Equiverse Conference '25

Start the Ripple

Power. Pixel. Parity.

Equity in the Age of Automation

Conference Report

talent nomics

Restoring the Equiverse

Official Pre-Summit Event of

AI IMPACT SUMMIT भारत 2026 INDIA

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About TalentNomics India (TNI)
TalentNomics India is a non-profit organisation working towards building a more sustainable world by creating a gender-equal universe - an Equiverse. We envision Impactful and Influential Women in Leadership Roles, who have Equal representation as well as Equal Voice, across sectors in Asia. We are dedicated to taking actions that will help grow the pool of women leaders and have adopted a holistic and integrated approach for creating an ecosystem that promotes and supports women to succeed and lead organizations across all sectors of the economy.

We see ourselves as influential change agents to support and guide women on their professional journey. We also conduct original research as well as provide a platform to showcase innovative approaches, share and learn from best practices as well as facilitate thought-provoking discussions to influence and lead the journey towards gender parity at leadership levels.

Contents

Executive Summary

TalentNomics India's 10th Annual Leadership Conference brought together 24 global leaders and 220 participants (55% male and 45% female) to explore AI's dual capacity to both amplify gender inequity and enable parity. Under the themes of Power (tech's influence), Pixel (data/algorithm biases), and Parity (conscious/intentional design), sessions dissected AI's impact on women's work, wealth, and well-being, aiming to restore the "Equiverse" where gender equity is the norm.

The Following Key Insights emerged from the conference:

- **The Mirror Effect:** AI is rapidly making inroads into all aspects of our lives. The conference underscored that AI is not inherently neutral; it functions as a digital mirror reflecting human flaws and biases in all fields. Skewed data (80-90% male), proxy discrimination, Western/English dominance, etc, amplify exclusion of women in the workplace, and their access to finance, health and well-being.
- **The Great Equaliser:** However, AI can be a powerful equaliser when designed with gender equity in mind, helping bridge systemic gender gaps in work, wealth and wellbeing.
    - **It can reduce/eliminate the current gender disparities** in hiring, promotions, caregiving, healthcare, finance, entrepreneurship, and wealth creation.
    - **It can free time by automating routine tasks and providing low-cost digital support**—telemedicine triage, home diagnostics, or caregiving guidance in local languages—so women who shoulder disproportionate unpaid work can access services without leaving home.
    - **In physical and mental health**, AI tools can expand access to information, early screening, and referrals in underserved areas, especially for women who delay seeking care or face stigma.
    - **In finance**, AI-driven credit scoring and digital banking can look beyond formal collateral and salaried histories to recognise alternative data, improving women's access to loans, savings products, and insurance.
    - **For entrepreneurship and jobs**, AI can match women to flexible work and markets, personalise skilling pathways, and reduce bias in hiring and procurement when fairness checks are enforced.
- **Scalable Models for Change Show the Way Forward:** Several models presented at the conference showcased AI's ability to build scalable solutions that can address age-old gender barriers and women's everyday challenges. Combined, these uses help women convert time and effort into income, assets, and decision-making power, turning technology into a lever for both economic and social empowerment rather than a new layer of exclusion:
    - CureBay's model for rural healthcare
    - U4RAD for gender inclusive urban diagnostics
    - Financial co-pilots bridging wealth gaps
    - Data annotation by Karya
    - Caregiver Saathi's care-matching platform
    - Mannkaa's AI-based mental health platform
- **The Whole Ecosystem Must Shoulder Responsibility for Building Inclusive AI:** Several recommendations were brought out for making AI gender inclusive, enabled by composite governance in Technology, Policy and User experience:
    - **Tech Builders:** Ensure data diversity by ensuring that more women are engaged both in building the AI tools and in decision-making for tech, providing ethics oversight, conducting equal-error audits, developing Indic-language tools, and co-operatives.
    - **Workplaces:** Conduct task audits, result audits to ensure women are not disadvantaged, plan for intentional reskilling, sponsor women, and demand fair tech.
    - **Policy:** Develop a National gender framework for AI (audits, skilling quotas, company-level mandates), blend EU ethics/US innovation; sovereign Indian AI for Global South voice.
    - **Women:** Build Curiosity, Capability, Confidence and Commitment to remain relevant and also thrive in the AI era.
    - **Individuals/Society:** Audit biases, amplify women's voice and perspective, use feedback loops, "vote with feet."

1. Introduction

Gender Inequalities in India continue to persist across multiple dimensions, hindering women's growth and agency (Figure 1).

Gender Inequality in India: The Numbers Behind the Gap

Work & Economy	• **40% women** in the labour force vs 76% men • Women contribute just 18% of GDP • **Own ≤20% of wealth** & assets
Power & Leadership	• **15% women representation** in Parliament & State Assemblies • **~30% of CXO positions** in corporates
Tech & Future Jobs	• Women are **only 27% of India's tech workforce** • Persistent gaps in STEM & digital roles
Time & Care Burden	• Women: 4.5–5 hrs/day unpaid care work • Men: ~1.5 hrs/day • **Women do 3–6× more unpaid work**
Structural Barriers	• **Safety** & mobility constraints • Occupational segregation • **Maternity penalties** & workplace bias • **Lower bargaining power** in labour markets

Automation and Artificial Intelligence (AI), without conscious steering, newer technologies can accentuate existing biases and also reduce the benefits available for women. As AI integrates into every sector, it presents a paradox - offering unparalleled opportunities for productivity, service delivery and job creation, while also raising concerns about job displacement, inequality, skills gaps, and worker protection. In India, the Artificial Intelligence (AI) market has a projected value of over US $17 billion by 2027[1]. Estimates suggest that data and AI together could add US$ 450–500 billion to India's GDP by 2025. India has a large installed talent base, with 420,000 employees working in AI job functions and the highest skills penetration, with three times more AI-skilled talent than other countries.

However, the rise of AI is not without its casualties. Roles defined by repetitive, rules-based tasks—such as routine data entry, basic coding, and back-office operations—face the very real threat of displacement or downgrading. The transition risks widening the existing inequality gap. By automating the kinds of routine, lower-paid roles where women are concentrated and by embedding historical discrimination into algorithmic systems. Examples include hiring algorithms that prefer men, voice assistants with female tones of servitude, or image generators reinforcing stereotypes like depicting females as nurses and men as professors.

It is therefore imperative to understand the gendered consequences of the AI revolution and consciously embed solutions that will ensure that AI helps in reducing gender gaps, so that innovation does not become exclusionary.

[1] report by Boston Consulting Group (BCG) and the National Association of Software and Service Companies (NASSCOM)
https://indiaai.gov.in/news/nasscom-bcg-report-says-india-s-ai-market-is-expected-to-touch-17-billion-usd-by-2027

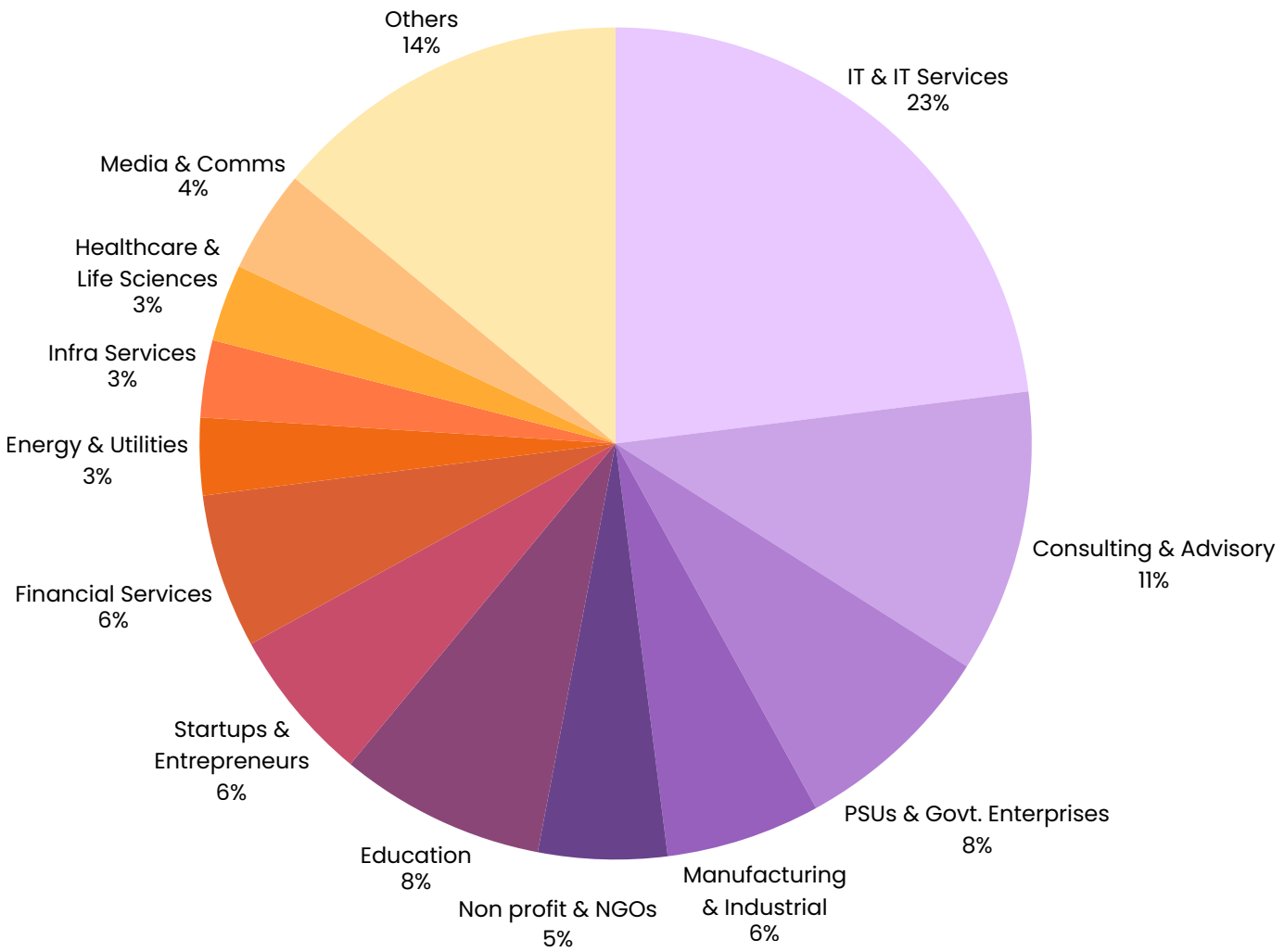
In 2021, TalentNomics India introduced the concept of the "Equiverse"—a vision of a world where gender equity is the default, not the exception. Over the last five years, our annual conferences have systematically probed the four pillars of this universe: Work, Wealth, Well-being, and Welfare.

