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| **Interviewer name** | INTERVIEWER |
| **Sub-contractor organisation** | ARU |
| **Interview date** | XXXX |
| **Duration of interview audio recording** | 1 hour 3minutes 29seconds |
| **Face-to-face or virtual interview** | Virtual |
| **Interview participant** |
| **Code** | I15 |
| **Participant name** | XXXX |
| **Organisation name** | **XXXX** |
| **Gender** | Female |
| **Stakeholder category** | NGO sector working on livelihoods for women |
| **Country** | India |

**Introduction**

**INTERVIEWER** 00:08

So good afternoon XXXX, we are very glad that you found time within your very busy schedule to participate in the study that aims to obtain a better understanding of energy access in gender equity in India.

**Consent**

Before we start, I would like to check that you have completed and returned the consent form and restate some points from that. Ma'am, Have you completed and returned to the consent form?

**RESPONDENT** 00:39

No, I don't think I have. But...........

**INTERVIEWER** 00:43

you'll be able to send it to me immediately post the interview.

**RESPONDENT** 00:47

Yeah, I will, I think, yes.

**INTERVIEWER** 00:49

Thank you so much. So through this interview, we would request you to share your experience and expertise as someone working in the energy sector, as well as your views and opinions on gender equity in energy access. Is it okay, if we record the interview for our documentation purposes?

**RESPONDENT** 01:05

Yeah, please, as long as it's not circulated widely, I'm okay. I mean, for documentation purposes is totally fine.

**INTERVIEWER** 01:13

Yeah, ma'am. Good. All the information we obtain will serve only the purpose of this study, and will be seen only by the research team, and your name and any other identifying features will not be used anywhere in reports and other publications emerging from the study, we can give you that complete anonymity. And the recorded interview interview will be transcribed for analysis, and a copy of the transcript will be shared with you for your approval, before the analysis, and the interview should take about an hour. So we would, if everything is clear, we will proceed with the interview.

**RESPONDENT** 01:49

You can say my name, I don't have this thing. I mean, in the in the documented this thing, you can share my name because, you know, there are issues of women's unequal access to energy, which really has to be known, recognized and included by the practitioners. So I'm okay with my views being used. But these are my views are not necessarily of the organization. But it's fine, because these are my views. And I have no objection to my name being used as an independent person who has worked in this area for, you know, the last 10 years at least.

**Part 1:**

**INTERVIEWER** 02:32

Right, right. Can you briefly tell me a bit about your current role and the organization that you work for?

**RESPONDENT** 02:41

Yeah, so I work in an organization called XXXX. XXXXXXX

**INTERVIEWER** 09:28

And how does energy become a part of your work? And what kind of energy related activities is this involved in?

**RESPONDENT** 09:40

Yeah, so you know, we were working with XXXX. We were always into livelihood and livelihood based at a family level. So we were never, you know, looking at large enterprises of rural women because the women that we work with are very marginalized, vulnerable.. most of them belong to the Scheduled Caste and Scheduled tribes and the OBC's. So we were never like trusting, you know, these big enterprises or whatever what we call in XXXX terminology. And if you see our website, you will get a lot of information on this, we promote family based enterprises. So whatever you are doing at a family level, you just strengthen that, upgrade that, through access to credit, and you know, skilling and having and hiring a new manpower. After a few years of strengthening the family based enterprise, then maybe you can come on to a group base enterprises where three or four women can get together, and depending upon if we can facilitate by back linkages for them, then they set up a hub or tailoring unit embroidery unit, a beauty parlor unit. We were working at this level, actually, unless, until and until the one of the very important XXXX, you know, came to us, this was in the year XXXX. This project, specifically was to promote energy efficient enterprises, among rural women of XXXX. So the entire project specific specificity was that we have to train XXXX women across XXXX, in using clean, efficient, safe energy in their lives, and trying to ensure that we create a cadre of what we call business development service providers, who would then continue to mentor these XXXX women to use efficient energy in their enterprises. So our goal was to train XXXX XXXX. And to ensure that XXXX women actually do start energy efficient enterprises, because it spreads the kind of a message among these XXXX and then to further train XXXX women, as leaders or mentors for these XXXX, that if anybody wants to start an energy efficient enterprise, then they become the guide, after XXXX moves away from the project. So this project was a huge learning experience in the area of energy and Women's Entrepreneurship. And then we realize that energy is not just for women's entrepreneurship. Energy forms an integral part of a woman's life. So the background materials, the background research, our fieldwork, so we work closely with three XXXX. Because XXXX ...

