

DECODING IMPACT PRESENTS DECODING GENDER DATA GAPS WITH MITALI NIKORE

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Acknowledgements

Contributors

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About Sattva Knowledge Institute

Sattva Knowledge Institute (SKI), established in 2022, is our official knowledge platform at Sattva. The SKI platform aims to guide investment decisions for impact, shedding light on urgent problems and high potential solutions, so that stakeholders can build greater awareness and a bias towards concerted action. Our focus is on offering solutions over symptoms, carefully curating strong evidence-based research, and engaging decision-makers actively with our insights. Overall, SKI aims to shift intent and action toward greater impact by influencing leaders with knowledge. All of our content proactively leverages the capabilities, experience and proprietary data from across Sattva.

Introduction: From Sattva Knowledge Institute. This is Decoding Impact, the podcast where we apply systems thinking in conversation with extraordinary experts to understand what it truly takes to scale solutions in the social sector. Decoding Impact is hosted by Rathish Balakrishnan, a co-founder and managing partner at Sattva. Welcome to today's episode.

Rathish Balakrishnan (RB): [00:00:39] India has a significantly low female labour force participation rate, with over 80% of the women out of the workforce, out of the 19% who are in the workforce. A majority of them are employed in the informal sector and lack decent working conditions and access to minimum wages.

The lack of adequate sex-disaggregated data and evidence qualifying these challenges inhibit our efforts towards women's economic empowerment. The large official data sets in India are mostly based at the household level, rendering it impossible to glean genderspecific gaps.

In this podcast, we want to explore the gaps in the current gender data and ways of integrating and improving the same. We have with us Mitali Nikore, who is an economist and a gender policy specialist. She is the founder of a youth-led research group, Nikore Associates. She advises multilateral organisations such as the ADB, UN Women and the World Bank, as well as private sector consulting firms such as EBI and CWC. She is also an advisor to the steering committee of BRICS CCI Young Leaders. Mitali holds a masters in Economics from the London School of Economics and a Bachelor's in Economics from the University of Delhi. Mitali, thank you so much for joining us today.

Mitali Nikore (MN): [00:02:11] Thank you for having me. I'm very excited to have this conversation.

RB: [00:02:26] Excellent. Before we talk about the issue of data, gender and women's economic empowerment, I'd love to know your journey, Mitali, also, what got you where you are, and your specific focus on the subject.

MN: [00:02:39] My first job was with UN Women in New York. Following that, I joined the World Bank for some time and then I moved to a consulting firm in Africa. I worked there for a few years and then the homeland came calling and I came back here, joined PwC, and then following that, ADB and then World Bank and finally went independent in 2019. That point is where I really started looking at the issue of women's labour force participation. Actually, I was prompted to do that by one of the great leaders of the feminist movement in India. She was 85 at that time, Kamla Nath. She said, "I want to write a book on 50 years of gender equality in India." I said, "Do you really want to say gender equality or gender inequality?" She said, "You know, that's interesting and let's explore the topic together." And I was tasked to write the section and the book chapter on female labour force participation and women's economic empowerment. I ended up building a data bank using women's labour force participation and other labour market indicators, data on that from various sources. And you have to widen your search when you're doing this because you may open an ILO database and the numbers would turn out to be completely different from what the Government of India is saying or what UNESCO's saying or what the World Bank is saying.

We ended up building a comparative database and finally using, of course, Government of India statistics for the analysis, because it was actually the most complete database. We traced the journey of women's labour force participation from 1955-56, which is when the first NSO survey was done, to map labour market and employment data to 2020-21. That's how our research area of interest developed, my team developed and Nikore Associates was born with that particular book chapter. Since then we really haven't looked back. We continue to advocate and research the issue and we have our data banks, we have our secondary literature. We're also doing a lot of primary work now, talking to a lot of women's organisations to always keep an ear to the ground. So that's really been the journey so far and definitely, I think I have a very long way to go when I see stalwarts in this field and what more we can do. But my interest in more than just research is to experiment with policy solutions, because a lot of our clients are coming to us and saying, okay, we know the problems, but please tell us how we solve them. So I think that's where my mindset and focus are at present.

RB: [00:05:55] Thank you so much. It's been an interesting journey for you. I just want to jump right into the point you made when the chapter started and you talked about the ILO data and the Government of India data. For anyone who's going to do this again, what is the lay of the land of data for women's economic empowerment today? What are the various sources we have? What sort of insights are we finding? And if you could also add, what are the gaps that we are already seeing?

MN: [00:06:20] I think at a central level, at a national level, we have done fairly well as a country so far on data collection over the long term. Now, of course, there is a huge scope for improvement. I would address your question in two parts. Firstly, what do we have available when it comes to women's empowerment? The most important source, of course, is the NSO's Periodic Labour Force Participation Survey and the Periodic Labour Force Survey, which gives us access to most of the labour market indicators now on an annual basis as well as on a guarterly basis. So this is the first and most important source because this is a national source, as you mentioned, at the household level but also covers organised and unorganised sectors. It's not only looking at urban areas but also looking at rural areas and it's looking at the entire collection of people who are working in regular salary jobs, casual jobs, who are working in their own enterprises, who are in self-employment and even within that, they are providing us with a distinction between unpaid helpers and household enterprises, which is a very important category when it comes to women's employment and own account workers, that is, small enterprises which don't actually hire workers. You know, it's just one person or a maximum two persons working together, which is what a majority of Indian enterprises look like. That's the most important set.

The second is the National Family and House Health Survey (NFHS) and the National Family and Health Survey, which is not done annually, it's done every four or five years. We just had a new set of data that's come in from there. And it's just five for 2019 to 2021 and we have several rounds before that, around four rounds before that. So we have followed five rounds of data over there, which gives us good indications of women's empowerment in the sense of ownership of mobile phones, access to the Internet, women's health indicators, women's education indicators, literacy, then whether women are working for cash, which is like a proxy question on employment and also women's agency. How many decisions are women taking independently or do they need their husband's permission for that? And also mobility, because there's a clear question in the NFHS which asks whether women are allowed to visit markets or leave their village or go to a nearby health facility alone without permission, which is a very important question to ask because it really gives a sense of women's ability to take these independent decisions on their movements. So the NFHS, I would say the second most important source in terms of high-frequency data, and especially during COVID, the Centre for Monitoring Indian Economy's labour market data has been a very important source because it has given high-frequency monthly data on the changes in the labour market but definitely, I would say that the representativeness of that is not as wide as the PLFS data and the NSO data is the first source that I talked about. But it's still been a very valuable way of tracking the movement on a more frequent basis. So there are these three principal sources for me.

