**Transcript 5**

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| **Interviewer name** | **XXXX** |
| **Sub-contractor organisation** | **ARU** |
| **Interview date** |  |
| **Duration of interview audio recording** | **68 mins 06 secs** |
| **Face-to-face or virtual interview** | **Virtual** |
| **Interview participant** | |
| * **Code** | **P5** |
| * **Participant name** | **XXXX** |
| * **Organisation name** | **XXXX** |
| * **Gender** | **Female** |
| * **Stakeholder category** | **Energy Finance / Delivering Services and Solutions** |
| * **Country** | **Pakistan** |

**Part 1: Introduction**

INTERVIEWER: Thank you so much for agreeing to participate in our study. We are grateful. Let me start the recording.

RESPONDENT: Great. Start whenever you feel you are comfortable.

INTERVIEWER: Thank you so much XXXX for coming today. We had sent you a consent form and a participant information sheet along with it. I hope you had time to look at this. If not..

RESPONDENT: I know you sent it, but I didn’t get a chance to look at it yet.

INTERVIEWER: No problem. XXXX must have explained to you about what this project is and what we are doing in it.

RESPONDENT: I read the email. Yeah.

INTERVIEWER: So let me start. The first few questions are basically just going through some of the requirements. First was that you will read the consent form and sign it off, which you have committed to do after the interview. So through this interview we will request you to share your experiences and expertise as someone who is working in the energy sector as well as your views and opinions on gender equity in energy access. This will be recorded so are you okay with the audio recording of this interview?

RESPONDENT: Yeah.

INTERVIEWER: Great, so the recorded interview will be transcribed for analysis and a copy of the transcript will be shared with you for your approval. And all the information we obtain, serves the sole purpose of the study and will be seen only by the research team. Your name and other identifying features will not be used anywhere in reports and other publications emerging from this study. Roughly, the interview will take one hour to complete the interview so lets’ start.

RESPONDENT: I have another meeting at 4:30 pm so I will have to take a stop at 4:29 pm most likely.

INTERVIEWER: okay. Perfect. So, can you start by briefly telling me a bit about your current role and the organization you are working in?

RESPONDENT: Okay, um, I'm a consultant for the XXXX, I work on the XXXX. Eh the XXXX is basically a XXXX loan that's been given to the government to… it has three components. And the idea is to create a market for solar, some part of it is large scale solar, and then some part of it is small scale solar, just for off-grid areas. Eh That's, that's what I work on… as xxxx. XXXX

INTERVIEWER: Okay. Can you tell me a little bit about your background and how and why you got into this line of work?

RESPONDENT: Oh, okay. Um, yeah, I, so I, I don't think I've done a job twice, I've had a different role. Every at every level, every job, I started off as a XXXX, right after my bachelor's, and when I was working with XXXX, I had a very pronounced sense of understanding that things are really unfair in Pakistan. And I mean, you know that already, but being able to understand the nuances of that is when you I mean, when you kind of live in and are part of a community, like one of the bases that are working, all the holes are separated by plastic tarps, there were no homes, so people would take turns sleeping in the plastic tarp, like families of 16, 18-20 people. So some of them would sleep for the first eight hours of the day, then those would leave the house and the other few would sleep, and it wasn't really possible for everybody to be accommodated in that one space and imagining like living in plastic tarps for ever and what it does to you to know that you have no… give no path to success, you have no way of your life ever been fair, or you being able to access any of the things that around you. And I think like you know, as a woman in Pakistan on you do tend to if you become a little bit more educated, you realize all of the unfairness in the system, and then you I mean, realizing it is one thing and then you feel like a victim, but then I mean, what are you after. So when you see people that are that have gone through so much more, it gives you a lot more perspective like alright my problems are mine. But there's several other people with a lot more severe problems. I mean, I can possibly imagine man or woman, I mean, the kind of problems that my students and their families had were insane. From there, I went to work for XXXX, got a Master's in xxxx, came back to Pakistan and joinedXXXX.

INTERVIEWER: Excellent. Okay, how long have you been involved with energy issues?

RESPONDENT: Since 2017

INTERVIEWER: 2017. Okay. And what specific energy related activities or programs have you undertaken?