**INTERVIEWER** 13:26

What is XXXX?

**RESPONDENT** 13:30

XXXX. So if you google you will get the... it is a district poverty alleviation program, I think it is that so if you google XXXX XXXX, you will get the full form. And so here we realize that so we.... then we realized that, you know, this whole research on women's time that when you switch on to an energy based enterprise, how you save drudgery, you know, so we had certain guidelines from XXXX, that we had to measure that from a manual machine, if a woman switches over to an energy based enterprise, how much time does she know does she save? How does she use this increased time? XXXX was particular that this time should be used for her recreation, the increase at her leisure, her recreation in whatever the woman want, most of the women wanted to spend the increased time with their children's homework, or devoting more time to their children. So these were the measurables and XXXX was the monitoring and evaluation partner who were always working with us to measure the outcomes. So it was a very fascinating experience. So from, you know, using manual tailoring machines, everything we got motorized. So, in fact, let me not confuse... I will first come to the training part, starting the training XXXX women, we started talking about time because, you know, we have to we had to tell these rural, absolute rural women of why of how switching over to an energy-based enterprise can save time, and women would *(hindi) we have endless time*. You know, .... why are you telling us energy...? You know, *(hindi) use energy.* Then we sat down and you know, showed them a clock (hindi), what is your daily routine, *...(hindi) we do not do anything.....* And then we actually sat down with 20 women, with a huge picture of a clock, trying to say what time do you get up, we get up at 530. And from 530 in the morning, till 10 at night, they work continuously, either in their homes or in the field*. (hindi) sometimes feeding the cattle, sometimes doing household work...,* or, you know, then the drudgery of it.... hardly half an hour rest. Then we said this is the time if you switch over to electronic machine, you save 45 minutes or one hour. They were doing pottery.... You know, manual pottery... *(hindi) motorise that...* the speed increases*....(hindi) where in an hour you do seven pots by hand*..., there you are doing 17 - 10 more, because of the speed. Of course, there's an increase in speed, you have to be that much adept to keep cutting it at the right time. So all that training, then, you know, then we realize that actually, so starting with training, that why saving of time is important, because you are all you're all anemic, you are not getting proper nutrition, you are not getting proper rest, because you're working continuously. So if you use energy you save to hours, your productivity increases, you save time, and this extra time, you can use to produce more, in case you want more money. So we developed four training manuals, and a lot of posters, a lot of charts. So we had a very, very successful this thing, you know, partnership with the XXXX, we made lots of charts and lots of posters, sat down with them showed them movies, small films on energy based enterprises. Finally motivated them to use motorized, so motorized pottery, motorized *(hindi) dhona pattal* making machines, motorized paper cup production, motorized leather bags, motorized tailoring, and then we realize that how energy is deeply associated with culture.

**RESPONDENT** 18:15

*Because (hindi) here a lot of things came to the forefront that women in the pottery*... women would only *(hindi) mix earth*... working on the pottery is the male's job. So then arguing with the men *(hindi) in this project*, only the women must do pottery, then in the village the Panchayat sat, whether the women can work, then telling the women (hindi) that you are having so much of (hindi) head covering. When you have a motorized pottery, pottery machine, you cannot be lifting the *(hindi) ghunghat – (head covering)* and cutting because the speed increases, so you have to let go of your *ghunghat.* That became a big cultural issue in the village. You know, (hindi) when it was not motorised, when there was no energy, then they were doing it (hindi) easily... with the (hindi) *ghunghat*. Now when the speed increases because of the addition of motor, then they have to this thing leave the (hindi) *ghunghat*. So the Panchayat you know was this thing. They had a meeting. Now with men you have to explain money. Where women were producing 15 for example 100 you know (hindi) *ghadas* - pots - in a week now with energy efficient, motorized potters wheel... they are now producing two... it will double more than double. You are getting more money, do you want your wives to be still in purdah? So the men then.... actually there was a meeting of this business. This is a case study of a village called Bhilai in XXXX. were switching over to energy efficient led to a culture change. Bhilai in CXXXXattarpur village, the name of the village was XXXX CXXXXattarpur in XXXX, where the entire village women - (a) used to only do the kneading of mud. They would not even be producing pottery. First we said that no, if you have to get loans for this to buy electronic, Potter .... pottering wheel, then you have to have women do it. So that was the first culture change, that women actually started working on the potter's wheel.

**INTERVIEWER** 21:31

So I wanted to ask you like within this, how did you see like, what was your observation on differential access? As in who gets less energy? Who gets more energy?