Apart from that, at the Nikore Associates, we've also built something called the States of Gender Equality Database, where we've actually mapped a lot of the indicators of women empowerment at the state level. We've taken the economic surveys of various states, the latest available data but there's of course time series available there as well. And we've taken NITI Ayog's SDG Index and SDG-5 index mapping in order to build that. We've taken at least 10 to 12 data indicators from NFS, NSO and then state-level data to build a mapping of how different states are doing on gender equality outcomes. For us, even the state-level data has been an important source and the state economic surveys, and the state economic assessment reports that give data on women's empowerment at the state level have also been very important.

RB: [00:10:59] I want to touch upon a few things. You know, as you were talking that struck me and I want to just reiterate a question I had as well. The first point that you made about the systems that we have built for data collection in India are very robust and sometimes, we take them for granted because we've always had these systems. I often remember how this started around the time we got our independence and this is not a very recent phenomenon. I often wonder how a lot of the founding fathers of independent India have been able to look ahead and say, we are going to take up challenges and we're going to have an ambition for our country that's far greater than the capacity of the state they had at that moment. For a country like India, fresh out of freedom struggle to say we're going to have a national-level data set on all of these things and to continue that over so many decades. I think it's fascinating and I think we are very fortunate to have had leaders who've had that foresight in the beginning. I think that's number one. I think the second thing that you talked about, is issues like mobility, where do we know where women can go and do this? And sometimes it's easy in an urban environment to underestimate the necessity or the value of such data.

I was in rural Rajasthan a few weeks ago, and we were looking at the problem of girls applying for open school examinations because a very small number of girls who are out of school apply for open school exams. And if you ask them why, just the need to get out of their homes and go to a place two kilometres away to register for that exam on their own is impossible. In the absence of a supportive adult or a peer who is male, oftentimes girls choose not to write the exam because they don't want to do that two-kilometre trek, you know? And for me, it was such a strong and stark reminder of the role of norms, you know, in the attainment of education and employment opportunities that we make available for people today. So I just wanted to reiterate the point that you made about why indicators like that are extremely critical for us to understand some of the softer factors and not structural factors behind why women's economic empowerment is where it is today. What are still the gaps? What do you think is still missing that we need to address as part of the data?

MN: [00:13:13] I think that we need to build a lot of capacity at the state level to get more accurate data. I think at the national level, what happens is that a lot of the national agencies rely on national surveys and then the data often differs from what is being collected at the state level because at the state level they often do the data collection in their languages and therefore they end up getting more accurate answers. So in many cases, you know, when you especially have empowerment indicators and indicators which require discussion with women, that data collection, the mode of data collection also matters guite a lot. It cannot just be national enumerators going every year and doing that data collection. I think we need to have a more robust system where we collect the data at the state level and then that feeds into a national framework. I think over time that should be the aim that the data collection happens in a much more decentralised fashion and also in terms of indicators and in terms of what is important to different states and even different districts needs to reflect in in the overall list. So say, for example, when we are trying to measure women's digital inclusion, at this point, we basically have two questions - do you have access to the Internet and do you own a mobile phone? Right. This is all we are asking in any kind of National Family Health Survey database or, that's pretty much the best source we have. But there are so many levels of digital inclusion. There's the first level - do you use your phone? I mean, one is that you own a phone, it's registered in your name, but do you use it then? How much time do you spend using it every day? What are the different aspects for which you use it? Do you use it for just WhatsApp or do you use it to make calls and video calls? And then do you use it for your business or for your work? Also, the first level is ownership. The second level is use. And then how is that use really governed by gender norms and social norms? Are you conscious when you are using your phone or are you free when you're using it and you can use it outside the home? Inside the home, who do you typically talk to? You know, all of these patterns. And then finally, the optimisation that that phone, that one device, does it help you in increasing the sales of your business? This way we can design so many questions to be part of national surveys and to give us insights into things which can hinder women's labour force participation today as well as going forward because I do feel the digital divide is one of the most understudied issues that we have in this century, and it's going to be, over the next 10 to 20 years, the main deterrent for female labour force participation. Because the new jobs are going to go to digital natives and if more and more women are excluded from digital device ownership as well as use and optimal use, that too, then they would not be able to deploy it for their work. So why are we not asking more questions about our digital divide, for example, is one area. Same way, when we talk about the labour force and what kind of work women do. If you look at this really rich data set has come from the NSO's time use surveys. And the kind of amazing insights that are coming from it that how many hours in a day are women spending on cooking, cleaning, child care, and elderly care? We need to be asking many more such questions regularly. This is the first time that time use survey has come in 2019. And then we don't know when the next one will be held. But that also needs to be a regular feature at least every five years, if not every year. So we can do a lot more on unpaid work as well when it comes to data collection.

RB: [00:17:36] Thinking about digital usage, two very contrasting insights when you go on the ground. On the one hand, you recognise how it's a very rationed usage of mobile phones

where women in the family gets access to it. What time of the day do you get access to it? What can you do with it? How much data do you get in this? You know, I mean, so you probably will do women use it for a lot of the low data required stuff? Well, there is usage. On the other hand, for high data stuff that is by the men in the house. So there is a lot of that restriction that we can't even imagine, which, as you rightly said, data should capture. And the other hand, for me, it was also interesting, it also creates broad notions and stereotypes in our minds around who we find where. For example, I think there's a general notion that rural women don't have access to phones and that it's not something that they can have unfettered access to. Recently, you know, our team and I, were in a rural area and we met with a set of girls who are out of school. One of them had like 500 Instagram followers and she's an influencer. She's rural and she doesn't speak English, but she had all the works of how she plans a reel, reel frequency, etc. And sometimes it also then, you know, helps us think beyond the stereotypes that we are working with as well to say, hey, what does this new India look like? And how do we dispel notions around how we understand access to digital as well? As you rightly said, the information around digital is as important as literacy today. Because your comfort with digital unlocks opportunities in education, at work, and social service delivery, all of which hinge on an assumption about how much this person has access to digital and there is policy-level blindness in some sense on the level of access to digital as well, which we've been working on and so on. So I think just wanted to reiterate that the point you're making is on digital being foundational. I think it's extremely critical.

You've been looking at this data for the last few years Mitali. And if I had to ask you, let's say the top 3 to 5 things that have stood out for you in the data around women in labour force participation, because, you and I would agree that there is a lot of interest in this topic, but there's very limited, nuanced understanding among people around why this is the case today. Why are only 19% of women working? What is the challenge, really? What is the profile of a woman in a rural India or an urban India today? So I'd love to sort of hear any top 3 to 5 insights that have stood with you as you're looking at this data over the last few years.