This year's mandate of **TalentNomics India's 10th Annual Global Conference** was to mainstream gender into Automation and AI, which is extremely vital for ensuring a gender equitable Future of Work. The Conference **"Power. Pixel. Parity. - Equity in the Age of Automation"** was held in New Delhi on November 21st, 2025. The deliberations encompassed all three parts of the theme:

- **Power,** because technology is today's most potent form of influence and must be used intentionally to bridge the gender gap;
- **Pixel,** because AI is built on data, algorithms, and digital patterns based on our perceptions and aspirations that contain gaps and biases that need addressing; and
- **Parity,** an essential component of building a sustainable world, but it must be designed consciously.

The conference brought together 24 Global Leaders as speakers and panellists. It was attended by about 220 participants, of whom 55% were men and 45% were women. The speakers and panellists included stalwarts from India's technology and corporate ecosystem, policy influencers, change makers, and advocates for shaping a more inclusive and equitable future of the world.

Figure 2: Profile of Conference Participants



"TalentNomics India's mission remains to restore the Equiverse. To achieve this, we must recognise AI's immense potential to build a more gender-equitable world. Given how pervasive AI has become in our lives, discussing how AI can propel us toward equity is critical".

– Ipsita Kathuria

The conference was divided into six panel discussions and 3 keynote addresses.

Opening Remarks	Ipsita Kathuria opened with TalentNomics' progress and laid out the theme of the conference.
Opening Guest of Honor Address	CP Gurnani positioned AI as pervasive like electricity – Tools and technology are amplifiers - but it becomes transformative only when guided by human intention, curiosity and purpose.
Keynote Address	Manoj Chugh emphasised that as AI becomes the operating system of our world, equity must be designed into its code - by widening who builds it and whose realities it reflects.
Session 1: Work Rebooted - Breaking the Digital Ceiling	Lata Singh, Jagdish Mitra, Shalaka Verma and Archana Hingorani addressed gender wealth gaps, with AI's role in shifting women from savers to investors. How digital platforms can simplify planning, leveraging women's goal-oriented investing style. They discussed government initiatives that boost inclusion, emotional independence, women's financial agency and privacy concerns.
Session 2: Code to Capital - Powering Equity in Prosperity	Soumya Rajan and Anita George emphasised women's financial independence through AI co-pilots, easing investments despite biases and low literacy. Women invest research-driven with diverse portfolios; emotional independence underpins empowerment as they shape India's wealth landscape.
Session 3a: Beyond the Grid - AI & the Future of Rural Healthcare	Jyotsna Krishnan and Priyadarshi Mohapatra highlighted rural households' demand for paid healthcare via hybrid clinics, AI analytics, and women community champions. CureBay's model uses female-majority AI teams for bias-free preventive care, partnering government for screenings in dermatology/TB amid norms and doctor shortages.
Session 3b: Rebalancing Care - AI & the Future of Urban Wellbeing	Shilpa Ajwani, Bhavana Issar, Partha Dey and Dr Dev Brar discussed gendered caregiving burdens, AI diagnostics (like U4RAD's home X-rays), and mental health triaging. They highlighted barriers that include stereotypes, late health-seeking by women, complex interfaces; solutions demand native languages, lack of male involvement, and unbalanced care.
Special Address	Suparna Mitra's 4C framework (Curiosity, Capability, Confidence, and Commitment) urged women to thrive in tech via role models and support. She highlighted that AI reflects biases but requires ethical oversight; women in STEM ensure human-centred solutions amid uncertainties.
Session 4: Unbiased by Design - Nothing About Us Without Us	Kiran Chabbra, Uma Rani, Renu Menon and Arjun Venkatraman stressed AI mirroring human biases via proxies despite "blind" governance. They recommended mandating equal error rates, diverse boards, women annotators, data cooperatives and corporate audits that blend tech/ethics upfront.
Session 5: Governance in a Race - Building Guardrails for Equity	Aneesh Patnaik, Ratnesh Jha, L. Venkata Subramaniam and Sunaina Kumar deliberated on moderated AI policy gaps and policy recommendations, UN voluntary reporting, and think tanks' advocating, and non-negotiables like Indian AI sovereignty, national gender frameworks, and internal bias elimination. They discussed country examples contrasting US anti-DEI vs. EU/Canada ethics.

The following sections summarise the key thematic outcomes of the conference to understand how AI can enable or derail women's work, wealth, and wellbeing.

2. AI's Impact on Women's Work, Wealth and Well-being

AI can be a powerful equaliser when designed with gender equity in mind, helping bridge women's systemic gaps in caregiving, healthcare, finance, entrepreneurship, and wealth creation. These uses can help in turning technology into a lever for both economic and social empowerment rather than a new layer of exclusion.

2.1. Work - Impact of AI on Workplace Gender Gaps and Women's Labour Force Participation

It is widely noted that AI is transforming the world of work, but its impacts are not gender-neutral. Automation threatens jobs in sectors where women are overrepresented, while new opportunities in digital and tech economies remain male-dominated.

Panellists agreed that AI is expected to change the task mix within most occupations rather than simply eliminate entire job categories, automating some tasks, augmenting others, and creating new ones. In India, major impacts are anticipated in IT/ITeS, financial services, telecom, retail, healthcare, education, logistics, and government services, with customer support, software development, document processing, diagnostics, and data analysis particularly affected. By 2030, over 30% of roles could be reshaped, with women disproportionately impacted because they are concentrated in routine and vulnerable tasks.

Every role—from leadership to entry-level—is being reshaped, but the burden on women is heavier. Globally and in India, AI is most rapidly transforming administrative, customer service, and repetitive cognitive work where women are over-represented, including at the "bottom of the pyramid" in agriculture and informal and rural work, not just white-collar offices. In Indian IT, for example, women make up roughly one-third of the workforce yet perform the majority of highly automatable tasks, and task-based analysis shows that generic job labels like "admin" can conceal a dense cluster of subtasks that are especially vulnerable to automation.

"It feels like women are disadvantaged because those are the jobs predominantly held by women, and many women entered the industry as secondary breadwinners. We never claimed our stake in the jobs at the top of the pyramid, and hence it feels like we are being biased against and unevenly disturbed"

– Shalaka Verma

This disruption carries real risks of displacement, but it also creates opportunities for time savings and movement into higher-value work if women can proactively re-skill and pivot. The central challenge is ensuring AI-driven productivity gains translate into better-quality jobs, fair wages, and inclusive opportunities, rather than a stark divide between a small AI-skilled elite and a large, precarious workforce. That requires deliberate investment in digital and AI skills, lifelong learning, strong social protection, and robust governance frameworks—because technology alone does not guarantee a more equitable workplace.

AI can be steered toward more inclusive, opportunity-creating workplaces for women if organisations and individuals act deliberately on jobs, skills, leadership, metrics, and culture. The Conference discussions stressed that the challenge is not just to "protect" existing roles, but to grow an expanding pie of high-quality, tech-enabled work in which women can lead and thrive.

1. Create new and better jobs for women

- Shift from a zero-sum mindset ("who loses jobs?") to an expanding-pie view that asks where AI is creating new value and roles, especially in agri-tech, food systems, healthcare, financial inclusion and e-commerce – sectors that will inevitably grow in a population-rich country like India.
- Treat AI as a way to move women into higher-end, higher-value work, not just to preserve lower-end tasks. This can happen if AI is used to complement human judgment and empathy in people-facing roles rather than replace them.

"For me, the way you describe the 'pull' is like a sling - you pull back to go further. Let us accept that there is a risk to jobs, but ask how we prepare ourselves to move into higher-end roles, rather than only looking at lower-end jobs."

– Lata Singh

2. Make reskilling task-based and proactive

- Use task-based role mapping to identify which tasks in each job will be automated, augmented or newly created, and then design clear transition pathways – for instance, in a telecom company, network engineers were given a timed choice to reskill or exit.
- Apply this approach with special focus on women workers, who may face higher displacement risks and greater social fallout, combining technical upskilling with support for time, mobility and care constraints.

3. Embed leadership accountability and better metrics

- Place responsibility for AI, equity and diversity at the top. CEOs, founders, boards and investors must be held accountable for using AI as a co-worker to grow the business and improve inclusion, not just cut costs.
- Redesign metrics so organisations measure whether AI-enabled workplaces are genuinely equitable. Access to opportunities, voice and agency should be measured rather than only counting headcount, cost-efficiency or surface-level diversity numbers.

"The responsibility lies across all of us, especially organisations, unless you make the CEO, founder, and next level accountable by showing this is what you need to do for better business growth, and this is a key metric for business growth. This will not change otherwise."

– Jagdish Mitra

4. Use diversity and culture as core levers

- Build diverse teams at every point in the AI pipeline, from builders, users, to maintainers—so that biased data, skewed success criteria and harmful use-cases are more likely to be challenged and corrected.
- Avoid hiring for "diversity" and then forcing women and other underrepresented groups to conform to a single, biased model of success. It is important to preserve the difference, rather than cloning existing profiles, or else AI will simply reproduce the same exclusions.