**RESPONDENT** 21:46

So always, of course, the women are never considered to be a part of even the energy access, actually, you know, especially because we worked with rural women. So it was never a question that women should have access to energy at all. Because household work, drudgery, it can go on to 10 hours, 12 hours, there was no concept of energy, actually. So we started training women to have equal access to energy in cooking. So women were, you know, trudging to these forests to get firewood, it was unsafe, it was dangerous, it was not healthy. And all the unequal access of energy was in the women's domain. So while men went to work in factories, women had to do household work. All that was completely non energy efficient. So this is what happened. And yeah, in their conscious, there was no concept of energy, actually….

**INTERVIEWER** 22:45

yeah, I just wanted to, like ask you, I mean, a little like, into this, like, for example, if you're working in a village, in the electricity electrification program, maybe or something? How did you notice this differential differentiation in gendering?

**RESPONDENT** 23:00

So, we actually started noticing only after this project started, so, this project made us aware of the differential energy usage in the lives of men and women in terms of collection of firewood, in terms of non energy based cooking, in terms of non energy based enterprises. So, after having been trained to see this energy through a gender lens, that is when we started seeing in across all our women, that how women are severely disadvantaged in access to energy, it is a concept which is completely alien to them, even now, you know, the fact that women should have electrical means of cooking, because, you know, forget about the efficiency and the time saving, it is so unsafe, it is polluting, this is not in the psyche, or conscious of men at all, you know, .... the health hazard of it. So having so this, that is what I'm saying. So one project actually taught us all this. And the fact that it's associated with culture, once you start working in energy, the speed increases. You can't be having your head in a *ghunghat.*... because you cannot balance the time. So then, like I said, in that village in Bhilai, there was a meeting of the Panchayat heads where they said that from now on, women will work on the potter's wheel and they will not cover their heads. So they will barely barely cover the heads not do a *ghunghat* and the new daughter in laws will not cover the head because they all because there was so much of money that the households got from the sale of these pottery that they realized. So you know, the inter linkage of economic money, I mean economics, money in the hands of women, and some NGO or some organization, which actually trains and works with the village women. So, you know, there a lot of schemes of the government XXXX. Unless you have an organization, which with all sincerity works with the village, because .... energy means behavior change. Yeah, you say that energy in your cooking in your enterprises means behavior change. And that takes time. And for that you need to patiently continuously have the training programs.

**INTERVIEWER** 25:41

Right. So within policy context, shaping your work, what current.... are there any issues you see or any developments with support the work that you do or any challenges that you face? So policy you're asking? Yeah, within the policy environment of your work,

**RESPONDENT** 26:01

So to be honest, XXXX, we are not so much into the policy. As an organization, we are a very grassroot implementing field level organization. We are not a very advocacy based organization. So we don't liaison with the government for policy change. What we do is we show them results in the field. We work with the government, we do an excellent job, because we are really fortunate in actually producing efficient results. And the government sees the result. Then it is up to the government to actually incorporate energy in all gender aspects of a woman's life. For example, here, XXXX was very impressed, they because they had a third party evaluation by XXXX, and they gave a glowing report of the changes in the lives of rural women. So XXXX recommended it to the government of XXXX, that how women should have access to training on energy, then to have, you know, this electricity in their homes, and then to make sure that they have access to electricity in their enterprises, entrepreneurs, entrepreneurial activities, and then to have some Didis (older sisters) or, you know, these cadre of mentors, who will guide. So after that, so but XXXX, as an organization, we are an implementing organization. Our reports are shared with the government. But we don't really work on policy change so much because we work with our partners, once the results are shared with the partners, it is up to the partners to take it up to the policy level. Okay. So I was just like looking at if you have any feedback in terms of any challenges you faced, because of certain policy structure. But here in the XXXX project, we had a lot of stakeholder consultative workshop, XXXX. The bureaucrats, the government, the power secretary, they came to the workshop, they were really impressed. That way we did impact policy, right? Because we were working directly with the XXXX, so they were really impressed they did not know that how using energy can save two hours of a woman's life, increase money, save time, reduce drudgery. So ... these things have never even entered into their conscious. So that way, we really managed to impact policy change by showing effective results in the field.

**Part 2:**

**INTERVIEWER** 28:39

Right, right. So what does equitable energy access and gender equity within energy access? What does what do these two things mean to you?