MN: [00:20:28] This is my favourite topic. I think it's very interesting and I think the first thing that I've come to realise...Of course, the first one is around the time series mapping that we've done. So we started looking at how the trend line looks from 1955 to 2020-2021. And what stood out for us was the year 2017-18. So the year 2017-18 was when female labour force participation was at its absolute lowest point overall in the country, when we look at from independence to now. So 2017-18 was when we hit our nadir. And then from 2017-18 to 2021, there have been slow rises that are sort of being seen in the female labour force participation, including in the COVID year. So what was happening here is that in the few decades leading up to 2017-18, India was showing consistent increases in per capita income. So there was an income effect, right, and women who are being considered as secondary income earners, especially in the rural areas, were the ones who were exiting the labour force. If you break it down into rural and urban, the urban labour force participation was pretty stagnant. It reduced a few percentage points by 2017-18, but not as much as rural. Rural nearly halved so clearly there was an income effect at play that if your household income is increasing, then the woman doesn't need to work. Then there was the aspect of unpaid work. The fact that you have this pressure of unpaid work at home creates an opportunity cost and a barrier. There is, of course, the social norm that the woman, if she is working outside the home, she has to do the housework and she has to do the work outside the home. Many women find that hard to balance and they just said, you know what, we

don't want to balance. We'll just give up. And that's okay because systems were not created, there were no institutional support mechanisms for women to go to the office and say there has to be a creche. And that's something that came up in again, 2017-18 when the Maternity Act came in, and it said that women need to have a longer maternity leave and they need to have creches in the office, and that was mandated. There was a clear recognition in the last 3 to 4 years that, you need to have more institutional support mechanisms which didn't exist before, and that particularly deterred urban women from coming back into the workforce. Now, the other aspect is really also around occupational segregation, which stands out. So what you see is, in the data, you have a concentration of women at two extremes. You have the illiterate or the ones who have just done primary education, which is high in the highly represented labour force and the workforce and the second group, which has a higher representation in the labour force in the workforce, is post-graduate women. So essentially, your profile of women who are working today fit two typical roles or representations. One is women with low levels of education who are in rural areas doing agricultural work, typically agriculture and wage labour. And the second is, you know, urban, highly educated, highly skilled women who are working in the service sector, be it in education, healthcare, financial services or any other corporate services sectors. These are the two biggest groups of working women today. Where are the women absent? Clearly in the manufacturing sector. The only representation of women in the manufacturing sector is women who are entrepreneurs, typically running self-help groups. And they also concentrated on two or three subsectors like textiles, food dprocessing and some services in the beauty and salon space. So if you look at the data, it's very clear that there's a concentration of women, you know, in specific sectors. And this occupational segregation has reduced the growth of female labour because there are only a few sectors where women are getting opportunities and getting employment. They are also lacking networks to break into newer and newer sectors, especially STEM sectors. The World Economic Forum report, The Global Gender Gap Report also notes that women have a very low representation in STEM sectors in India. So this is you know, these are a few of the trends which are looking very clear at the moment, number one, we hit our nadir in 2017-18. It's been some amount of improvement since then and that improvement is primarily on account of improving labour force participation in the urban areas. Only in the last year, 1920 to 2021 have we seen rural women coming back to work, and that's primarily because of economic distress. You see that those rural women are coming back to work because they are seeing their household incomes falling again, a representation of the income effect. So number one, we've seen that trend. Number two, we've seen that you know, primarily urban women, rural women, all women are deterred from working because of this secondary income status, because of the income effect, because of unpaid work burdens, social norms and the appropriateness of the job role that, the work that I should be doing should be fit and good for a woman. And that has created barriers and therefore created occupational segregation, relegating women to lowgrowth, low-productivity sectors. So these, I would say, are the top 3 to 5 trends that we are seeing in our analysis today.

RB: [00:26:45] One of the points that you made I wanted to sort of double-click on is this income effect. You know, and this has been discussed without the data that you have, that perhaps that was the reason.

Two questions that I had. I'm interested in knowing how 2017-18 might have been this pivotal year, because it was the year where we have the lowest labour workforce participation of women since independence is saying something, you know, so I wonder

whether there something around 2017-18 that you think you know is the reason for it? I would love to know because it sort of seems like a very unique role and a time for us to have chosen this. Secondly, and I don't know if you've done this as part of your research, is this income effect something that we see globally, you know, in other countries as well, where women's labour force participation is, you know, lower than us or higher than us, I wonder if there is a trend or a pattern on how this income effect plays out because given just our size, our labour workforce participation numbers for women seem very low. So I wonder if there are global precedents to this income effect that you're seeing in our data as well.

MN: [00:27:58] Well, I think that's a very interesting question, why this particular year? I think what happens is I'm sure that this impact and this effect had been happening for a few years and then when the Periodic Labour Force Participation Survey started the first year was 2017-18. And they revised the methodology a little bit and made the methodology and questionnaire a bit wider. They started expanding the sample size compared to 2011-12 when the previous survey had happened by the National Statistical Organization. So I think there is some amount of a measurement of clarity that came in in 2017-18. But the second aspect is also that, you know, these things are often part of a longer trend and then you find them in a particular year. So I think that's really one of the reasons why we see that it's hitting that point in 2017-18, and because we have measured the data annually thereafter, we are able to track the trajectory of these indicators much more routinely. Whereas before 2017-18, what was happening was that the surveys would happen every five years or every seven years or every eight years, depending on the capacity and budget of the Ministry of Statistics and Programme Implementation. So I think in 2017-18, the methodology was also revised a little bit. There was a greater focus on collecting the labour market data much more in depth, and I think that is what yielded finally the clarity on what was going on the annual monitoring is giving even more clarity to see where that trend is going because before that we only had the 2011-12 survey that, you know, that we could look at. And in fact, a lot of papers that are written on female labour force participation and falling female labour force participation stop at 2011-12, at which point they say, oh 2011-12 is the year in which it was the lowest. But then 2017-18 came and that was even lower. So the first that's the first reason, you know, the statistical observation of it that yes, we found it in the core, but the underlying trend was going on. The underlying trend of the income effect and especially in rural areas of women kind of moving out of the workforce is the more interesting underlying trend for me. As I was saying, you know, there are two or three factors over there. The first one is occupational segregation. When we look at the data for men, actually, again, over the long term, we find that by 2004-2005 men are migrating away from agriculture towards manufacturing and services, even in rural areas and there's a clear migration also from rural to urban areas. But even then, they are staying within rural areas. They are reporting that they are not working in agriculture, they are working in manufacturing or they are working even in the services sector, even in rural areas. Whether it's hospitality or whether it's education, health, etc. There is a small services sector also that's growing in the rural areas. And men are part of that shift, that structural shift, what we call an economic state. But women are not part of that structural shift. Women have remained in agriculture. Now agriculture is a sector which has been the backbone of the Indian economy and still continues to employ more than half the population but it also occupies it also employs 75% of rural women even today, and it's actually increased during COVID. So my point is that this all-weather sector, which is actually not growing or creating that many jobs, is the only one where women can go and work then obviously women will

