that transition to LPG also made energy security more tenuous for women. And that was one major reason why they would not shift completely because once the cylinder is over, they don't know what to do and how to get a new cylinder- do you see the same thing or?

RESPONDENT: Yeah no, if you- it's fairly easy to book a cylinder, you just send an SMS. But we did check that the telephone number, which is registered with the LPG distributor is invariably that of the man not that of the woman, although, although the government had insisted that, you know, that the, that the LPG would be given in the name of the women and not so much in the male name, but if your- the mobile number registered is that the man then he has to send the SMS. But more than that, also, we have seen that even women you know, I mean, especially when it is an economic need, like you know, you have to when you have enough money to book the next cylinder, and that could take about 15 days of not cooking on LPG because you have to save up that much money to be able to afford an LPG cylinder, but once you've saved up that kind of money, they always find that the woman is not spending that money on the LPG cylinder for which she had saved. Rather she would spend that money on taking an elder person to the hospital, that becomes a priority or buying a school uniform or books for the children or something like that. So, she would tend to keep her needs the lowest priority and give, you know that she would prefer to pay for others needs not so much for herself.

INTERVIEWER: Okay. Also, why would the registered mobile number be of the man? Is it because the women don't have phones? Or is it because it is a financial transaction, and the men have to do it?

RESPONDENT: I think you have to go to the- you have to go to the distributor to show so many documents and then get your - so it is a convenience that men can- they have access to vehicles, they are more mobile. So, I think they would tend to go and do it. Once they are there, they would give their mobile numbers. And if you look at both men and women do not have- most men would have a mobile phone, but most women would not have a mobile phone.

INTERVIEWER: Right. And you were talking about like these areas, the rural areas are like where if you could specify that?

RESPONDENT: Mostly in Karnataka.

INTERVIEWER: And not South Karnataka, all over Karnataka?

RESPONDENT: No but we've- mostly we work our XXXX is -has access to about four, five districts in South Karnataka. But otherwise, we've had these kind of discussions, you know, in other states as well in North Karnataka and Tamil Nadu.

INTERVIEWER: Right. So how do you see I mean, though, you've mostly worked in rural context, but what is your opinion about gender equity in energy access between urban and rural context?

RESPONDENT: So, but there is adequate energy available as it is in urban areas, then it has not become that much of- there is enough and more for everybody, affordability is there. So, I don't see that gender dimension so much in urban areas, because there is affordability and there is plenty of energy available. There's no shortage of money or electricity.

INTERVIEWER: Right. And your- all this experience that all - all that you're telling me is what, what kind of evidence or experience do you draw on your knowledge? Draw for your knowledge? Like is it it's just observation, are there studies you have done? If you could just-

RESPONDENT: So, it is, no, it is largely responding to needs. So, we have this focus group discussions in the villages, we have this constant conversation going and we- we generally respond to needs. Sure, we're publishing as much as what we do. But we do read the, you know, whether there are there are certain similar situations, similar circumstances and how other people have addressed. So, I would talk to SEWA for instance, if you know, what have you done in this context, so that way our -the partnerships, and the networks are in place for us to share information.

Part 3

INTERVIEWER: Right. So, to what extent does gender equity factor in your work on energy access?

RESPONDENT: If you look in terms of quantitative amount of work that we've done, how much of effort and money we have, or the projects and programs that we've done for women in energy out of the total projects in XXXX, I think it would be about 40%.

INTERVIEWER: Right. And how effective do you feel these efforts are towards gender equity, in energy access?

RESPONDENT: It is a slow start. Initially, you have to put lot more effort, spend a lot more money, and the results are very few. And so that's why we moved away from a project mode to a program mode because we needed to have a long-term vision for what we were doing. And if we persist, and if we're able to show, you know, quick results, then, then the results are coming in much faster for women than for men after, after that slow start.

INTERVIEWER: Right. And within internal processes how do you factor in gender equity when you're doing a program design or project design?

RESPONDENT: So, we have, so we know that this is a sector that women is- women are significantly disadvantaged, you know, rural women are more disadvantaged than urban women. So, we make their needs a priority over the needs of rural men. But we also - also work with, started working with youth because there has been some resistance, saying that you only work for women, you know, and we do not want to women to be harassed and not come for our meetings or etc. because, you know, we seem to be, you know, biased towards women. So, we've started talking to men and youth, etc. But they are not a cohesive group, the way women are, and the way women come together because of a common need or a common suffering or something like that. It's very difficult to work with, with men. But if you find a good group, they're able to, they're able to work. Or rather, I would say, for women, we work with groups of women whereas, we work with individuals, men.