5. Support continuous learning and shared intent

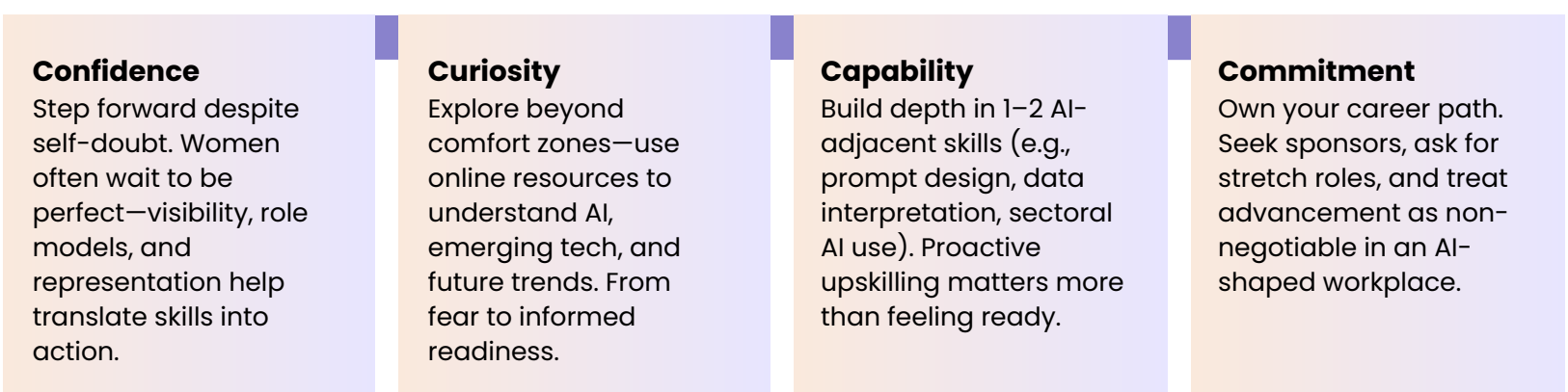
Encourage individuals, especially women, to assume disruption and keep reporting —choosing a clear learning path in one of three domains: building AI, using AI in domain roles, or maintaining and servicing AI systems.

Pair women-focused skilling with parallel efforts to change men's attitudes and norms —so that gender diversity is seen as a shared project, not a women-only responsibility. This will also help change the biases in male mindsets.

6. Encourage women to take conscious actions – Thrive in an AI-dominated world of work

Women need to protect themselves from AI's negative impact and seize the opportunity to grow in the AI age. Even women who are hit by layoffs can claim newer roles via reskilling, focusing on in-demand abilities over pyramid-top jobs. Workers of all ages need to map and reinvent their daily activities rather than cling to outdated roles.

Figure 3. The 4C Framework: For Women to Thrive in the AI Age[2]



[2] Suggested by Suparna Mitra

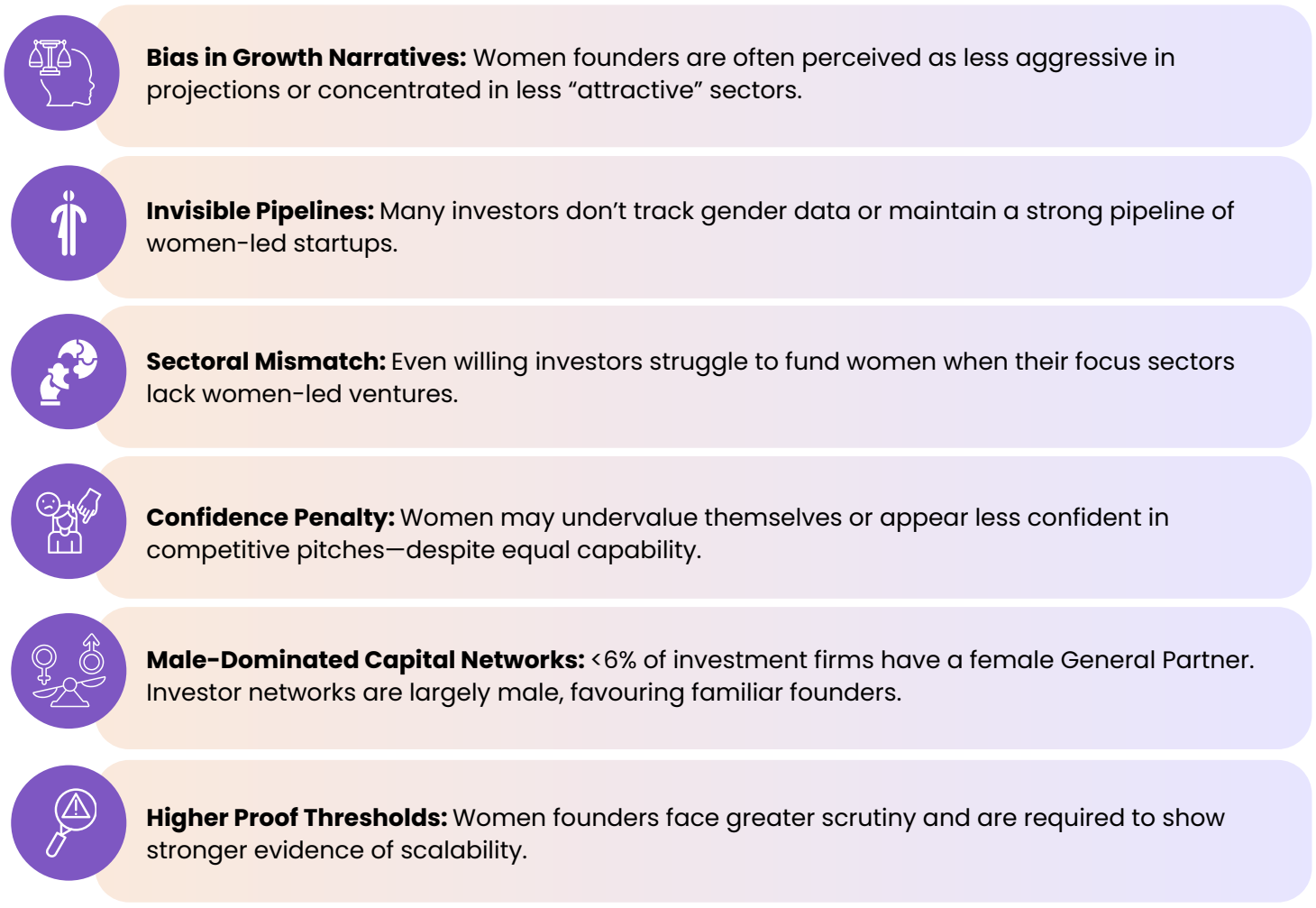
2.2 Wealth – Women's entrepreneurship, wealth and financial inclusion

AI has the potential to support women's financial independence, savings, and asset-building, and AI-driven financial tools can impact gender disparity in wealth. However, there are risks of bias in financial algorithms, and it must be consciously ensured that women benefit equally.

AI's role in enabling Female Entrepreneurship

Women-led AI startups are underfunded[1]. Female-only founding teams receive a minuscule share of venture capital (about 2.3%), while all-male teams capture the overwhelming majority[2]. The biases operate both structurally (primary-caregiver expectations, sector focus of funds) and implicitly (how women are spoken to or evaluated in rooms, being treated as "the lady in the room" rather than as leaders). There are several reasons for these biases (Figure 4)[3] –

Figure 4: Why Women-Founded Startups Remain Underfunded



"There are women-led startups, but women are not founding companies in every sector. Each fund manager has a different investment thesis. Perhaps I am not oriented toward the sectors where most women founders operate. Even if I apply the same lens and say that every time we evaluate a company, let's find a woman leading one in that sector, I may not achieve that combination. So, while that may be my desire, the available sample of candidates may not include that component."

– Archana Hingorani

Several guardrails and expectations for women-led startups were discussed by the conference panellists:

- Ensure women are seen and treated simply as leaders, not as a separate category needing a lower bar or tokenism.
- Women founders should be evaluated with the same "equal horsepower" lens as men—no dilution of performance expectations, but also no bias in interpretation of their style or choices.

[3] Insights from Kalaari Capital's report "Wired for Impact: Women in Ind(AI) https://cxxo.kalaari.com/wired-for-impact-women-in-ind-ai/
[4] Reported by conference participant
[5] Collated from Conference participants and Kalari State of Female Entrepreneurship In India Report https://cxxo.kalaari.com/state-of-female-entrepreneurship-2024-report/

"It all comes down to intent, but also the fact that you cannot have diversity standalone. That is not the benchmark or metric to look at alone. It is not a CSR activity. We all look at organisations claiming sustainability, but actual sustainability is how it is built into every process."

– Lata Singh

- All-women teams for the sake of optics can create reverse bias; whereas mixed-gender founding teams (cited 14.1% of funding) were seen as often the strongest combination.

- Diversity, gender parity, environment, and governance must be built into processes from day one, not added later as CSR or a "nice-to-have." Early adoption of sustainability and gender parity metrics significantly improves long-term profitability and organisational health. Investors can drive this by attaching criteria to capital (e.g., asking even early-stage startups about male–female ratios and ESG practices) and by showcasing concrete examples where diverse teams delivered better growth.

"VCs and leaders can showcase examples—here are four that worked in larger corporates—it gives startups outcomes and results. Outcomes and results define actions way more than what I call "gyan." If you do not show three examples, people will not join."

– Jagdish Mitra

AI's role in bridging the gender wealth gap

Women accumulate less wealth than men because they face both structural barriers in earnings and asset access, and behavioural constraints around confidence, literacy, and investing habits. AI can help narrow this gap by personalising advice, reducing information and time costs, exposing institutional bias, and supporting women as investors, entrepreneurs, and decision-makers.

Figure 5. Structural drivers of the gender wealth gap :

Earnings Gap & Career Breaks: Women earn 20–25% less for similar work, Care-related breaks reduce lifetime savings, pensions, and asset growth.

Unequal Asset Access: Lower property ownership and credit access, Higher presence in informal work with limited retirement benefits.

Hidden Inequality in Data: Wealth measured at the household level masks who actually controls assets.

From Saving to Investing Gap: Women save diligently but invest less. They often park Money in low-risk, low-return instruments.

Financial Literacy & Confidence Gap: Lower financial confidence—even with similar knowledge. Fear of mistakes delays investing and retirement planning

Social Norms in Financial Decisions: Men are seen as default decision-makers. Women are excluded from key conversations with banks & advisors.