start moving out of the labour force when they don't have opportunities and when household income is sufficient because they are always the secondary income earners. When you combine all of these effects together, you start to see a situation where rural women are just not working and also then you, of course, have the expectations of unpaid work, which become harder and harder over the years because of the kind of activities that rural women have to do when it comes to unpaid work, like water collection, for example, and the kind of cooking and cleaning and childcare and the expectations of elderly care, which are also coming on to rural women more and more. If you have fewer children in the family, even in rural areas, but you have the same number of elderly person persons who have to be taken care of, then the amount of time a woman has to spend on elderly care also increases because men are not doing any of this. As I can tell you from the data, men are doing 2 minutes of elderly care a day. In such a scenario, when you combine all these effects together, you see women just leaving the labour force altogether.

RB: [00:33:25] Super fascinating. And I totally, you know, am able to relate even from all my experiences to what you're saying. I mean, the three-part power problem of this one part of the problem, as you rightly said, is as long as we look at women's labour participation as a secondary priority to male labour participation, I think there are norms that are set and internalised by everyone in the society saying this is the woman is going to go to work if we need it in some form. And the second is, even if women agree to then go to work, the availability of market opportunities is dismal, it's almost always agriculture. And, just to share a personal anecdote here, we wanted to pilot at Sattva a model where we wanted to create a micro-small manufacturing unit for apparel in rural Uttar Pradesh. And one of the first guestions we had was, you know, who will come? Because the money is not a lot. It's for ₹300-400. The first day we actually had a lot of women and almost all of them were graduates, because the idea of sitting inside a building, you know, being treated right, which is to come in a certain time in the morning and go at a certain time in the evening and to do something that involves skill was something that so many graduate women in rural U.P. were waiting for, because going back, it's a far cry from going to the fields and doing labourer work. And I think there is just this latent workforce that is there which is waiting for opportunities that can actually be made available to them. And if an apparel unit that pays them really, you know, and we were starting up at that point in time, so the income wasn't great, but they said even that's fine, you know, we would come and do something meaningful, which we think is a skilled role rather than stay at home.

I wanted to sort of build on what you've said here and another point that you made around how women's work is concentrated in certain sectors, textile is one that we made as an example as well but I want to run by you something that we had discussed in an earlier podcast episode. There seems to be, you know, norms change around what society considers a good sector for women to work. For example, it's okay for girls in Odisha to travel to Bangalore to get jobs in apparel, as long as they are going in a group, as long as they're doing that job, it seems like the social norms have accepted it, you know, and changing social norms around women's labour force participation seems like it does industry by industry. And one you mentioned is the network effect, which is that I don't have networks in other industries, so I have a limitation but do you think there is also truth in, you know, assuming that there is a certain acceptance of women being in certain sectors, and I've heard this also in the United States where most nurses were men at some point in time, and now it's all women. There's growing social acceptability of seeing women as nurses, etc. Is that in play here as well, when you see women concentrating in certain industries?

MN: [00:36:35] I think the story in India is a little bit different and this is exactly why we have to make some distinctions between the different states, regional contexts and also between ages, because youth and what the youth wants today and different age groups, but then the youth as well. The aspirations are very different and the realities are very different. So, you know, like for example, you talked about the Odisha example, right, that they don't have a problem with the girls going working as long as they are in a group. But my guestion to you would be, how many of those girls were married? Because marital status, again, is the same issue in the U.P. example you talked about. So, you know, as part of my work with a number of international organisations, I've been going and working in the U.P. for almost three years. Recently, I started a new project in Madhya Pradesh, and we are seeing the same story repeated again and again where, you know, young women have this vision of themselves and of their lives, where they imagine then envision themselves working, and they do it for maybe one or two years. They are trying, even in the face of all of these challenges but then they start falling out of the labour force in rural areas after marriage, marriage is the first hurdle. In urban areas. The women who are working at least after marriage, the numbers, you know, used to be a cliff effect of marriage, which actually McKinsey had also noted in a global study and then even in an Indian study. And we found that that cliff effect is starting to come down. At Nikore Associates, we are doing that research and we're working with a number of corporates and they are telling us through their data, internal tracking that, look, the cliff effect of the marriage is coming down, but in urban areas, the cliff effect after children, the first child is not coming down, and in rural areas, the cliff effect happens after marriage. So while we may change norms around, you know, for young girls and why are parents doing that, it's because they also want to give their daughters a little bit of freedom at the beginning of their lives, okay, go work for one year or two years, fir toh tumhari shaadi honi hai ('you are going to be married anyway') is the mindset that continues even today. Then the second aspect I want to highlight is the gap between the aspirations and, again, the vision of life that young women and young men have. You know, because while we're having all of these conversations about balancing work and childcare, etc., with women, those conversations are not happening with men. Men continue to be told and social norms reinforced around how they will have an unfettered existence even after they get married, and they will continue to live at their parent's homes and they will continue to go to work. Basically, the change that happens for a woman in her life continues to be there in urban areas as well as rural areas, regardless of what age you are getting married, which doesn't happen for men. Men are not being told by their parents and especially by their mothers that they have to partake in unpaid work. So even today, if I have to move from my job to say to another city, I cannot expect my husband to move. But if he moves, maybe he will expect me to move. I'm not saying it from a personal point of view. I'm saying it as a representative urban woman and these are the kind of issues that urban couples are having. You don't see that happening in rural areas because you don't see that problem yet, because not that many women are working in those in those groups. As I said, the women in rural areas are choosing to work in agricultural labour, and wage labour because that agricultural field is probably attached to their homes or very close to their homes. And because that's a supplementary income, again, the ones who are working are working for the money. So, you know, so these aspects, until these change, until this intra-household bargaining actually improves the lot for women, I don't think that we can see these kind of norm shifts.