**RESPONDENT** 28:51

Equitable access so, for us, women comprise half of the country's population. You know, right now it is 48.7%. But as you know, they are severely marginalized. For us, it is women's representation in the workforce... in the labor 25% women work in the labor force, one in every fourth woman works. So. And apart from that they are severely marginalized from every aspect of I mean, equitable access is really far behind but whether it is health, education, energy. So for us, the reason XXXX works with women.... Our model is the self help group model... for jobs is that we want women to be included. So women's inclusion, participation, and expansion of our decision making abilities, that has to be particularly strengthened. Coming to energy based enterprises, it is an area which is unrecognized. It is... so women's in it inequitable access in education is recognized. Yeah, even if it is very low. Women's inequitable access in health is recognized, even if it is abysmal. But energy! I mean, it is absent completely missing.... from the discourse, from the narrative.... of gender equity. But, having worked in this area, it has become a conscious part of our work now. But I can tell you, even now, many grassroot level organizations do not recognize it. We were fortunate to get this project ......

**INTERVIEWER** 30:50

I'm sorry, no, I mean, to have that learning as a part of your work, you have that learning to have.... And now we are also doing another project with a partner of getting 4000 women to not only have energy efficient enterprises, but to also have efficient ways of energy in cooking mediums, so found firewood and also have solar based or electrical based cooking mediums, that is also a project which is ongoing, and the results are 4000 women in three years. But the best part about this project is while we are working with 4000 women, but when we get a vendor in a village to demonstrate, you know, like a induction machine, the other women in the villages who are not a part of the project, they also want to come forward and use that. So there is a big spread effect in the village. So you know, our target is 4000. But I'm sure we will exceed it, you know, by a substantial margin. So that is the beauty of using energy in your life. Because the especially in a women rural area, because women work and live in great proximity, there is a huge exchange of information, lives and knowledge. And what one woman does, automatically the entire lane, women in that lane they see it, they want to use it. So this has been a big learning for us. So in fact, even now we are doing an energy, we call it the energy poverty project. And here the target is 4000. But both for cooking, because energy has to be a part of your life. It cannot just be your for your enterprise and not in your cooking mediums. Or it cannot be a part of your cooking medium and not a part of your work.... your enterprise. Hence, if you merge both, that is when a woman has equitable access to energy in her life.

**INTERVIEWER** 32:04

Right. I just wanted to ask you on this clean cooking project that you're talking to me about. So how do you see this versus that Ujjwala program that the government is has been working on which has increased LPG penetration in India noticeably but I mean, there are also questions about sustainability. How do you see?

**RESPONDENT** 33:17

Yeah, so it is something so we actually, like I said, we helped in this last mile connectivity of the access of government schemes to the people. And when the Ujjwala scheme came, we were one of the first NGOs actually which who made it possible for the women to have the LPG and tend to ensure that they got the backend subsidy. The problem is that after one dosage of LPG subsidy subsequently, there has been a lot of delays in the transfer of subsidy. And it takes a lot of effort of the NGO to or the woman to keep going to the government and say (hindi) we did not get our subsidy this month. So then you ask them to switch over to an induction You know, cooker. So while the government definitely... the intent is there, but the implementation is weak in terms of after the initial rollout. Now it is a big problem. Now the prices in fact, it is really a big problem now because of the increasing price…

**INTERVIEWER** 34:27

Its really is gone up...

**RESPONDENT** 34:28

Yeah, yeah, really gone up and they 're finding it impossible.... subsidy amount is low. So when you have an LPG which is now I think 620 or something, or 630, the subsidy amount is just 300 ... and they're using two - two cylinders per month they cannot afford it. So that is a problem. So like I said, we still.... Yeah, so how has the reception been for the induction? Very good, because that is cheaper. Yeah, and that is cheaper. And, you know, in fact, in induction, there is something I forget the name the some violet rays where you can even put a *(hindi) earthen pot...* and that doesn't break. So, you know, in fact, just today I was talking to my team about some other project, and they told me this. So that has been favorable actually.

**INTERVIEWER** 34:51

Okay. Right. So within our community and household level, I mean, I know you don't see the energy, I mean, you don't see energy access to be equitable, but would you like just like to elaborate on how you don't? How you find the inequity? would you describe the inequities?