INTERVIEWER: In men, okay.

RESPONDENT: Yeah, yeah.

INTERVIEWER: Right. So then, so the needs mapping also, for the women, you find that there are many shared needs, whereas for men, it is far more granular, far more smaller groups broken up into smaller groups,

RESPONDENT: I suspect the needs would be similar for men in a particular social, socio economic segment. But getting them together is far more difficult. So, while, we would have a group activity or a group initiative for women, we would have an individual activity for men.

INTERVIEWER: All right. Okay, okay. And thinking outside, beyond your specific work- do you think energy access policies in your sector are gender sensitive, should be gender sensitive?

RESPONDENT: Yeah, they should be gender sensitive, largely because, you know, if-

INTERVIEWER: If you can give me some specific ways they should be - energy policies should be gender sensitive?

RESPONDENT: I don't think the policymakers are thinking this way. But this is my thinking- is that if you are able to of- reduce the drudgery of women, build their skills, offer them, you know, better time saving conservation plus access to energy, they would, their productivity would significantly enhance the, you know, the gross GDP of the country. But they need a lot more investment, initially. But they're more sincere workers, they're more hard-working women, it is just that they have a - they have a baggage of not knowing or not being invested in. So, if you invest in women, I think, initially, you'll have to do much more investment. But your GDP would be- if you have a bunch of productive women more and more women in the productive workforce -it would, it would transform your GDP. There is realization in the government, but I think there are so many social biases and you know, the limited access to money they would prefer to - not investing. If you look at the budgets of the Ministry of Women and Child Care versus the budgets of some other ministries, it's miniscule, it's ridiculous.

INTERVIEWER: Yeah. Yeah. And it's also some of the first departments which receive cuts.

RESPONDENT: Yeah, yeah. (laughs)

INTERVIEWER: Yeah. So, at - also at like international levels, do you see certain policy gaps which reinforce this difference in women's access to energy?

RESPONDENT: I'm not so familiar with, I would be familiar with other South Asian countries, maybe in Nepal a little bit, Bangladesh, Myanmar or something like that, but they're smaller countries. So, the issues are far different. I think Bangladesh is a lot more progressive these days than, than Sri Lanka or other, other countries, you know, that is one thing but-

INTERVIEWER: If you can give some examples?

RESPONDENT: of Bangladesh?

INTERVIEWER: Yeah, of policies, which support women's access to energy in any of the countries you mentioned.

RESPONDENT: So, let me just tell you that the smaller countries you know, organizations like World Bank, ADB, etc., who have a lot more-

INTERVIEWER: - resources.

RESPONDENT: So, let me just tell you that the smaller countries you know, organizations like World Bank, ADB, etc., who have a lot more resources, A lot more money to be invested for, you know, and they know how they want to invest their money, but they are able to influence these smaller countries much more than what they are able to influence a larger country like India. And so, the policies of these countries are largely driven by ADB, World Bank, and these kind of places and so, that is why you would find that a lot more money invested in Nepal, Bangladesh, Myanmar, smaller places for Sri Lanka, for, for energy access for women, because their policies are driven by these international agencies, whereas in India, there is always a bit of arm's length between these international agencies, etc. But foreign donor money, if you look at that, that is also coming, that is coming more for women than- than for you know, anything else. So- we are finding it easier to raise money for women's programs than- maybe because we have a background of work, but that's how it is.

INTERVIEWER: Right. You also mentioned that within your work now you have started focusing on social issues, like domestic violence, etc. So, what related social policies do you think will impact energy equity for women?

RESPONDENT: Tough question, I haven't done that much thinking on that, because we just started the, you know, why we started looking at those issues is largely because we wanted to get, get those issues out of the way for them. So that they can focus on productive uses, they can focus on their energy needs, but if they're constantly being bothered about violence in the home, and, you know, legal issues at home, so we just said that - we brought them together, we spoke to them, and, you know, sort of try to get it out of their system. And there are- I - especially, I think, if I look at these policies, and the laws, you know, the laws are in India are quite gender neutral. But the implementation is, is a huge issue. And, most often, we've found that the way women have to collect evidence to get what they want is they don't know. So, they, so we have- when we asked the police people or the legal aid people to come and talk to a woman and say that, you know, why are they not getting justice? And then they say, but well, they don't know how to make a case. So, so implementation is poor awareness, there's not much awareness on legal issues for women. And so, they're not able to get their rights, which, which are legally theirs.