RB: [00:41:37] You know, as you were talking, I was thinking about all the factors you've laid out in your you know, in your argument around what all changes the what are influences labour workforce participation for women. You know, we started talking about rural and urban being two different, you know, sort of factors saying, you know, if you're rural versus if you're urban. We also talked about education levels. You know, how if you're a postgraduate versus if you're a school dropout, etc., we've now talked about marital status, you know, and them having children or not having children. Are there other aspects that you think have a material impact on labour workforce participation apart from, you know, whether they're in rural-urban, their educational qualification, their marital status, whether they have children? Well, what are the other factors that actually deeply impact and have either a cliff effect or just a strong correlation to labour workforce participation for women?

MN: [00:42:33] I think one thing we haven't spoken about today is skill training. I want to emphasise skill training because for such a long time we had the PM Kaushal Vikas Yojana and it was a very successful scheme in the sense that it introduced a new culture and respect for skill training in the country. I've been working on industrial corridor development with several agencies that are coming up with the Government of India and industrial corridors and manufacturing sector and the entire Make in India campaign Atmanirbhar Bharat campaign production-linked incentives. This is where the growth push is and this is where the employment generation push is. And there are such huge skill gaps in the manufacturing sector. You have newer and newer technologies coming into manufacturing automation, coming into the manufacturing sector, which actually makes it easier for skilled persons, whether it's men or women, to join the sector because you know, those original ideas of manufacturing as a sector where you needed a lot of brute force to actually work in the sector or physical strength to work in the sector don't actually exist today. You just actually have a situation where if you know how to operate some of the machinery and equipment as a woman, you can do a lot of it. And the shift system actually works very well for women because women are the kind of people who want a little more flexibility in their work, right? So they are keener on flexibility.

So they are happy to go to a factory and work as long as they are given that respect, as you saw in the case of U.P. and also a shift where they have clear timings that okay, at this time you come, at this time you leave. So whether it's garments or whether it's manufacturing smartphones, I don't see any reason why women can't do it, but they are not doing it right now. And the main reason is the lack of skill training. So if we actually start bringing more and more women into skill training, which are considered non-traditional sectors, you know, so if you look at the PMKVY data, most of the women trainees actually opted for skill training in beauty services. That was the number one choice because of course it's a very lucrative industry, the salon industry and, it's a huge part of the women's economy, the sheeconomics that we talk about. But we need more women carpenters, more women plumbers, and more women electricians, and the skill training can actually provide these women with these opportunities, but they are not opting for it. Even when we look at skill training for advanced manufacturing is something where I would like to see a lot more women. And at this point, you don't see them. Until there is a kind of incentive mechanism where, you know, even from the government side, we say, okay, if you are, by the way, taking women in an area where they are, where they are underrepresented, then we can give you a higher incentive or you can even have quotas and say that you must hit a target as a skill

training provider and bring in at least 30% women into your class on automotive engineering, for example, so I think there's a need to push women's skill training in non-traditional sectors because at this point they have been excluded from this and this is where the jobs are going to be, in industrial corridor development and manufacturing in in in these emerging technology-oriented manufacturing, where India wants to be a big play in the next decade. Then the second aspect related to that is the digital divide, right? Because if women want to operate small businesses from home or they want to do hybrid work or they want to work from home or work flexibly even in the services sector going forward, then they need to be technologically literate and in fact competent and very comfortable in using any kind of technology and adapting to new technologies. The digital divide, it's got several layers. It's not just about being digitally literate. It's about being very comfortable and knowing how to optimise the use of technology. That's where I feel like women really need to be pushed and said, no, you must upskill yourself. And on the other side, I definitely think that there should be incentives for skill training providers to bring women into non-traditional sectors.

RB: [00:47:27] I have many questions to ask you based on what you said. I'm going to structure myself better and let's pick up. I think there are four parts. There is the question or norms that I wanted to ask you and see how we sort of look at changing it. What does change norms? And the second is the beauty salon point that you made and how beautician training I know that tailoring also has a very similar sort of response in the skill training ecosystem and how to do sort of shift it and we know whose incentive is there to make this happen. And it's also the third point. I wanted to talk about skill training because I've had a chance to work on that space and I've seen that there are, you know, looking at it from a supply side, which is looking at it from a demand-side challenge that's consistently remained in skill training and then finally, the point that you made around how do we create the right sort of pathways overall at scale? The point-to-point that I mentioned earlier around marriage versus non-married stuff, and I wanted to come back to the indicator guestion a little bit there as well. But let's talk about norms, in your experience, is there any data that we already have that captures social norms and social beliefs in an effective way? And does that help us understand how it's changed over the years or how it hasn't changed over the years at all? I'm curious to anchor this discussion on norms on data, and I'd love to know if you've had a dataset or experience that tells you that this is how we're seeing it, both among men and women. I wanted to also get your thoughts, if any, on the idea of what will change norms. You know, I have some thoughts on it, but I'd love to hear your views on how we change it because it's so fundamental to the problem that we are solving.

MN: [00:49:14] Absolutely, think when it comes to norms, what are the data sources? I have been using NFHS and, the questions that we talked about around agency, women's participation and household decision-making, mobility and then, of course, also this new data set on unpaid work. All of these are reflective of social norms, isn't it, that if women are doing 29 times the amount of work as men on cooking, or if they are doing three times the amount of work as men on clildcare, then clearly those are norms, those are reflections of social norms. If we look at, for example, some of the NFHS data which is dating back to and if it is just 1 to 5, we have five rounds, which gives us a good sense of how things are progressing. But just looking at some of the most recent data, like from NFHS-4 in 2015-16 to now in 2019-20-21, we can see hardly any change in things like mobility and independence of mobility, where in 2015-16, 40% of women were allowed to go to, say, the market alone. But today it's just 42.3. So that's hardly a change.

On the other hand, you have how many women have bank accounts. And in 2015-16, that was 53%, today that's 78.6%. So what's the real difference between the two things? The difference between the two norms around women's mobility versus having an independent bank account is the presence of Jan Dhan Yojana. The fact that you had a Jan Dhan Yojana to say that women should have bank accounts and that all of these government benefits and schemes will come directly into the woman's bank account through either cash transfer or will require women's bank account for making them eligible for some of these schemes meant that women went and created those bank accounts. So there was a clear incentive mechanism in place for a shift in those norms. Now it tells you what works. What works in the end when you are trying to shift norms is an economic incentive. So if tomorrow you created an economic incentive for women's mobility, women's independent mobility, that yes when she is mobile, she will be able to earn more or she will be able to bring more benefits to the family, then you will start to see the norms around mobility start to shift. And in the case of mobility, of course, you have to also make the mobility options safer, because right now, one of the biggest sorts of challenges to independent mobility of women is the fact that you have a fear of harassment and a very genuine fear of sexual harassment in public transport and public spaces.