**RESPONDENT** 35:38

Yeah, to me describing the inequities just unequal access, I mean, a - complete lack of knowledge of energy in one's life for the women, for the for the rural people, okay. So, firewood is being used for centuries, it is continuing to be used, it is something that their mother was doing, now their daughters are doing, they're going to the village in groups of two and three, tp the forest they are collecting firewood and coming. LPG (hindi) is there, but that is used only for making rotis or Chai, you know, but the routine food is being made on the stove. So, ...lack of knowledge, awareness of the use of energy from the lack of awareness is a lack of access, it is like I said, it is something which is missing from the narrative of the gender, you know, discrimination, like I said, gender discrimination in other areas... access to credit, gender discrimination in skilling, education, health is recognized. This is not recognized, because it is... there is no awareness of it,

**INTERVIEWER** 36:55

Right,

**RESPONDENT** 36:56

The government also doesn't talk about it. They do talk about the LPG, but there is just very little information... knowledge about it. So, sensitization program is a must. Training programs in the village is a must. There should be some kind of strong advocacy, like you have a puppet show or something to just tell women, you know, not just women, women are the victims, you tell the family members that how if you invest in women, their health, you are going to benefit. Somehow we have to correlate it to the, you know, the health, the productivity of women. And for women, we have to market it differently, that she gets more time to herself. So, there has to be different ways of training and sensitizing on the use of energy,

**INTERVIEWER** 37:46

Right.

So when you see like, obviously, it all comes from, you know, how these certain tasks within a household is considered to be done only by women. So, do you actually see an inclusion in energy nudge these gender roles in some manner? Yeah, of course, in terms of marketing, yes, we have that has been our experience that while women produce this thing, men market, and again, like when we got women to produce CFL bulbs, that was something completely new in the village that women were making CFL bulbs, and then their husbands were so proud of their women, and they helped in marketing, even leather bags, you know, those power machines, when women made leather bags, it was their husbands who helped in marketing. So, it really diffuses gender roles, especially if you... you know have... So, the training has to be for both household level the training cannot.... training on energy efficiency or energy access has to be at the household level. It cannot be at the level of women, men have to be a part and only then will you see an intermingling, intermingling or diffusion of gender roles and we have seen it. but as women become economically more productive, do you see men in these rural villages take on domestic roles like in childcare or cooking or anything? Not childcare or cooking that we haven't seen much but definitely marketing.

**INTERVIEWER** 39:27

I'm just asking because there is also the other double jobs that women end up doing right because.... economically,

**RESPONDENT** 39:36

Double drudgery.... Triple... but you know women are .... women are happy to do it. So for them it if it is it leads to increase in income and that can be invested in the children's education and children's future, they are happy to work extra hours. Their only thing is women don't like to market much. they said *(hindi) we don’t want to go to the market and sell*. You come and give us training at home, you can give us orders at home, we will work from home alongside looking after children. We do not want to go to the market. This going by bus and then haggling and bargaining and fight with men... this is something we are not willing to do... somehow are not comfortable with this right and it is not that they men stop them women themselves are not very comfortable. So they tell us that you give us orders. But we are happy to... *(hindi) we will work at night...*You know, the days our children have exams and you have to sit with our children. We will finish the order in the evening, you know, with a lantern or a light but marketing there they need support in marketing. So, but yes, gender roles, I must say, men don't do childcare or childcare. Yes. When women go to the bank, men somehow do dishes, I have seen one thing in my experience not cooking so much. But they're very happy to do the dishes somehow and women.... *(hindi) they look after the kids, they wash dishes*... Or they look after the children, but when they are going to the banks, when they sometimes go for the meetings and training programs, husbands definitely look after the children. So childcare Yes. Helping them the feeding the children, once the women have done the cooking, but cooking per se men, there is a big stigma in the village. But not washing dishes.

**INTERVIEWER** 41:34

But it's interesting to see how the moment the economics come into play that some of these supports the men don't have a problem doing right. So in terms of like have, you also seen a differential between different groups of women like for example, between old and young women or certain communities, you've also worked in tribal groups and scheduled caste and scheduled tribes groups... urban rural is a differentiation we always talk about.

**RESPONDENT** 42:06

Yeah, so actually, most of our groups are Scheduled caste... Backward Classes. So in them, there is not much of a difference... differences in a positive way that the older women, they become very supportive of their... of the younger women. I'm not talking about a mother in law daughter in a scenario, but an older Didi of a self help group, she takes on the role of for guiding or mentoring, you know, the younger this thing and the daughter in laws of the daughters in law of a village, they are very keen to actually come so they will come with the small children in the meetings, they will finish the household chores in the morning. So they are very enterprising, actually, in doing something meaningful of their from their lives in terms of economic empowerment. So that is a big change. So the younger generation, they are very feisty, and they have a lot of eagerness, you know, for increased income, because they are very aspirational, towards saving, more working more, producing more. So that way yes, there is a change....,

**INTERVIEWER** 43:20

Right. So what, like, you know, this is outside your work, I'm asking more of your opinion and what you have observed your view in between in like, when energy infrastructure is planned, like for example, a village is getting electrified or something. How do you see a difference between how men and women benefit?