Risk-Aware, Not Risk-Averse: Women research more and prefer diversified, goal-based portfolios. Over-caution can delay the first investment step.

Several suggestions were brought out by panellists to show how AI can help bridge the gender wealth gap:

1. AI as a personal co-pilot for investing

An AI wealth co-pilot can rapidly analyse income, expenses, equity stakes, and scenarios to design a tailored portfolio, dramatically reducing anxiety and decision time. More broadly, AI can:

- Automate diagnosis and planning by ingesting bank statements, tax records, and goals. AI can propose asset allocations, simulate scenarios (like different exit stakes, SIP amounts), and update plans in real time, making complex planning accessible to time-pressed women.
- Enable low-ticket, goal-based entry. Robo-advisors and investment apps now allow very small SIPs with AI-driven goal planners, letting early-career women start small but start nevertheless, while building the investing habit.
- Provide judgement-free learning spaces. Chat-based tools in local languages let women ask basic questions (like what is a mutual fund, SIP, risk, or diversification) privately and repeatedly, addressing the literacy and confidence barriers.

2. Reducing time and cognitive load

- AI turns the phone into a portable wealth assistant that can nudge, remind, and summarise options, critical for women juggling paid work, unpaid care, and limited bandwidth to meet advisors in person.
- Provide actionable nudges and not just abstract advice. Goal-based AI apps can translate life priorities (children's education, parents' care, retirement) into monthly amounts, product choices, and step-by-step tasks, lowering the cognitive barrier to "first steps."

3. Strengthening women-led enterprises

- For women entrepreneurs, simple AI tools can automate bookkeeping, cash-flow forecasting, and receivables tracking, generating clean statements that improve bankability and investor readiness.
- AI can simulate funding scenarios (debt vs equity, ticket sizes, tenors), helping women founders evaluate dilution, repayment risks, and long-term wealth outcomes more systematically.

4. Exposing and correcting institutional bias

- AI applied to banks' and funds' historical data can reveal patterns where women borrowers with similar risk profiles receive smaller loans, worse terms, or more rejections, creating pressure to redesign products and processes.
- Provide gender-disaggregated dashboards for leaders. If Boards see gender-disaggregated data on who receives capital, who sits on cap tables, and who benefits from products, it becomes harder to ignore disparities. AI can also update dashboards in real time and model the portfolio and social impacts of shifting capital toward women-led firms.

5. Women can empower themselves with AI tools to become principals, not dependents

AI-enabled pre-meeting preparation and "AI literacy". Before meetings with lawyers or wealth managers, women can use AI tools to familiarise themselves with terminology, options, and trade-offs, enabling them to participate as informed principals rather than passive attendees.

"AI is incredibly powerful. For women, it can unlock many cobwebs in the mind. - How, by using AI as a co-pilot, you can free up time and reduce anxiety while making better decisions."

– Soumya Rajan

6. Peer and community platforms

AI-moderated learning circles or communities (like Waterfield's HERitage model augmented with digital tools) can create spaces where women share questions and experiences, compounding the confidence effect.

However, AI can mislead if incentives are opaque or tools are biased. Bridging the gender wealth gap requires guardrails that ensure AI narrows, not widens, the gap:

- Transparent business models and conflict-of-interest disclosures in robo-advisors.
- Inclusive design (languages, literacy levels, cultural context) so that tools work for diverse women, not only urban elites.
- Use AI only as a copilot and must be combined with human advice from trusted advisors, peer circles, and women in leadership.
- Along with financial literacy, we now also need "AI literacy", which would entail an understanding of what these tools can and cannot do, and where conflicts of interest might lie.

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- **Use AI only as a copilot** and must be combined with human advice from trusted advisors, peer circles, and women in leadership.
- Along with **financial literacy**, we now also need "AI literacy", which would entail an understanding of what these tools can and cannot do, and where conflicts of interest might lie.

"AI is a tool. Whether it widens or narrows the gender wealth gap depends on how intentionally we, as women and allies, choose to use it."

– Anita George

AI's Role in Deepening and Solving Gender Biases in Financial Inclusion

"We build systems on AI—a mirror of the world as it is, using historical data. But we must compel organisations to seize the digital pencil and redesign the future."

– Kiran Chhabra

Financial metrics reveal stark exclusion as women's loan applications are 15% less likely to be approved. AI perpetuates this by training on skewed historical data (like 10,000 male vs. 1,000 female borrowers over 20 years), concluding men are "safer" risks and denying women credit, which further erodes their histories and biases future models.

Key Biases Amplified by AI in Finance

- **Proxy discrimination:** "Gender-blind" governance removing checkboxes fails as AI infers gender from proxies like occupation, address, or marital status, leading to disproportionate rejections. Overall, the 90% accuracy of AI models masks disparities (95% for men, 60% for women), hiding wrongful denials of qualified women.
- **Skewed training data:** Datasets overwhelmingly male-dominated (80-90%) ignore women's unpaid care burdens and fragmented informal work, deeming them "unmotivated" via 9-5 models.
- **Western/English dominance in LLMs:** Trained on non-local data lacking nuance, these exacerbate linguistic/cultural divides, as English proficiency correlates with male, educated, urban profiles; women face shared phone ownership, limiting digital voice.
- **Rushed deployment risks:** Urgency in customer service/credit decisioning skips safeguards, automating manual biases without addressing data flaws.

"With urgency everywhere—AI everywhere—deploying solutions is prevalent... Common use cases like customer service and credit decisioning turned AI from manual processes."

– Renu Menon

AI can automate access to credit/jobs for informal women workers, but only if "unbiased by design"—flagging biases, balancing data, and ensuring equal error rates. Following structured solutions can be deployed to address that:

1. Mandatory Pre-Deployment Processes

- Outcome over code testing. Traditional functional checks use skewed benchmarks. It is necessary to create new ones, verifying fairness/equal error rates across genders.
- AI-specific audits: Make bias detection, alignment, explainability, and data lineage non-negotiable, like security.
- Preventive frameworks: Embed human-centric audits/guardrails in architecture from design, evolving with scale.
- Broader recommendations: Raise operational risk awareness, shift from reactive fixes to proactive consulting, standardise bias mitigation industry-wide.

2. Data Collection, Sovereignty, and Incentives

"Who collects determines what is worth measuring... Value generated [from Indians annotating for Daimler/BMW], but returns never reach the economy or data subject."

– Uma Rani

- **Contextual metadata:** Beyond checkboxes, it is important to capture unpaid burdens to avoid "less committed" misreads, as Big tech/NGOs/governments overlook women's multitasking (paid and unpaid care/home manufacturing).
- **Data balancing:** Weight underrepresented women's data heavily or collect for 50/50 parity; avoid "delusional" 80% male training.
- **Extractor bias:** Push firms to understand diverse data, unlocking jobs/credit. Otherwise, male-dominated firms apply rigid models, mislabelling productivity gaps.

"I think India has a little bit of an advantage in the sense that we have the DPI ecosystem, we have Aadhaar, and we have UPI. Some of these things are much cheaper for us. KYCs cost one-tenth of what to rest of the world. So I feel like those are things that might help bring a little bit of rationality to how data is treated."

– Arjun Venkatraman

3. Active Governance Over Checkbox Compliance

- **Fairness mandate:** Regulators must enforce impact testing mandates for equal error rates or no launch. Biases should be fixed upfront, not fined later.
- **Cash in on India's DPI advantage:** Aadhaar/UPI cut KYC costs to 1/10th globally; DPDP rules, aggregators enable rational data treatment.

4. Operationalise Community Data Rights – there are no robust systems yet but concepts like micro-royalties (per-use payments) or cooperatives (like Karya in Nandurbar tribal languages) lack technical/legal execution for asymmetrical communities. Early DPI/DPDP foundations offer promise for sustainable ownership.

Karya: A Model for Using Gender-Intentional AI Data

The Gates Foundation partnered with Karya to engage 20,000–30,000 women from low-resource rural communities across six Indian languages (covering 75% of India's population and 900M+ speakers) for paid data annotation, proving that lived experiences enhance AI ground-truthing and reduce biases. Karya is building the largest gender-intentional AI corpora in Indic languages, generating bias-specific speech data to create a tool flagging biased sentences in AI datasets.

2.3 AI's Impact on Women's Wellbeing

Care work — from raising children to supporting the elderly — remains disproportionately unpaid and carried out by women. Housework, too, is still predominantly a woman's domain. Meanwhile, rising stress, burnout, and mental health challenges cut across workplaces and homes. AI and automation present a chance to redistribute unpaid labour, create better work-life balance, and promote wellbeing — but only if designed with dignity and inclusion at the core.

AI for Enabling Women's Unpaid Care Work

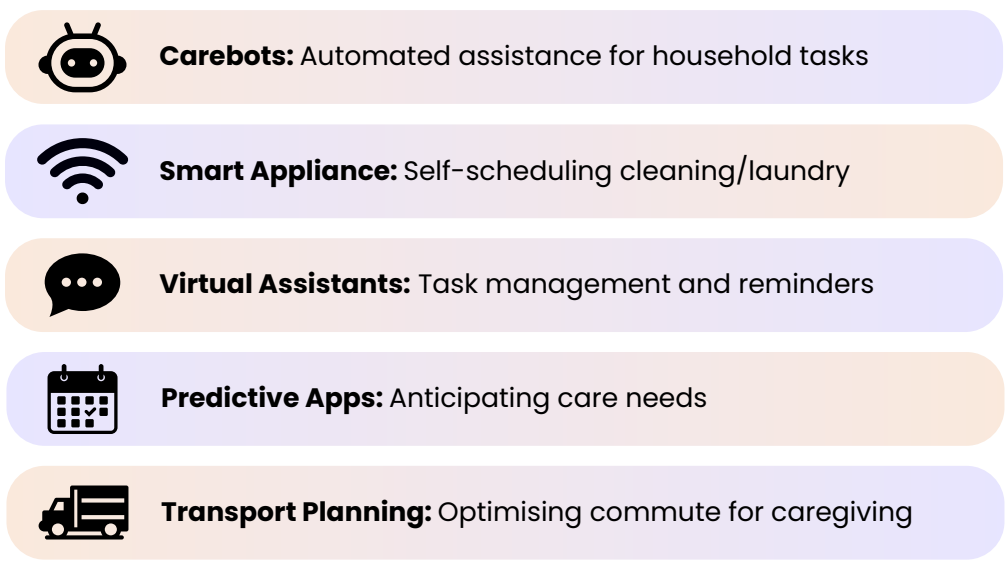
Biases and gendered norms in care work stem from stereotypes that position women as default caregivers, leading to disproportionate unpaid labour burdens that hinder their economic participation. Women/girls do 3.26 billion hours of unpaid care daily in India, 10x more than men. Caregiving is framed as "women's work"—mothers are universally named as caregivers, with no neutral Indian-language term like "caregiver". This stereotype traps women in emotional labour, blocking education, jobs, and independence. Emotional labour is undervalued. Compassion-fuelled care lacks metrics or recognition, rendering it invisible and uncompensated, unlike physical or intellectual work. Stories told to girls glorify quiet ambition-lessness and career sacrifice, portraying ambitious women as villains, perpetuating time poverty.