RB: [00:52:33] You have emphasised also how skilling is important. I've been working in this space for a while. I always am ambivalent about skill development for many reasons. It's always it's largely been a supply-led exercise, which is to skill a lot of people. There is really very limited market pull for skilled people. There is really no premium for skilled staff as opposed to an unskilled staff. At least somebody who has gone to a skilling programme. There has been also the challenge of creating ways in which skilled people can have some incentive to get and land better roles, there is this argument around career progression. Because of Skilling, there is really no substantive data that's proven that to be true. So when we say that we need women to be skilled so that we move them to jobs, I wonder if skilling is the biggest lever to be able to make that shift happen, because as you rightly said, when offered skill training, they move to traditional roles or traditional industries where they feel it's women-friendly, going back to our point around textile, apparel, etc. as well. So one way of looking at this is to say skilling opens their mind, their perspectives around being able to be part of this industry, and that supply sort of comes in. But another way to look at it is, and this is something you touched upon earlier, are their incentives for companies to create and increase the number of women in their manufacturing plants and then build the required environment for the women to actually work there and that spurring the supply side, be it skill programmes, employment generation programmes and all of that. Because in the absence of demand and in the absence of obvious motivations on the supply side at scale, I wonder whether skill training will be the strongest lever for us to shift this trend that you're talking about.

MN: [00:54:31] I hear you and of course, that's absolutely logical because the data has also borne it out in the Indian context. That skill training alone does not work. But then, we are in a chicken-and-egg situation essentially. When we are on a factory floor, definitely there is a demand for labour, right? And especially the larger companies are not worried about the gender of their workforce. They are happy to go and make investments in setting up women's wings at factories. I've spoken to a number of FMCG companies and food processing companies where women actually have very deep skills, especially in food

processing, where they know about traditional recipes, etc., which are becoming the name of the game for the growth of food processing companies. And they are very keen to hire women for manufacturing many of these products and scale them up and they are happy to invest in facilities. So there is an interest that's coming from companies on the ground as we speak with them that we want to have more and more women and one of the major factors for this is also one is, of course, the inherent skills and what you traditionally possess. But the second is also with respect to unionising because there is a clear sort of message that's coming out to the manufacturing sector that women don't unionise as much as men do, at this point they are not doing it. So, you know, in order to actually I mean, it's not a great incentive, but in order to reduce the number of strikes and, you know, labour unionisation, there is an interest in hiring more and more women and having more and more diversity even on the shop floor. So, in such a scenario, when this is the headwind when it comes to employers, if they don't have a ready set of talent available to hire, then they will also be in a mode where they give up on trying to hire more and more women. When it comes to the mode of skill delivery, the problem in India is much more about how we skill, right? What is the mechanism that we use to deliver skill training? And that of course needs a reimagining. But in that, while we figure many of these solutions out and those innovative models start coming in, such as, for example, is being done in Ghaziabad where you actually have a tinkering lab that's being set up for the manufacturing sector in partnership with the industry association of that area in the engineering space, you can have government schemes which actually incentivise apprenticeships much more at this time. You do have an apprenticeship scheme by the Government of India, but very few companies are availing it because of limited funds and the limited size of apprenticeships available. So we can always re-imagine apprenticeships and really scale that up and make it much more genderfriendly, gender equality-friendly, and say that, you know, we are going to give you a greater incentive if you hire women apprentices as opposed to men. And that's a great way of saying that we want to have more and more women participating in the labour force. And here's a small incentive for employers to come in and train women on the job and the cost of that is borne partially by the government. So there is a lot that can be done with just a public incentive scheme where the delivery of skill training is not in the traditional sense, and then it puts the incentive on the employer to find women to avail of the scheme. So there are ways of working around it.

RB: [00:58:33] I think the point that resonates with me is to sort of find incentives that people have towards hiring more women in the workforce, which is more a way to further demand than increase supply. I always feel that the market or the supply side will respond to where there is the right financial incentive. You know, if we let know that women have jobs where they can come on time, there is a bus that picks them up and it pays them sort of ₹15,000 a month. There is going to be an automatic supply that's going to get created. So finding ways to look at incentives for companies to create those schemes, models and just the capacity percentage that they have to hit with women in the workforce, I think is important. And I mean, the other aspect that I know is being tried in other areas as well, just signalling at the leadership level, which is not only making a financial or an economic argument, which I think is important but also making the moral argument in this to say, are you signalling as an equal opportunity employer today? Because a lot of these companies that are running manufacturing plants are also now conglomerates and hence their group-level signalling translates down to manufacturing plants. And if you look at the Birlas, Adanis, and Tatas, these are large conglomerates that orchestrate a significant part of our

value chain, not just companies so which means if they establish norms in their respective plants and then scale it down to their supply chain, that signalling as a value, I think will also have a significant impact as well. And I think once some of this happens, the supply sort of organises itself is my feeling, because the challenge, as you rightly highlighted when you spoke, is that with skilling, the moral issue is still a question of are we preparing them for the industry in this industry? Acknowledge the preparation that we are making as well, right, from traditional ideas to short-term skilling programmes. The other aspect I want to build on from this leadership signalling is the fact that it's not just whether the women have skills, it's also whether the infrastructure in these locations is sufficient enough for women to work. I remember this time a colleague of mine and I went to a similar plant in Coimbatore. She couldn't find a ladies' toilet in the entire facility. You know, she finally had to use a gents' toilet. So this dichotomy saying that, yes, we want more women and is assuming that we are sort of invisible around the infrastructure we need for women to actually effectively work in a corporate environment, I'm guessing is also a challenge. But I'd love to hear your thoughts on that.

MN: [01:01:03] No, absolutely. I think this entire question of the infrastructure that is going to facilitate women's workforce participation is a very important one. So the first is basic toilets are just the basic facility. And in fact, there's a friend of mine, Devina Sengupta, who works with The LiveMint, and she actually did a full journalistic investigation. She found that even in urban areas, you have a large proportion of offices which share the women's toilet amongst each other. You know, so if they are in a building, there'll be one floor which will have a woman's toilet, just maybe the top floor or the bottom floor or something. And that will be the common women's toilet. And there will be a men's toilet on every floor. And this is a very common phenomenon in Delhi. So you can imagine how things are in other, maybe smaller locations. At factories, I can definitely tell you and share with you that it has happened to me as well, that I have not been able to find a ladies' toilet when I've gone for factory visits and to industrial areas. It's a huge, huge lacuna. And this is despite the fact that we've had the Swachh Bharat Mission and we've had such a huge focus on constructing toilets and especially focusing on women's sanitation. So I think the first lever when it comes to infrastructure is sanitation, infrastructure, toilets, availability of menstrual products in the toilets, you know, cleaning the toilet on time. So it's not only constructing the toilet but also operation and maintenance of that facility, which is always worse in women's toilets as compared to men's toilets, regardless of whether one is going to, you know, a topnotch commercial mall or establishment where an office may be based in an urban area or rural areas. This is the first one.