**RESPONDENT** 43:44

Women is, uh, you know, like I said, again, this was one thing. I'm so sorry. So when the village is being electrified, not men, women that way, but they will look after the agriculture part like the electrification should be like for us in the morning, when, you know when people work in the field, or for us in the evening, so put it down to at least eight us, they should have electricity, at least for six to 10 in the morning when they do agriculture work, and from five or five to 10 in at night, so that they have electricity in their homes, and in their agriculture work, (hindi) there is no electricity in the village during the day. I mean, that is what they tried to do like even when the government of MP said 24 hours in when they say 24 hours electricity that was in the urban areas.... in rural at least for 10 hours. Four hours in the morning, six hours in the evening. There There was not much of difference between men and women. It was more that for agriculture purpose, they should have electricity because for the borewell and all and at home when the children do their homeworks at night. They should not be devoid ... or...women do cooking in the evenings they should not be devoid of electricity, but no I would not know much about the urban planning and the sorry the electricity planning in the rural area....

**INTERVIEWER** 45:14

Okay. Okay. Okay and what in your experience is the equality in participation in decision making about energy access between men and women.

**RESPONDENT** 45:27

So, the Panchayat when they meet actually the Panchayat body when they meet suppose government you will agana head tap water borewell tubewell. So, here there is a meeting and they talk about the advantages, but again here there is no gender disaggregation. It is for the village, right? Because like I said, like when the government plans for the number of hours of electricity connection, or when the village plans for a tube well or a borewell where it is not so much for men and women. At that village level, they don't you know, distinguish it is more for village as for the entire village as a whole XXXX.

Part 3

**INTERVIEWER** 46:13

Okay, so, I mean, today I talk about it, to what extent does gender equity factor in your work within energy access?

**RESPONDENT** 46:25

A lot, actually, because now, these, it has become a part of our intervention, especially in cooking, that women should use energy based cooking, and in enterprise as much as possible, where they can get access to loans, access to credit, they should use energy based appliances, because of the increased production, the saving of time and the increased opportunities of incomes, and that it has become an integral part, I would say now, of our work for the last at least seven years.

**INTERVIEWER** 47:07

And we were talking about how it is very results driven your work. So just elaborate on some of those impacts that you've seen within your work.

**RESPONDENT** 47:16

So we have a whole study, actually, we have a whole I can show you, I think I can it's in public domain, I can share the evaluation report of the XXXXs XXXX had done of the impact of using energy and the gender changes that you know, culturally, socially, economically culture change, I already told you... social changes were recognised. women's, you know, increased participation was recognized economically, of course, women's you know, contribution to household income was recognized. So on every front energy helped in recognizing the role of women.

**INTERVIEWER** 48:08

Right. Right. So, looking beyond your specific work, how do you think energy access policies should be gender sensitive? How do you have any ideas or about policy?

**RESPONDENT** 48:22

I think, I think more I, you're not very audible XXXX Can you....

**INTERVIEWER** 48:33

can you can you hear me now? Yeah. Yeah. So, I was just asking if you see any policy gaps or any like within outside your work, do you see how should energy access policies become more gender sensitive?

**RESPONDENT** 48:52

So I think energy there's a long way to go actually, for energy equity in the government policy much can be done first to begin with, more effective implementation of the Ujjwala scheme, swift implementation, quicker transferring of subsidy to ensure that the subsidy actually reaches the you know, the beneficiaries, especially now that you have direct benefit transfers and that is, how the mode is a mode of payment is... there should not be any delayed because this actually will motivate women to use you know, a thing you know, gas cylinders in their daily life. So, one is that second is, you know, I think construction of roads is a very big plus in actually enhancing energy because once you have good connectivity, then somehow women will get involved in marketing of the products here because of you know, somehow Faster development has to be payed emphasis to if you want to involve women workforce in the marketing of energy based production, because the fact that now villages are cut off from the cities because of inaccessible roads, you know, so that really, you know, closes this gate between this urban rural divide. So infrastructure development has to be paid attention to. And the third would be gender sensitization at the household level, in terms of... at the panchayat level, at the level of the block, you know... like district block village level, and little more proactive role of the district administration, actually, in training and capacity building of the government people first into energy, right? When we were working with XXXX, they were all engineers working in the government, they themselves did not see the result of using energy until and unless they saw our project results. You know, despite working in the area, despite working in the government being so qualified. So, you know, there is a big lacuna of information.