"Being a caregiver is a lonely, stereotyped, invisible journey. You cannot proudly say I am a caregiver. It stays at home—a personal, unique, isolated journey. The fuel for caregiving is compassion, which is emotional labour. We know physical and intellectual labour, but not how to account for emotional labour. We lack metrics and language for it."

– Bhavana Issar

AI can redistribute this burden by automating routine tasks, enabling data-driven household rebalancing, and amplifying women's voices, though human empathy remains irreplaceable. AI's early wave optimises repetitive tasks, freeing up time—women's most precious resource amid caregiving duties, enabling their fuller workforce participation. This equitable stake at the table lets women manage dual burdens while driving impact, provided they elevate to non-automatable strengths like empathy and judgment.

Figure 6: Using AI to Assist Women in Unpaid Domestic Work



However, AI can be an enabler, but not a replacement, for human caregiving. The following instances reflect this:

- **Time-saving automation:** AI-powered devices (smart appliances) handle routine chores like laundry or meal planning, but require a household norms shift—for instance, who plans nutrition remains key.
- **Shared responsibility modelling:** AI dashboards could track and nudge household task equity transparently. But men must role-model equal care (e.g., parental leave uptake), starting at Human-AI balance. However, AI cannot replace or replicate emotions – the key ingredient to caregiving. Therefore, AI can be a path and guide, but humans must be the endpoints.

"A balance needed. AI offers speed and precision for well-being, but empathy and compassion—integral to caregiving—remain essential. The touch endures for those receiving care to feel well-being."

– Shilpa Ajwani

Caregiver Saathi – Empowering India's Caregivers Through Tech-Enabled Support

Caregiver Saathi emerged as a response to India's growing caregiving crisis. With over 100 million informal caregivers, mostly women, juggling unpaid care work alongside economic roles, the platform tackles isolation, burnout, and lack of resources. Launched as a digital hub, it integrates community, education, and services to foster resilience and well-being.

At its core is the Caregiver Saathi App, a mobile-first solution delivering:

- Community Support: Peer forums and virtual groups for sharing experiences.
- Learning Tools: Bite-sized educational modules on caregiving techniques.
- Curated Home-Based Care: On-demand professional services like nursing and therapy.

Complementing the app, services include tailored counselling, fitness programs for caregiver health, and evidence-based content on managing chronic conditions.

- By blending tech accessibility with human-centred design, Caregiver Saathi reduces caregiver attrition and promotes gender-inclusive labour participation. As gig care economies grow, Caregiver Saathi positions itself for policy integration, potentially boosting women's workforce re-entry.

AI for making Healthcare more accessible and gender inclusive

India's healthcare landscape is marked by stark disparities - world-class tertiary hospitals in cities coexist with chronic under-provision in rural areas, where over 65% of the population resides. While the government's infrastructure extends up to the primary health centre level, millions of households rely on informal providers or travel long distances for quality care. AI can potentially enable making healthcare inclusive, especially for women, in both rural and urban areas.

AI and the Future of Inclusive Rural Healthcare in India - As economic mobility and smartphone penetration expand across rural and small-town India, expectations for quality healthcare have risen. Rural households increasingly constitute paying customers seeking reliability, continuity, and dignity in care. This changing demographic reality provides fertile ground for technology-enabled healthcare models that are both inclusive and sustainable.

"Rural India is not a charity case. It is a vibrant, entrepreneurial, paying market. AI gives us the tools to understand it at scale and design with respect. If we combine that with women's leadership in these households and ecosystems, we can transform healthcare."

– Jyotsna Krishnan

Traditional interventions, like mobile clinics and teleconsultation apps struggle to deliver comprehensive care in rural contexts. Challenges include:

- Fragmented service chains between consultation, diagnostics, and pharmacy.
- Lack of real-time clinical decision support.
- Weak data intelligence on rural health demand and facility gaps.
- Limited participation of women as paid professionals in healthcare delivery.

"Quality healthcare is a right, not a luxury. AI is helping us make that right a reality for people who were invisible to the system. But the core remains human: the nurse, the Swasti Didi, the doctor who uses that intelligence with empathy. That balance is what we must protect as AI advances."

– Priyadarshi Mohapatra

CureBay's Hybrid Model: Combining Tech with Empathy for Inclusive Rural Healthcare

This model exemplifies AI's role in scaling women's economic participation in healthcare, aligning with gender-inclusive development policies in India. CureBay combines a tech platform—encompassing the entire patient journey from discovery to follow-up—with a network of rural "CQ e-clinics" that deliver human-centred care. Doctors, hospitals, labs, and pharmacists collaborate in real-time, connected by intelligent tech for affordable, high-quality outcomes.

At its core, the model embeds gender sensitivity by empowering women as frontline heroes:

- Onboarding 600+ Swasthya Didis (health sisters), trained via mobile apps with high emotional intelligence.
- Appointing women community champions in village clusters for sustainable family income.
- Empanelling 350+ women nurses trained in tech-enabled, high-quality care.

AI augments these women-led roles without replacing human judgment. CureBay leverages AI to amplify women's roles, ensuring safer, more efficient care delivery:

- **Triage Module:** Rule-based and ML models guide Swasthya Didis and nurses in symptom assessment, prompting overlooked questions, flagging red alerts, and standardizing safety—boosting their confidence and impact.
- **Doctor Decision Support:** Algorithms surface similar cases, protocols, and diagnoses, enabling women nurses and Didis to handle complex scenarios with data-backed precision.
- **Operational Intelligence:** AI forecasts medicine/test demand, manages inventory, schedules staff, and monitors performance, thereby freeing women champions to focus on community outreach, not logistics.
- **Epic World Partnership:** Geo-Spatial AI for Targeted Empowerment - Partnering with Epic World, an AI-native platform, CureBay maps 300,000+ villages using public data, transactions, and satellite imagery. This yields insights on population density, disease gaps, mobility, and women's self-help groups (SHGs) + micro-enterprises.
- **Strategic Impact:** Guides clinic openings, catchment forecasting, and Swasthya Didi recruitment—enabling low-cost expansion that prioritises women-led clusters for maximum empowerment.

The model embeds ethics and prioritises dignity and equity:

- **Informed Consent & Privacy -** Explicit patient consent; anonymized, role-based data access.
- **Gender-Aware Analytics -** SHG and women-enterprise data drives targeted training and recruitment.
- **Local Co-Opting -** Upskills informal providers (often women) as partners, avoiding displacement.
- **Affordable Dignity -** Value-based pricing ensures reliable, continuous care without subsidies.

Using AI to provide timely healthcare support to women - Women have a delayed health-seeking behaviour as they often wait until conditions become severe before seeking help, unlike men, who act earlier, limiting preventive care opportunities. Social conditioning leads women to deprioritise their own health, with family packages showing men initiating bookings while women resist.

AI training data historically excluded women (US research until 1983 used male baselines), skewing diagnostics, prescriptions, and solutions. AI may not listen to the “voiceless” women with menopause or transgender women – and therefore their care needs may not be solved by AI.

“AI can be scary if not used correctly, like any technology. In healthcare, especially mental health care, it cannot be the end. It is a path to the end, but the end requires a human being. AI understands input but cannot respond to feelings. It lacks empathy, cultural nuances, trauma understanding, and body language awareness.”

– Dr. Dev Brar

Women must be included not just as the end solution but in reaching it—in research labs, data centres, boardrooms, and decision-making. This helps women and families, as women are key family members and caregivers, both silent and vocal. Also, gender-sensitive AI requires simplicity in the user interface of devices/Apps (large, intuitive buttons), native language support beyond English/Hindi for emotional trust in health discussions, and bias-free design to boost adoption among women.

“There is bias in AI training data—from sampling, collection, to interpretation. In the US, women were not included in research until 1983. Datasets lacked women; prescriptions, solutions, and tests used males, often white males. This skew affects solutions.”

– Shilpa Ajwani

The panellists at the conference highlighted several models of building and scaling tech-enabled support for women’s healthcare in urban India:

- Caregiving augmentation: Tech platforms can connect family caregivers for long-term home care, providing access and data continuity without replacing "last-mile" human touch/smile
- Diagnostic acceleration: Home services use AI for instant X-ray/ECG reports (1 min image, 1 hr report), structuring clinician work while health workers deliver empathy
- Mental health triaging: AI guides initial research/triage but hands off to human counsellors for empathy; rename as "augmented intelligence" to emphasise support role.

- Cultural fit: Native languages, low complexity to reach urban/rural-like homes
- Over-dependence must be curbed - Often, AI is unable to provide the right advice and guidance in emotional and mental health issues, as seen by a recent instance where a chatbot supported the suicide attempt of a teenager.