The second one is around creche facilities and I'm highlighting creche and not saying just care facilities because women are doing three times the amount of childcare work as men. This is evident in the data. Every day on average, women are spending 30 minutes on childcare and I mean of course this is much, much more in the case of women who are not in the labour force or who are nursing young children, etc. so they are spending a large proportion of their life on childcare, especially in the care of infants, which is much more intense and also young children. And for that, you need to have childcare facilities within your working establishment. They cannot you can't just leave your child at the mercy of some third-party facility. You need to be very sure that you trust the person you know, the service provider where you leave your child. And this is extremely important for urban women. I mean, even MNREGA actually advocates for creche facilities to be there at construction sites, but I have never seen it and I'm sure it's there in some of them. I'm only

speaking anecdotally, but we need to have a clear data collection to say how many MNREGA sites in India today actually have the creches that are mandatory, you know, and acknowledge that maybe they are not there and that and women are actually working so much more and participating so much more in the bigger activities, and yet they don't have access to creches, which means women who are nursing children or have younger children are probably not able to even take up MNREGA work. So we need to have a big push towards having creches. Let's first establish the toilets, establish the creches. These are two very important things.

The third is around safe mobility and transport to and from the workplace. So, you know, as you said, they need to have a bus to take them to the factory site and back. But that's an additional cost. Right? At the end of the day, if you had safe walking, cycling and public transport infrastructure to take women from their homes to the factory and bring them back, then the factory wouldn't need to arrange a bus service for them. So at the end of the day, we need more and more investment in public transport and that doesn't mean having just ladies' compartments, it means ensuring that, you know, there is a grievance redressal mechanism to report a complaint of sexual harassment if somebody doing that. It means that there are, you know, clear messages that are posted all over the metro or a bus or any other mode of transport that we have to say that sexual harassment is a zero-tolerance offence. And, you know, it goes against the social norms of that city or that village or that area where someone is travelling.

RB: [01:06:02] I am curious is there already data that tells us the extent of gaps in infrastructure today, be it in workplaces like you mentioned MNREGA? I'm guessing we can extend that to other sorts of facilities as well, data around mobility and so on. Is there available data today that can drive an informed conversation on these topics?

MN: [01:06:25] Not at all. These are I think these are really large data gaps for us to fill, especially around infrastructure. Because we don't have a systematic data collection of infrastructure at private establishments, at government construction sites. And, you know, even if you had that kind of reporting, it would only be on new projects, maybe on the dashboard. For example, Swachh Bharat was tracked in a methodical way. They had a proper dashboard to look at how many toilets were being built in each ward and, you know, just even below the block level, you know, in every village ward. So you could actually with a GPS map, look at how and where a new toilet was coming up. But you don't have that for the MNREGA creche facilities, right? So I think these are the areas where we need to collect more data and we are still waiting for the new sensors to be done. So mobility data were collected regularly in the census, but it's not being collected at this point as the census is delayed.

RB: [01:07:46] So I want to sort of move to a more solution lens. I think we've talked about the problems and throughout the conversation you've been highlighting areas that we need to focus on. I'd love to hear from you if you were to be making the decisions on improving women's labour, and workforce participation today. And you're asked to come up with three high-priority solutions that you think will shift the needle. And I know this is a systemic issue and point solutions don't help, but I'd love to still hear from you. What would you prioritise as core focus areas to work on based on all the data and analysis you've seen?

MN: [01:08:22] I think the first thing I think about is partnerships. As I said, there are two big groups of women that are currently in work, right? We have the women in the corporate sector and then the post-graduate women and the urban areas. And the second is the women who are in agriculture and agricultural wage labourers. So the first thing I would do is have more and more partnerships with the private sector to try and see how we can expand employment to a larger number of groups of women, whether it's through skill training, whether it's through supporting women's entrepreneurship, and whether it's through self-employment and providing women with more education. So at the end of the day, I would work with private sector employers to first create a demand for women's labour. The second aspect I would like to look at is definitely preferential procurement, which the government can do for women-led enterprises. So if you look at the preferential procurement norms today, there is a reservation of around 3%, for preferential procurement from women-led MSMEs. And I would probably say that, you know, let's raise that to 10% or 15% or 20%. Why can't we procure more as a government from women-led enterprises and, try to give more and more contracts and work to women-led enterprises that will create a steady demand for products from women-led MSMEs? And I think the third aspect that I would immediately start thinking about is how can we hire more and more women in PWDs these urban public works and rural public works and on the roles of government-led infrastructure projects so that you can immediately start having women coming in and working in a regularised environment with a salaried job, even if they are doing semi-skilled work.

So I think this is a way for bridging and, you know, trying to get those groups of women into the workforce which are currently absolutely not represented at all. These are very shortterm solutions I'm talking about, you know, those three major things that you would do. And then, of course, in the long term, as we've talked about it, in the long term to medium term, providing support to women-led MSMEs through access to finance, access to market access to digital solutions and technology and, you know, sort of mainstreaming digitisation and digital curriculums and schools, having more and more skill training in partnerships with employers. So, you know, these are all aspects that one can look at from a medium-term lens. And then of course, from the long-term lens, the data collection aspects we spoke about, but also building infrastructure, which is gender-sensitive, you know, whether it's built public spaces in our cities or whether it's public transport or whether it's energy, infrastructure, toilets, anything around city design which can facilitate the entry of women. And the last thing is around investing in care services and care infrastructure. So one is the creches point which I mentioned at employer premises. But apart from that, India needs to scale up its investments in the care economy, right now it's just 1% of the GDP. But looking at regularising the work of Anganwadi workers and ASHA workers who are all care workers and trying to recognise them as workers, giving them wages and improving the care infrastructure in rural and urban areas is very important.

RB: [01:12:08] Last part I wanted to touch upon. It just came up in a conversation today is the whole idea of 'digital'. You know, I think it is by far the most promising area where a lot of the structural challenges in terms of location, distance, and mobility can be addressed if we create a vibrant economy for women in digital. And through the conversation today, we've been talking about some of the things that can be done to enable it. One, I think you touched upon right in the beginning, just far more nuanced data on digital and women. It will be extremely valuable for us to understand usage, level of usage, what they do, how is it

rationed in any way and what are the barriers, etc. We've touched upon skill training and digital awareness and literacy around how we promote that at scale as a way to solve this as well. Are there other clear ideas that you have? Anything that your data informs you that we can use to be able to move that? Because that can be a significant lever in improving labour workforce participation?