**INTERVIEWER** 51:11

Right, right. Yeah, so you were talking about social impact of some of the energy equity programs you've done, right? What social policies do you think can impact energy equity,

**RESPONDENT** 51:26

Social policies, I would just say, you know, to have your participation of women. Right? at the village level, I mean, that is most at the grassroot level, there has to be a bottom up approach, starting from the grassroot women should be part of the decision making process. And that is the point from where the social impact starts. You know, actually, because if you don't take their voices into consideration, you will never know the harmful effects of energy in their lives. And the second part is access to credit. For me, I think, for any impact, women should get access to credit for investing in energy based enterprises, you may call this economic policy or social policy, easy, affordable, access to credit is a must for gender and energy equity in the lives of women.

Part 4

**INTERVIEWER** 52:23

Okay, so this is actually what I wanted to follow up with, in terms of.... because finance and credit is something that your organization works very closely with, and how do you see the barriers in the traditional systems? And how do you work such that it becomes more becomes more gender sensitive access to credit and finance processes?

**RESPONDENT** 52:44

See, there is no access to credit XXXX actually, in the villages of the banks don't lend. So what access of credit are you talking about? I mean, where do they have access to credit, there is no finance policy, there is no access to credit. Banks don't lend. So and NGOs don't work in this area. And that is why things remains you may talk very lofty things about policy change. Who's giving credit nobody is giving credit. And the microfinance institutions who are giving credit they don't follow on the end use of loans, that what the credit has been used for, it's like a money lending business, they lend and they want the money to be repaid. Conscious decision like I said, XXXX, two three things. Top down and bottom up these two have to match. There has to be an intent and implementation that women should use LPG in their daily cooking. Women should use energy based enterprises. How can they use energy based enterprises? If they have access to credit. Banks should have a priority sector lending for dedicated fund for energy, even then they will not give. Banks don't know who to go, where to go, women are not allowed to come. So you need some kind of intermediary organization, what we do right to ensure... so our work is because we have... we work in the villages, the know the bankers, we work with the financial literacy centers, we train women on why they should use energy.. first mindset change, behavior change, then coming to the facilitation part of it. So it's a whole process actually, which starts from training, sensitizing the household. Once they realize that okay, energy also is a thing to reckon with. Then you start with... Okay, how can you include it in your life? Yes, these are the provisions of the government. I will take you to the bank. I will get the form for you. Otherwise who will do? The banks will not come to the villages... Okay, we have our microfinance. So, you have to have a strong intent, as strong as this thing and you have to partner with the local NGOs.

**INTERVIEWER** 55:13

So, I just wanted to ask a little bit more about the process of credit specifically, which is gender sensitive. Just explain a little bit about that....

**RESPONDENT** 55:24

Yes, gender budgeting is you know, now, you know, like, they say that dedicated funds have to be put aside. Training for that. So, like I said, you know, UN and all even in the government, there is a big talk about gender budgeting that in the Energy Department, you ensure that this amount of loan will be used... will be given to women, but these somehow they remain in the urban areas...

**INTERVIEWER** 55:55

Right, change in functioning to serve the woman customer in a village?

**RESPONDENT** 56:01

Banks, see, there are everything in place, there are called Business, Business correspondence, BCs, there are Banks Sakhis, Bank Mitras (Hindi)… In Rajastan they are called Bank Mitras. Uttar Pradesh they're called Bank Sakhis - normally business correspondent. So, this is a business correspondents are agents of banks, who go to the villages and they train... they disseminate information of the government schemes to the villages. So, this is the best mechanism. So, they should then tell the women in the villages that this is a scheme for you, under this you can actually avail loan of this much amount at this much repayment rate, okay, for energy efficient enterprise. So, first, a kind of a gender budgeting, priority sector lending for energy based enterprise, second to have a cadre, which is already there, business correspondents are already there, to strengthen them to train them, that they can go and you know, disseminate this information in the villages.

**INTERVIEWER** 57:15

So, this basically is your understanding of the best practice model, this talking about that can actually ensure a gender equity environment within energy access....