U4RAD – embedding gender sensitivity and AI application in Urban Healthcare

U4RAD, a radiology-tech company providing AI-enabled diagnostic services (X-ray, ECG, etc.), embodies that professional caregiving must blend technology with empathy, and gender sensitivity is central to this balance. Their platform structures reporting for clinician efficiency while preserving human oversight, fast-tracking services into homes for early intervention. By simplifying interfaces and leveraging AI orchestration, U4RAD overcomes complexity barriers, bringing preventive care to women in urban/rural-like settings who might otherwise be excluded.

It uses female-majority health workers to address access gaps. AI streamlines diagnostics by automating image processing, error reduction, and rapid reporting (like X-ray images in minutes, reports in hours), enabling home-based services that reach underserved women. It supports data continuity across visits, aiding personalised care previously hindered by poor record-keeping.

AI's Role in Addressing the Mental Health Crisis for Women - Women bear a disproportionate load of domestic, reproductive, emotional, and economic labour, leading to chronic strain that erodes well-being and manifests as mental health challenges like depression and anxiety—contributing to 16% of the global disease burden and US$1 trillion in annual lost productivity.

Stigma further silences women, since they are severely judged when seeking therapy. Although urban awareness has grown, access lags amid fragmented care (India: <0.75 professionals/100,000, metro-skewed), unaffordability, and cultural insensitivity (e.g., IVF pressures, family expectations). Rural gaps widen due to tech shortages, while emotional labour and anticipating needs through life transitions from puberty to menopause remain invisible and exhausting.

AI can be used as augmented intelligence: amplifying empathy, not replacing it. AI bridges gaps via early screening (e.g., postpartum prompts, suicide ideation detection), personalised matching (language/culture/gender filters), psychosomatic links (e.g., B12/thyroid), progress tracking (sentiment analysis/word clouds), and admin automation—freeing clinicians for deep work while boosting adherence and prevention.

However, AI struggles with "silence" (cultural nuances, trauma, body language), lacks women's perspectives in training (misreading postpartum guilt as "stress"), and faces adoption hurdles like digital literacy gaps. It may lack nuanced data from groups that are less vocal about their challenges, such as menopausal women or transgender individuals.

How AI Amplifies Gender Health Gaps	Mitigation Strategies to Enable AI
Stigma & over-reliance (reassurance loops, suicide risks)	Robust guardrails, human supervision; view AI as an extension of human care.
Gender-blind algorithms	Involve women psychologists/users in design; rigorous, culturally sensitive testing.
Access/education gaps	Guided onboarding via collectives/workplaces; unbiased datasets with mental health pros.

"AI's empowering role is augmentation, not automation. We could rename AI as 'augmented intelligence."

– Dr. Dev Brar

Mannkaa: Augmented Intelligence for Women's Mental Health Journeys
Founded in 2020 by Dr. Dev Brar, a renowned healthcare wellness advisor, Mannkaa democratises mental health support for all, reaching self-aware seekers and those sensing "something's not right," from anywhere.

Its holistic platform delivers personalised therapy, evidence-based programs, tech-enabled reminders, workshops, proprietary assessments, nutrition coaching, medication management, and digital exercises in a single wellbeing plan.

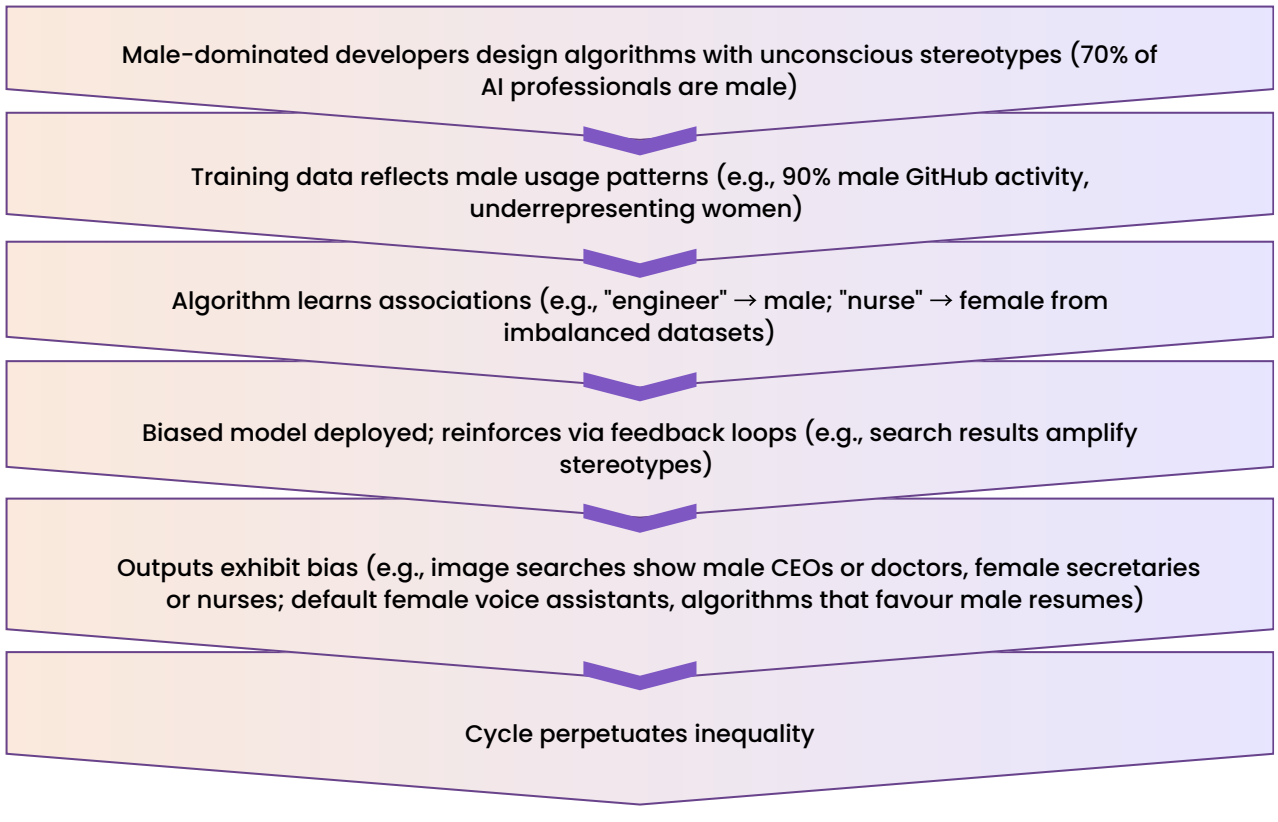
With 95% women across leadership, administration, and patient care, Mannkaa embodies gender inclusion, channelling female empathy and expertise to tackle women's unique burdens - emotional labour, caregiving burnout, family pressures, and life transitions like heartbreak or postpartum distress.
Mannkaa's telehealth model uses AI for seamless access—screening, reminders, progress tracking, and personalised matching—scaling support amid India's provider shortages. Yet, a success story highlights limits: A woman's situational depression from caregiver burnout and cultural duties required human-led recovery via timely assessment, relational therapy, and family collaboration. AI-enabled triage and continuity; women clinicians provided irreplaceable sensitivity.

3. Algorithmic Gender Bias

"AI is an engine that learns from data. Many say AI is biased, but so are we. AI is not biased by itself. AI reflects data biases from humans. Humans are 70-80% accurate with known biases. Society has gender biases amplified by AI."
– L. Venkata Subramaniam

Algorithmic gender bias arises when AI systems consistently produce outputs that disadvantage or stereotype one gender because they are trained on data that reflects existing human prejudices. Instead of being neutral, these systems learn patterns from skewed datasets and then reproduce and even magnify real-world inequalities in their recommendations, classifications, and visualisations.

Figure 7. Biased Inputs to Biased Outputs:
How Algorithms Amplify Gender Stereotypes



"The promises and perils of AI are obvious. Training data differences create bias that AI learns. Design—including language and ease of use—matters. We also must acknowledge our human biases as AI creator."

– Shilpa Ajwani

AI biases emerge at multiple stages of development, turning systems meant to be objective into amplifiers of human flaws. Panellists emphasised three key sources of AI's biases -

- **AI Reflects Human Biases -** AI does not invent bias, but it mirrors the prejudices embedded by humans from data collection to deployment. Human annotators labelling datasets inject subjective stereotypes, while rigid binary gender models marginalise non-binary and transgender people. Panellists noted that school curricula and societal norms shape these inputs early. Technology reflects our thinking, and if unchecked, it echoes biases as vividly as brilliance. For instance, in beauty pageants, an AI judge replicates the builder's preferences. The subtle cues, like associating "doctor" with men and "nurse" with women, seep into outputs because they reflect human beings' perceptions.

- **Limited and Biased Source Data -** AI's foundation rests on two pillars—training data and the human minds curating it—both often drawn from a narrow slice of humanity, predominantly male and privileged. Vast datasets from texts, images, and records encode historical stereotypes. For instance, an analysis of 60 years' worth of literature showed "doctor" as male and housework as female, with classics depicting men in power and women in service. Hiring algorithms favour male candidates, reflecting and amplifying real-world gaps. Panellists stressed this is no glitch, but data is deciding the engine's direction.

"I opened ChatGPT and asked if AI is biased against women. The response was that AI can be biased against women, but not because AI wants to be biased. Bias appears when data or systems used to train AI contain inequalities or stereotypes."