MN: [01:13:12] Absolutely, we can do that. But I think the bigger problem with digital is that at this point, we are grappling with even the basics, what we *can* do. I mean, imagine a scenario where you have a woman entrepreneur who is based in Tier 2 or Tier 3 town. She is well-versed in using digital payments, so she has her entire digital payment architecture set up so that she can sell anywhere in India at least, or even abroad then she has a digital inventory management system, so she optimises her costs. When it comes to inventory management and accounting. For example, she has a nice Tally or even more advanced accounting software that she and her team are using. And then she also has a great presence on Amazon and Flipkart, and she has a great digital marketing team which does her optimal social media. And she also has a website. You know, so what I've just described here is a very, very ideal scenario, which I have also not hit at Nikore Associates. You know, I'm also struggling with my social media and my website and what have you, and how to manage my team digitally. So imagine this is the optimal level, right? Digital payments, digital marketing, digital inventory management, digital accounting and digital linkages and social media are what you need to run a digitally functional enterprise as a person. And if a woman is able to do that, she can really unlock so many efficiencies, right? And women's presence in these marketplaces and digital marketplaces and digital payments and designing fintech solutions are just so low. So if you don't have women designing those solutions, then you automatically going to create a gender bias from the word go. And then, as we said, you know, hardly any digital natives. So I think there's a huge opportunity here for involving more and more women in designing solutions in the digital marketplaces, in the digital payments industry, in the digital marketing industries and in fintech, and bringing women into these industries so that you can upscale and create more and more, especially women entrepreneurs who use these digital solutions.

RB: [01:15:46] And you're right that there is inherent blindness in a lot of what we do when it comes to gender, which we don't even recognise. A colleague of mine recently was talking to me about the size of the phones and said almost every phone is today sized for the man's hand, you know, and how does that impact usage and hence how does it impact dexterity and so on. And I think a lot of times when I'm in conversations like this, I'm just hit by just the blindness that all of us carry. And as you rightly said, and I think even when you talk about the PWD, I felt part of the value is immediate and short term, which is they get jobs. A lens to some of the problems that we are solving helps us think about this problem more holistically. And having women at all levels just helps us and forces us to keep that lens to the problems that we solve. And it's very true. I know we've spoken for a lot and we've covered a fair distance in terms of both the issues and solutions. I just wanted to have a question that I often end with, which is where can philanthropy play a role in this entire conversation? Because I always believe there are things that philanthropy can do and it cannot, and there are things that it shouldn't be doing which actually can create perverse incentives. And I think through the conversation today, you've highlighted some, but I wanted to know if you had any initial thoughts on what can philanthropy in some sense do, to be

able to accelerate the progress that we can create around labour workforce participation of women.

MN: [01:17:17] I think the first thing that they can do is start measuring how much they are already doing. You know, and I think when we talked about data, the Ministry of Commerce and Industry and also Corporate Affairs are both now coming out with data on where philanthropy is contributing, how much is being spent and what all it's being spent on. So I think we need a lot more transparency when it comes to philanthropy overall on how much they are doing for gender equality. And of course, they may want to do it for groups other than women. So but I won't comment on that because that's not a subject for today. But we're trying to see how much they can place a gender lens on their existing portfolio of investments will help them also track that, you know, how much of their investment in social projects is gender-sensitive. So I think that's step one of where they can begin. But the second aspect is really looking at the gender impacts of their projects. Because sometimes what happens is there are inadvertent adverse impacts of projects which are not seen at the start. So it can really help to do a gender impact analysis and an assessment and to see what will happen if I finance this project, will it actually help women? How much will it help women, and how much could and could it create, you know, chasms in society or could it have an adverse impact on gender relations at all? So I think that's really an approach thing which really should become standard and these things should be done in government as well. But at least philanthropists can do it because their investments are, of course, smaller than government investments and more focused and micro at that stage. And therefore it becomes easier to do this kind of analysis.

And the third aspect is around what kind of projects they are supporting and whether can they bring a gender lens to that project. So if you're doing an education project, can you somewhere say that you know, we will provide some incentives for or some scholarships for girls students. You're building a school, but can you also make sure that you're providing incentives for girls and students and that you're building a school? Can you make sure that the girl's washrooms are maintained, not only built. I'm sure they are building them, but you also look at the maintenance of it. And then what are you doing for the teachers who are coming to your schools? Because that's women. So are you building a creche in your school for the teachers who are coming and teaching there? So you don't have that kind of a holistic sense even in their existing projects.

Apart from that, can they support innovative projects around gender? I mean, because that's really where we can experiment, isn't it, with government financing, it's taxpayers' money. We may not have the room to experiment and innovate. But with philanthropic projects, can they go in and experiment. I think Rohini Nilekani and the Nilekani foundation have done such a great job with engaging men and boys being their main sort of messaging around gender equality, and they've come out with, you know, whether it comes to publications or projects around engaging men and boys when it comes to schools and really intervening there and working with boys and schools on their attitude towards girls. So they are trying something which is, you know, in the education space itself, but it is something very innovative. Similarly, we can have so many more innovative projects around gender at the school level, at the college level for skill training, you know, which can be supported by the philanthropic sector. So I think keeping that eye open for innovation is something that I would expect from a philanthropic foundation as opposed to the government.

RB: [01:21:19] Absolutely. And the good news is a lot of this is starting today, you know, the gender lens to some of the issues we are solving across education, agriculture, health, etc., is a lot more prominent today than even a few years ago. And the appetite for innovation in philanthropy is growing and there is much more interest in trying ideas that have a high chance of failure, even if it helps us learn what doesn't work. I think that's becoming common as well. But it's good to reiterate some of these things again because this is really where I truly believe and I agree with you, that philanthropy can add the most value. This has been a fascinating conversation. It's always a joy to talk to people who've looked at subjects very deeply, understood the nuances of it, and are able to bring an informed view on, you know, areas where we might have a broader sense of the challenge but not as specific and nuanced as one might need to. Thank you so much for sharing your time and your insights with us today.

MN: [01:22:14] Thank you so much for having me. I really enjoyed this conversation. It was so different from having a standard shouting match on a television debate. Here we could actually debate the ideas rather than the ideologies. So thank you so much for that.

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