**RESPONDENT** 57:26

Yes. Or Yes. So, working with BCs, working with the NGOs, you know, having a partner organizations, and now in fact, XXXX is very active... XXXX. So again, working with the corridor of XXXX officials, telling them to disseminate information, and in asking them.... because XXXX is doing very good work in the area of livelihood promotion. XXXX also works with clusters or federations. So just to train the XXXX officials into incorporating energy, no resource enterprises in their cadre, and they will then train the federation women who will transfer.... ultimately, we have to just bridge this information gap.... access gap from the policy to implementation. So any cadre... the XXXX, the business correspondent, the bank business correspondent, the partner NGOs, anyone can be used by the district level authorities, state level authorities to actually just sensitize you know, pass on information and ensure that the dedicated funds for energy is actually used by the actual beneficiaries in the rural areas.

Part 5 (Closing)

**INTERVIEWER** 58:45

Right. Right. So, yeah, we are at the end of my set of questions.

**RESPONDENT** 58:52

I have only five minutes. Yeah.

**INTERVIEWER** 58:55

Yes, I'm done. I need only three more minutes of you. So, you will have two minutes to spare. So, I want to ask you, if you think that is something else, you want to add to this topic, which I have not covered within my question set?

**RESPONDENT** 59:09

No, I just feel that you know, the government is doing its best and I think energy should become an integral part of inclusion in the rural areas. I am specific... specifying rural areas. And here I think they already have a dedicated cadre of XXXX and that should be used. And they also have cluster their cluster level federations . So that would be used to disseminate information. Most important... first information, then credit and a strong monitoring system XXXX. There has to be a robust monitoring system of, you know, to have to generate data on the usage and the advantages. And the income increase. So that you know, then we know that okay, yes, the impact. So there has to be a robust system of monitoring and data management to see the results. Yeah. And you can do it in a pilot, also, I mean, you can take, if so far, maybe one state can start, and they pilot and then they share it, you know, so it's a strong pilot is what is required.

**INTERVIEWER** 1:00:23

So I just wanted to just ask you one thing, how do you like the data collection, you need for your work? How do you do that?

**RESPONDENT** 1:00:32

We have an MIS... we have a very strong MIS where there is the name of the beneficiary, her family, her qualification, her income level, then how much loan she has taken? Suppose XXXX, where has she invested? What is the base income now, and then we track the income increase... every six months. So then we know that investing XXXX in an electrical dhona pattal machine leads to 2200 rupees increase per month. Then I definitely know that if you switch over to an electric based appliance, for example, tailoring machine, you made 1200 rupees more in a month, when, as compared to what you were doing when you were using a manual trading machine. So we have... we actually have a very strong MIS and data management system, because our funders always ask because everything is results based, right? You know, you can write case studies, but that doesn't help you write it monthly, it has to be quantifiable....

**INTERVIEWER** 1:01:48

So I mean, any follow up questions, if we come up with I can send you an email or ask you for another conversation, would it be comfortable?

**RESPONDENT** 1:02:00

Yes

**INTERVIEWER** 1:02:00

Thank you so much. And is there anything anybody else you think I should talk to about this topic?

**RESPONDENT** 1:02:06

No, I think it's good. I'm the one who leads these projects. So I think no....,

**INTERVIEWER** 1:02:10

I meant outside your organization,

**RESPONDENT** 1:02:13

I will let me let me think and I will add it,

**INTERVIEWER** 1:02:15

it would be really good. If I can actually talk to somebody involved at the rural level. If there's anybody who can talk about this from the rural level....

**RESPONDENT** 1:02:25

I let you know, I let you know. Okay,

**INTERVIEWER** 1:02:29

Thanks a lot. Thank you very much for your time. So we are just collecting all of this and then it will go into like the four countries participating. Right. So this is a combined data and analysis and all that going on. And I'll be sending the moment I finished the transcript. I'll be sending that over to you. Thanks so much.

**RESPONDENT** 1:02:48

Really, very nice talking to you.

**INTERVIEWER** 1:02:51

And we should I just want to ask you, you're based out of where?

**RESPONDENT** 1:02:55

Delhi, Delhi.

**INTERVIEWER** 1:02:56

All right. So we should keep in touch and maybe talk about some other stuff on this.

**RESPONDENT** 1:03:03

Gender is my passion... I love. I see a lot of promise. And I see a lot of potential and I personally get a lot of, you know, moral satisfaction, working in the area of rural livelihoods and changes. So I'm very enthused to work in this area. So anytime you need anything, please don't hesitate.

**INTERVIEWER** 1:03:24

Thank you so much. Thank you. Bye bye bye bye.