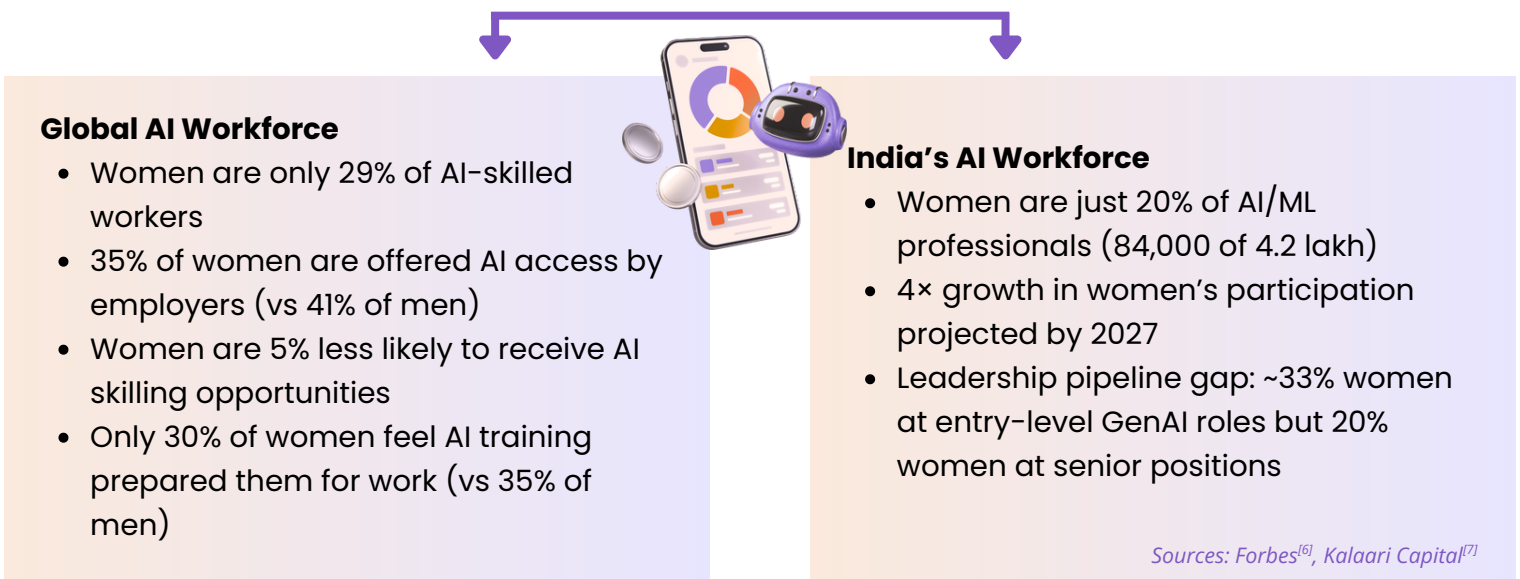
– Aneesh Patnaik

- **Lack of Diversity in AI Builders -** A thin slice of creators dictates tools for the world. Nearly homogeneous teams, where women less than 30% of tech roles, embed blind spots into code and models. Creators' biases often begin with data selection - if mostly men train AI on male-centric data, inequalities tend to amplify downstream. Panellists shared anecdotes, like a chief of staff noting male-sourced training data overlooked women's realities.

"AI is built on old, unequal foundations and automates historical inequality. Unsurprisingly, AI models do not think like humans; they predict based on historical patterns. This creates legacy bias."

– Uma Rani

Figure 8: Women are underrepresented in AI workforce



[6] https://www.forbes.com/sites/torconstantino/2024/11/12/women-make-up-29-of-the-ai-workforce---heres-how-to-fix-it/
[7] Insights from Kalaari Capital's report "Wired for Impact: Women in Ind(AI) https://cxxo.kalaari.com/wired-for-impact-women-in-ind-ai/

Figure 9: Manifestations of Algorithmic Gender Biases

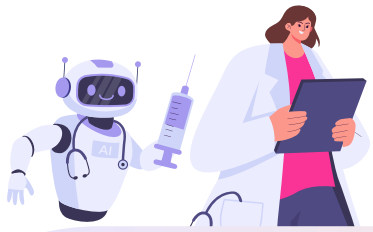
Examples of Algorithmic Bias

Leadership & Representation
AI visualisations of "leaders" default to male, Western stereotypes, erasing gender and racial diversity

Education & Career Pathways
AI guidance can nudge girls away from STEM and leadership, reinforcing outdated gender norms

Language & Everyday Roles
Common AI associations code "doctor" as male and "nurse" as female

Voice & Service Stereotypes
Voice assistants often use female voices, reinforcing women as default caregivers or service providers



Jobs & Hiring
Job ads and employment tools show high-paying roles to men more often than women

Healthcare Outcomes
Male-centric training data leads to higher misdiagnosis rates for women, including in heart disease

Finance & Credit Access
Credit and loan algorithms often give lower limits or higher interest rates to women

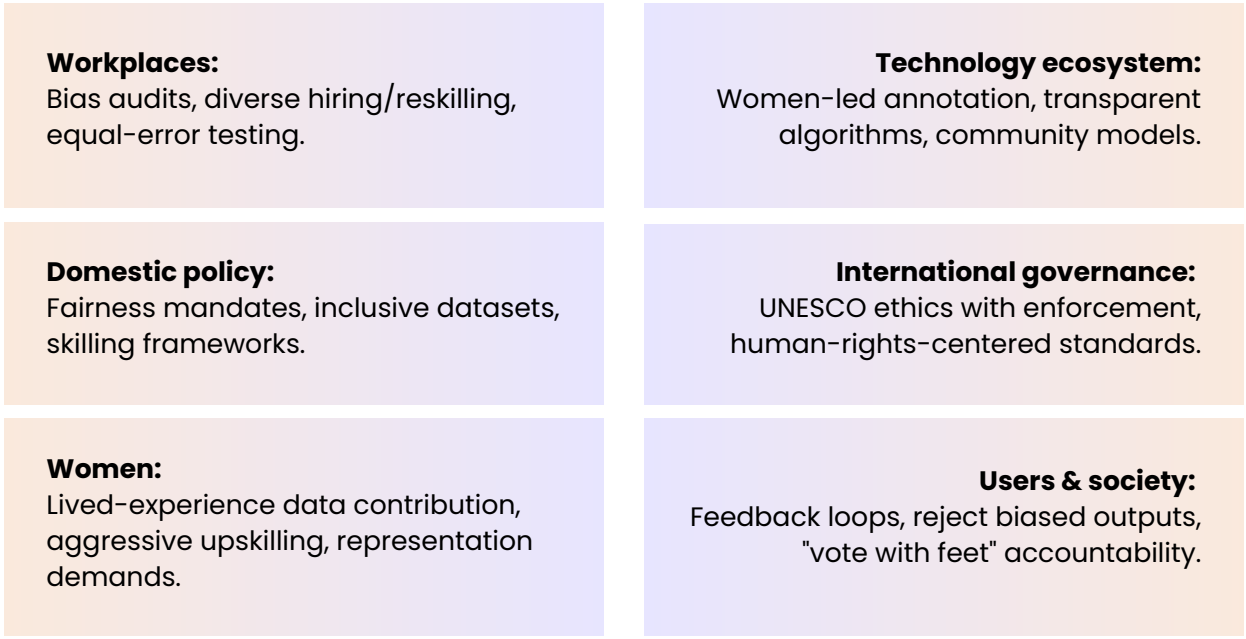
Visibility on Digital Platforms
Social media and professional platforms amplify male profiles more than female ones

"Let's make technology not just smart, but just and fair"
– Ipsita Kathuria

4. Putting in place Guardrails and Addressing the Challenges of AI: Role of the Ecosystem

Stakeholders across the ecosystem must collaborate to transform AI into a gender equity enabler rather than an amplifier of historical biases—all three pillars of technology, policy, and users must converge for impact. Policy alone fails without innovative tech that learns from fair data; implementing unbiased systems demands breakthroughs beyond current AI limitations.

Figure 10: Actionable by Key Players to make AI unbiased and gender inclusive



Policy Governance for Gender Inclusive AI

Public policy and governance are lagging behind AI's rapid deployment, allowing existing gender biases to be encoded and amplified rather than corrected. This creates gaps in how AI affects women's jobs, access to finance, and participation in the digital economy, and underscores the need for intentional, equity-focused interventions.

Global public policy gaps - Current global conversations (like UN processes, AI summits) recognise AI risks but still treat gender largely as an add-on, not a core design and governance parameter. AI ethics frameworks (such as UNESCO's recommendation on the ethics of AI) exist, yet gender-specific guidance and monitoring are weak, making it easy for AI systems to replicate patriarchal patterns in data rather than challenge them.The UN Secretary-General has called for guardrails to prevent technologies from perpetuating bias, but concrete, enforceable standards on gender fairness in AI remain limited.

India-specific gaps and needs - In India, AI and skilling missions emphasise "AI for all" and inclusion, but they often lack measurable gender targets, effective enforcement mechanisms, and the systematic integration of women's voices in design and deployment. Job losses and task automation are likely to hit women-dominated roles first, yet there are few proactive policies to upskill frontline women workers (e.g., ASHA workers, Panchayat representatives) in AI tools in local languages, despite their mandated presence through reservations.

AI governance must balance rapid innovation with equity guardrails, prioritising women's inclusion in data, skilling, and leadership to prevent biases from amplifying patriarchal structures in tech. As AI accelerates, public policy, corporate accountability, and global standards must ensure fairness—especially for women facing higher job displacement risks and dataset biases. Panellists emphasised "composite governance" (technology + policy + users) over voluntary pledges, urging India to lead as an ethical AI voice for the Global South.

The following are some policy recommendations that emerged from the panel discussions:

1. **Embed Women's Perspectives in AI Design -** The global political economy of gender and technology is dominated by "big states and big tech—a boys' club," where entrenched patriarchal institutions mirror biases into datasets, amplifying risks to women's economic and personal security. Women show greater scepticism toward AI risks and lead ethics discussions (as per UNESCO and Guardian studies), making their perspectives essential for safer systems.

2. **Mainstream Gender in Public Policy Interventions -** Emerging global frameworks like UNESCO 2022 AI Ethics Recommendation and UK AI Safety Summit 2023 exist but overlook gender biases; EU and smaller nations lead adoption while India lags. India's AI Mission promotes "AI for all" and Skill India inclusion, but lacks quotas, measurable outcomes, or enforcement frameworks. State-level efforts in Tamil Nadu, Karnataka, Kerala, and Odisha integrate AI skilling for women via self-help groups, requiring stronger mandates.

3. **Push Positive Regulation to Mitigate AI's Disproportionate Impact -** AI job displacements hit women harder due to sector vulnerabilities and biased datasets blocking credit access or entrepreneurship amid low workforce participation. Policies must mitigate redundancies against women (e.g., targeted retention), enforce gender-responsive design, and build skilling pipelines.