RESPONDENT: XXXX there I worked on the, it was a.. it was solar financing, and it was particularly for off grid areas. my current role now has two different parts of it. One of them is XXXX, which is more large scale, conducting studies with the government to actually assess what are the energy gaps in Pakistan, like in terms of equipment, in terms of, you know, storage, in terms of market access, whatever there is, and in terms of financing, so how the XXXX works is that they conduct these large scale nationwide studies. And once they have those studies, and a couple of them combined and piece all of these things together and understand the market much better, then using that they'll provide a loan to the government, whether it's federal or provincial, to sort of address the issue that they've seen in these large-scale studies. That's how it works. But it takes a couple of years to do that, because the studies will get completed in about two years from start to end, then another couple of years to lobby with the government and within, like within the bureaucracy within, and then being able to get that loan transferred to the federal government or the provincial government. All that takes about a four to six years. So that's kind of what I'm involved in. And I look at energy access as whole, and also specifically managing the XXXX Energy…XXXX.

INTERVIEWER: Right. Thank you so much. Please tell me a little bit more, do you work on policy as well? Which specific areas do you work on?

RESPONDENT: Okay. Yeah, so policy, I mean, I, I advise a lot of policies. So that particularly means that, for example, in the XXXX program that's being executed through the XXXX, there are three components, one of them is developing large scale XXXX, through, you know, one of these entities like, KE or HESCO or, such so.. when you start working in these areas, in these places then you realize which policies are missing.. So you do end up moving things around informally, or even through formal work. And you try to get the bank's procedures and rules and the best practices internationally to come to Pakistan, and you kind of find a middle ground. So I mean, in that effect you do inform policy. But if I, if you ask me, if I write out any of those policies, that's not really, no one person writes out any policy in Pakistan, it's almost always like, a group of people will work on it, and then that moves to somebody else, and then AEDB (Alternative Energy Development Board) or SED (XXXX) or whatever the right organization is, or right government entity is, then they sort of publish that policy. But before that, several other people are contributing to that policy, for example, the renewable energy policy that came out in 2020s, through the AEDB I've commented on that several times beforehand, but obviously, I'm not the only person that I'm probably one of the many, many people who look at several iterations of that, leading that or some other form, but obviously its published through AEDB… So I worked on, XXXX, right.. So the loan goes to the government who disburse them through different suppliers. Those suppliers are private entities or small businesses or small medium enterprises you know SMEs.. all these organizations come under SMEs in Pakistan… so working with them to ensure that their customer service standards are on point because you know, you're going to a market that's very vulnerable, up in, in this, like, as it is the consumer sector is weaker than the business sector. Business sector is more organized and the consumer is not as organized.. So ensuring that you protect the consumers, they're not taken advantage of in any way public sector funds are being utilized. Then there's like competitive bidding which is the first component, within the XXXX program components, which is a much larger component. So like working XXXX. So the contract that has been given out initially is 4 hospitals. Because due to COVID crisis there was an immediate need to solarize or provide energy access to hospitals first, you know, there's some large scale hospitals within Karachi, Hyderabad and other places in XXXX that have been identified as having the biggest load and then biggest like sort of, you know, the most feasibility in being able to put solar there and then their management will obviously be taking care of that. So public buildings are being solarized, large XXXX being constructed and then working on issues of small-scale solar homes, a bit of everything,

INTERVIEWER: Ok, you spoke a bit about the standards. So which are the policies under which you need to work and within those, what are the issues and development at the state and at the national level that influence your work?