INTERVIEWER: So, so what you mean is that the policies and the regulation- laws are probably there, but the structure to enable the women to access that law or get justice through that law or policy is what is absent?

RESPONDENT: Yeah, yes. Yes, yes. Because there are not enough women also in decision making rules out there.

INTERVIEWER: Yeah, right. Right. So, if you imagine a situation where there are no policy and financial constraints, what is your vision of a gender equity in energy access?

RESPONDENT: I think I would give first priority for decision making, saying that energy related.. energy access related decisions are taken jointly by men and women. And there is, you know, just as a woman would keep her energy needs or her needs, generally, you know, less and focus on family needs, I think the other members of the family have to step up and say that her needs should come, you know, also. So it is that we need to influence the family decisions and the decision making, it should be a more ... you know, a collective decision making and more equitable, equal decision making. Once these women have taken some decisions, maybe right or wrong, you know, their confidence levels grow and they are able to, you know, overcome failures. That's what we've seen. And then, you know, it's just that we want women to take more decisions, that's the way I look at it.

INTERVIEWER: Right, right. And what does your work do exactly, to enable that kind of presence of women within decision making structures? Do you effectively engage with that process?

RESPONDENT: We have started in the last one or two years. But we don't, we don't do it like that. We just say that we just build awareness, which bring women together, we enable- we int- the- what we've done, and we started a program of women's leadership, women's empowerment, which we call XXXX because XXXX was a very aspirational, you know, situation for these women. And it is a kind of a curriculum that we put them through you know, it is some two residential trainings, some tasks in the community, some tasks in the household, some group discussions. some community activity, and after that we graduate them as XXXXs. So, through that we are getting a lot of and we are working with about 300 - 350 women, now we're get trying to get them into kind of a structured, you know, a leadership role in the house and in the community. And through these issues, and just bringing lots of women to talk to each other, and be supportive, a little bit of tea, coffee expenses, we support their travel cost a little bit, we ask them to, you know, a document record, right? Or tell, because writing is a little bit difficult for them to talk about. So, when we get a lot of women to come together and talk to each other, they are learning, they are inspiring each other, and we're learning a lot more about gender issues. And what women are going through, and we pick up from there, and then we start planning for our interventions.

Part 4

INTERVIEWER: Right, right. So yeah, so, I think that kind of covers, I mean, basically within decision making bodies, what kind of equity in gender representation do you see?

RESPONDENT: So recently, the XXXX. And we found that after just working for one year, with one, one and a half years with these women, five women came, came forward and said, I want to contest the panchayath elections. They did not have political support, but they still said I will canvass, and I will contest. And so, we found that … found that this was something very, very heartening and something very different. Because the fear of losing fear of, you know, a social acceptance was very high in women. But once they are networked together and you know, we've brought them together with the, with some of these social media techniques, etc. They motivate each other, and, you know, failure is not such a big thing for them anymore. So, they are taking, they're taking decisions, they're, they're facing ridicule, you know, in the society, but, but still, they're quite relentless and they move on.

INTERVIEWER: Right, so you're saying that it is improving the gender representation, or at least women are coming forward to be- to take their seats in decision making bodies?

RESPONDENT: Yeah, but even otherwise, they would go to, they would go and visit, we need to explain to them and train them how to do it, but they would go to a forest department and say, give me a tree plantation target, you know, we can do it, or they would go they would go to some of these rural development places and say that why are you sending your officers for awareness creation, trainers and we can create awareness, we are right there. You know, so these kind of conversations women are starting to have, of course, we have triggered it, but we've not forced them to do it, but they like - they like to see themselves you know, the new themselves like that. So, they are going, they're going and talking to the block develop BDOs, they're talking to the forest officials, they are talking to the, you know, the district level, taluk level officers. And by and large these men are surprised to see these women, but they are being encouraged.

INTERVIEWER: They are being encouraged I mean … I wanted to ask…

RESPONDENT: Yeah, yeah.

INTERVIEWER: What do you see within the - within the decision-making bodies how welcoming are they for the women to join them in this process?

RESPONDENT: Right now, they're encouraging (laughs).

INTERVIEWER: (laughs)

RESPONDENT: Even the police department have been training these women on how you collect evidence, how you- you know -how you build up a case, you cannot come to me so, so these women are calling up the police department in saying that this happened today. You know, and informally their women police officers or there are women who are ayurvedic doctors or local doctors, these women are able to reach out to these legal aid, paralegal workers etc. So that's- that's what is growing the momentum now and their - as their aspirations grow, I believe their needs from energy will change and that's what I'm wanting to track.