4. **Strengthen Monitoring, Accountability, and Guardrail Enforcement -** Performance measurement must be continuous via published impact reports from countries/companies. On guardrail failures, no clear accountability exists yet—litigation is common, but responsibility remains unclear (AI builder, government, or user), requiring bottom-up fixes.

UN Global Compact Network India (UNGCNI) stresses on "composite governance" combining global guardrails with private-sector responsibility. New initiatives commit companies to equal pay and 50/50 gender balance at all management levels (cylinder, not pyramid), with annual reporting. AI integration is emerging for monitoring gender metrics (e.g., BRSR-aligned reporting across factories). Leading corporates in the Forward Faster gender initiative tinker with processes from entry to promotions, but AI governance often prioritises business efficiency over explicit gender-fairness requirements, allowing biased systems to scale.

5. **Establish a National Framework Centring Gender Equity -** Countries that adopted frameworks show preliminary steps are possible. AI is male-coded—even Indian AI is likely male, given a predominantly male Indian internet. The national framework must centre gender equity through diversified data, auditing, skilling strategies, and support for women-led AI startups with funding and inclusive programs.

6. **Build Sovereign Indian AI with Ethical Foundations -** India positions itself as an ethical, development-oriented AI power amid the US-China race, referencing global models. Most AI used today is non-Indian. But India must create sovereign Indian AI to own narratives. It must address emerging issues quickly (text to humanoid forms, attachment risks). India AI Summit is a good platform to showcase India as the Global South voice for gender-sensitive AI.

Currently, there are contrasting Global Models:

- **Human Rights-Centred:** Finland, Canada, EU AI Act enforce ethics, bias prevention, dataset monitoring—proving innovation and equity coexist.
- **US "Woke AI" Resistance:** Trump rejected DEI principles as innovation-stifling, prioritising speed.

India's pro-innovation legislation can blend models, embedding gender fairness without curbing growth.

"It is a false binary to claim innovation and human rights or ethics cannot coexist.
You can have both. India must keep that in mind."
– Sunaina Kumar

Role of Technology Companies and Algorithm Builders

Technology companies and AI algorithm builders serve as pivotal "amplifiers" in tackling gender inequities across jobs, health, and education. Rather than blind automation, they must humanise AI as applied intelligence—embedding ethics, diverse data, and moral frameworks from the start. This prevents biases from scaling and unlocks AI's potential for women's inclusion.

Creators bear the responsibility to audit, balance, and humanise systems early. Conference panellists outlined proactive interventions across data, teams, ethics, and processes, transforming AI from an inequality amplifier into an equity force. Panellists emphasized these interconnected strategies:

- **Diverse and Representative Data -** Build AI on datasets mirroring humanity's full diversity, curating inputs from varied social, cultural, and gender backgrounds while scrubbing stereotypes. Intentionally weight underrepresented data—like women's 20% share against men's 80%—to restore balance without fabrication. Prioritise gender-intentional collection, engaging women from low-resource communities as annotators for parity in informal work and unpaid care.

"We should extrapolate to equalise. If my car veers left based on tyre marks, I balance it right. If data skews, why not give more weight to the 20% from women versus 80% from men?"

– CP Gurnani

- **Inclusive Development Teams -** Homogeneous teams create blind spots; diverse ones—reflecting gender, culture, and experience—spot and neutralise biases upfront. Mandate over 50% women in design, annotation, and leadership to challenge "boys' club" assumptions. Support women-led startups with dedicated funding and procurement preferences, matching them to flexible roles, reducing hiring bias, and sponsoring high performers.
- **Ethical Frameworks and Regulation -** Integrate robust, gender-responsive guidelines across AI lifecycles, backed by government audits, transparency mandates, and fairness standards. Shift metrics from quantity (e.g., room size) to quality (access, voice, agency, equitable outcomes like better COVID responses). Humanise AI with philosophical foundations—appoint ethicists like Anthropic's Amanda Askell to instil "moral science for machines," training on values like fairness and empathy, akin to teaching children not to lie or cheat.
- **Mandatory Bias Audits and Fairness Testing -** Deploy pre-launch guardrails via outcome testing, ensuring equal error rates across genders. Audit proxies (e.g., occupation inferring gender) and embed explainability, alignment, and data lineage. Use continuous monitoring tools in high-stakes areas like credit, hiring, and diagnostics.
- **Human Oversight and Applied Intelligence -** Blend AI with human judgment for critical decisions, intervening on biases. Sustain curiosity and learning to train unbiased data. Panellists highlighted India's 5 crore legal case backlog: AI analyses precedents for consistency, cutting "bad day" biases when paired with humanised interventions.
- **Local, Inclusive Design and Community Ownership -** Overcome Western/English dominance with multilingual models, simplified interfaces (big buttons, native languages), and designs for shared phones/low digital exposure. Foster data cooperatives and micro-royalties, leveraging India's DPI (Aadhaar/UPI) to return value proportionally to data subjects.

"For technology, including AI, complexity is the key barrier. If you design big buttons for simple tasks like accessing reports, people will use them."

– Partha Dey

Everyday Actions We Can All Take to Enable Gender-Inclusive AI

"AI has the biggest impact in creating tools for gender parity, but also the power to create the biggest inequality. You choose which side to be on."

– Jagdish Mitra

Panellists outlined detailed, actionable steps for individuals, leaders, and users to rewrite AI's biased code through daily choices that shape datasets, amplify voices, and demand fairness—ensuring AI serves parity at work, wealth, and well-being.

1. Audit Personal Biases (Start Within) - Begin with self-reflection. Ask yourself, "Who do I assume is more technical? Who do I listen to or interrupt?" Debug your "mental algorithm" honestly, recognising familial biases (like differential views of sons vs. daughters).

"Governance must begin within... no biases in work, information processing, or talent retention."

– Ratnesh Jha

2. Actively Include and Amplify Women in Your Workplace

- In meetings/presentations, consciously select women to represent teams, summarize reports, or lead discussions
- Interrupt biases when you see them. For instance, when a woman's point is ignored, rewind and stop the meeting to let her complete it."
- Sponsor, don't just mentor. Open doors by advocating for women who are ready for a role/job.
- As Leaders, integrate ethics upfront. Leverage AI for monitoring gender metrics (e.g., equal pay, 50/50 management via BRSR reporting).

3. Curate Inclusive Digital Environments

- Follow women in tech/finance/AI on social media (LinkedIn, X) religiously to retrain algorithmic feeds with diverse data.
- Help women without digital profiles build them on platforms like LinkedIn—boosting their visibility in AI training data.

"The most powerful code is not being written in Python... it is being written through our actions."

– Manoj Chugh

4. Demand Fair Tech and Accountability

- Challenge tech teams and question how they are checking algorithms for gender/socioeconomic bias, and what tools they are using to ensure fairness.
- Reject biased outputs. Use feedback mechanisms (like ChatGPT's thumbs up/down) to iteratively improve models.
- Hold companies accountable as consumers. "Vote with feet" and exit biased actors while adopting inclusive ones. Demand transparency to prevent greenwashing/graywashing.

5. Build Skills and Networks Proactively

- Form small learning circles (2-3 friends, monthly) to study AI/digital trends collectively—thereby democratizing knowledge.
- Dedicate 1 hour/month to mentoring young women; sponsor their advancement to leadership pipelines.
- Conduct personal task audits: List daily tasks impacted by AI to anticipate changes and reskill.

6. Foster Collective Responsibility

- Use AI responsibly (like avoid unedited AI essays/articles); thumbs-down wrongs publicly for reputational pressure.
- Hold governments accountable as citizens/voters; highlight positive examples via convenings to build bottom-up momentum.

5. Concluding Thoughts

At this technological frontier, AI, machine learning, robotics, and automation are fundamentally reshaping jobs, care economies, and societal structures—automating routine tasks in female-dominated fields like caregiving and retail, while demanding new skills in tech-driven roles. Without intentional, gender-equitable design, these tools amplify deep-seated biases: coded by overwhelmingly male, non-diverse teams using male-centric datasets (e.g., historical underrepresentation of women's health data or labour patterns), they entrench disparities, hitting women hardest in vulnerable sectors like informal work, agriculture, and unpaid care.

Yet, as a powerful amplifier, AI can equalise when harnessed thoughtfully—bridging systemic gaps in caregiving (e.g., predictive tools for eldercare needs), healthcare (triage for maternal mental health), finance (bias-free credit scoring for women entrepreneurs), entrepreneurship (personalised gig-economy matching), and wealth-building (automated micro-investment advisors). This demands inclusive hiring in tech, mandatory bias audits, diverse datasets reflecting women's realities, and humanised tools prioritising ethics over efficiency.

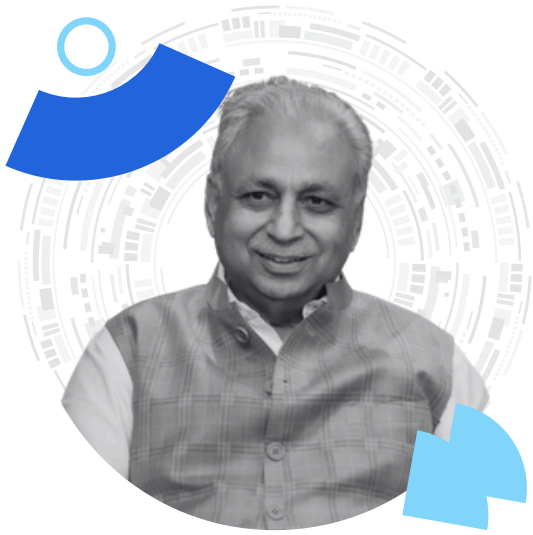
We must rewrite the rules—not just including women in tech, but building tech that mirrors full human diversity to slash disparities in work, wealth, and wellbeing. The onus lies on us all, but especially on governments (via binding regulations like algorithmic audits and equity mandates) and algorithm builders (committing to transparency and diverse oversight).

"Let us commit to one action, however small, to contribute to a more gender-equitable world... ensure AI commits to equity, safety, and shared growth."

– Ipsita Kathuria

6. Annexe

Keynotes & Special Addresses



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