INTERVIEWER: Right, right. So, within energy access finance processes, do you see the finance processes to be gender aware or gender sensitive?

RESPONDENT: I would say for small finances, yes. But for bigger loans, not so much.

INTERVIEWER: Right. And how do you see them to be not gender sensitive? And how do you see the smaller finances to be gender sensitive?

RESPONDENT: So, the smaller finances they can get it out of their self-help groups, or you know through the-

INTERVIEWER: So, like these micro- micro loan kind of-

RESPONDENT: Micro loan, yeah five - you know, some little bit, but the moment she goes and says I want two lakh rupees I'm going to set up a Areca Plate Pressing Unit. Then she will be asked for collateral, and women don't own property, so she's not able to get access to collateral. And there, there are no schemes or laws, which say that women should be given money without collateral.

INTERVIEWER: Right, right. And you're saying two lakh rupees is the larger loan that you're talking about so-?

RESPONDENT: Maybe one lakh rupees also, what- that is the discretion of the bank, you know, if it is within the MFI, MFIs, women are able to access money, from the banks, they're not able to access money.

INTERVIEWER: I see a lot of women over here, especially at the lower economic level, doing things like chitties and all - small bank chitties and stuff.

RESPONDENT: Yeah, yeah, yeah, so that's okay. So that they can do, you know, but even if they have to go for a 25,000-rupee loan, which their self-help group or the MFI, they would take MFI loan for small amounts, because the interest rates are very high. But they should be going to the banks, when they go to the banks, all these government schemes are not working.

INTERVIEWER: Right, right, and probably even the- what about the repayment schemes because some of the things I've worked on over here and found that women are capable of paying in small amounts in repeated installments, but the EMI structures are such that you have to give a large amount at the end of the month, and all which very often, the women I was working with were finding uncomfortable.

RESPONDENT: So, if you're, if you're living in some kind of urban or small-town areas, you know, where the population density is high, you know, like, we found in our street food vendors, we found that there are a lot of pygmy collectors. And these pygmy collectors would go around and collect 100 rupees per, per day or 200 rupees per day, which is far easier for a woman making- running a tea stall on the street, rather than save up 3000 rupees and pay it- lump sum. Even if she has to pay 105 rupees every day, she can still manage to do it rather than you know, with the interest etc., rather than save up and do 3000 rupees.

INTERVIEWER: Yeah, right. What do you think are the key challenges for gender equity in terms of energy access finance?

RESPONDENT: I - I think it is, it is higher loans for women is considered more risky by banks because they do not have the collateral. And although there are government schemes like Mudra, etc., which mandate you to lend for women, whether it is for energy, for anything, or even if it is for if you want to buy a livestock or something like that, energy-financing for women in general, is considered more risky than financing for men above a particular limit.

INTERVIEWER: Why is that? Because of the collateral or -

RESPONDENT: Collateral? No, yeah, because the bank policies are such you know, that banks would rather say I’ll give it to MFI, and you collect it from there. Because the MFIs know how to collect money, you know, and they have factored in the, you know, and there are very few bad loans for women as far as you know, statistics, statistics go for, you know, MFIs, but somehow or maybe the fear of going into the bank by women if she's not accompanied by men in the house, etc. But I'm just seeing that women are not able to access loans from banks.

Part 5: Closing

INTERVIEWER: Is there anything else you feel you should add to this topic that we have not discussed?

RESPONDENT: Not at present. If I think I have something I'll send you a mail.

INTERVIEWER: Definitely. Thank you so much. And if there are some follow up questions that may arise, can I approach you again for that?

RESPONDENT: Yeah, sure. Yeah, sure.

INTERVIEWER: Thank you so much.

RESPONDENT: Okay-

INTERVIEWER: Oh, anything - anyone else you feel I should be talking to about this topic?

RESPONDENT: I don't know. You've spoken- whom have you spoken to; you've spoken to XXXX?

INTERVIEWER: I've spoken XXXXX. Also, I've talked to some people - anybody else? Like energy management, corporate - cooporation in Kerala, like that. I mean, people who are working in rural-

RESPONDENT: Okay, I think there will be some people, let me look into my XXXX and see how many women led businesses are there and maybe I can connect you. I'll ask my XXXX to do that. Because yeah, I don't have access to the member list and all, I'll ask somebody to do it. Yeah.

INTERVIEWER: That would be really great. Thanks a lot. Thanks a lot, XXXX for taking time out. And I'll be sharing a copy of the transcript - transcript with you.

RESPONDENT: Yeah.

INTERVIEWER: Thank you so much.

RESPONDENT: Yeah, okay.