RESPONDENT: Okay, honestly, these policies stem from a lot of different places, it depends on the stakeholders. So, when you bring in international best practices, you think about how any program that is based on market scale has to be legitimized by the government. The government is not involved, then there is not the the you don't have buy in from the authorities that are going to give you.. you know, that they're going to give you like a certification or like they're going to give you approval for registration, etc. Right. So policies involved in this are dictated by things like, for example, the renewable energy policy, of 2020 will be one of the policies. Where does that policy come from some of the older ones, but in Pakistan, renewable energy policies have been developed quite recently. So, a renewable energy mix was specifically added in the policy that came out in 2015. This was not something that Pakistan was doing, you know, before, but now that you see that the scale of solar can be much increased or the scale of wind. So they've added that in the actual policy, and they published that as well. Standards come from organizations like PSQCA (Pakistan Standards and Quality Control Authority) that are also involved in testing so it's a combination of everything, basically. I mean, I mean, it's such a great question, but I don't know where to begin, because a lot of the procedures comes from, you know, the XXXX, because they have certain extremely strict and for very good reason, you know, procurement guidelines and stuff for example if you have to hire a firm, it must be registered in the local country. And if it's a foreign firm, how do you procure that firm, then, if you're going to spend money, then it should be on something that is a certified product, a certified product is really important, because I see XXXX have this organization called XXXX. They certify products. So they like basically certifying means that it’s got truth in advertising. Meaning whatever is being advertised is being sold and so, the product itself is authentic. And it fits the same technical specification that it says it fits.. all of that. And then all these institutions are really very, very developed and really old so the XXXX and I see also particularly look at community social environmental requirements. So the documentation of that applies to all the projects right.. So the environmental and social standards that they have, like XXXX or XXXX or XXXX, they have all of them have different ones. And then that dictates what the project is going to look like. Like XXXX is very, very, very particular on environmental standards, right. So they'll have something that's even more strict than the XXXX, the XXXX may already be working with the IEC, which is the.. I mean, I think international electrochemical something like that.. the organization that sets standards for different electrical equipment, etc. So they'll work with those, but they also have their own forum, which is called XXXX. So the XXXX is that it's got multiple different sister concerns and organizations and labs that are in its network. And all of that information gets pooled. And then iterate it with several people kay yeh is local context main makes sense. And there's a lot of debate like in XXXX there used to be a lot of debate on what XXXX was asking, and then what was possible in the local context. Because, you know, a lot of times the excuses are that we are Pakistan and we are not a Western country so we can’t do this. But I actually like the hardline stance of making sure that you're starting a market, you might as well start it with great standards that way, you know, people who don't have a voice they they're like they're adversely affected and they are more… the skew of them being affected is much higher, right, because obviously, if your product is bad, they will leave it on the road or the ground.. it will seep into the lands, the chemical will affect the crops they are growing so these all come from different people, different stakeholders, and that kind of comes together to form standards that you're about within the local context.

**Part 2: Understanding the Issues**

INTERVIEWER: Okay, now lets’ move on to part two which is about understanding of the issue. So in this, first tell us what equitable energy access means to you?

RESPONDENT: Okay. That basically means whether you're a man or woman, or a man, woman, or whatever or whatever your requirement is, you were able to get the same kind of energy access, the opportunity to be able to access, it should be the same for everyone. In fact, in the XXXX program, we, we have a different subsidy, or the XXXX (XXXX) has a different subsidy for female led households and a different subsidy for male led households. Because in female led households, again, all of these things are informed by your previous researches that show you that obviously, I mean, a lot of these things we know too, but like you need them on paper, you need them to be analyzed by data and tell you that this is how it is. So you know, that, obviously, women have less mobility. If, if there's a female led household, I mean, the husband has died, or something's happened to you know, whatever, male family member. So, in that household, mobility will also be less. The opportunity of the head of household to make an income would also be reduced. Therefore, that household deserves a greater subsidy, because they are more challenged, and they have a harder time overcoming those challenges to be able to access that energy equipment, whether it's solar home solution, or whatever it is. So being mindful of those things, and the challenges that different types of people might face, whether it's gender related, or it's income related, because I mean, a very wealthy woman in Karachi, she doesn't deserve that subsidy, compared to a very poor guy who lives in you know, somewhere in Layyah, there's equitable would mean, it’s not always gender, but it's one of the one of the parameters that you should look at that could cause like some kind of imbalance. And, as a financier, you want to make sure that you're thinking about all of these things. So you can make it a little bit more of a level playing field for whoever is going to be part of this. That's kind of what I would say.

INTERVIEWER: You answered the second question yourself already, which was on gender equity. So you do think that priority should be given in policy and interventions to gender equity?

RESPONDENT: Yeah, 100%. I mean .. of course, it's one of those parameters. That's so like, now, I would say there is wider acceptance for as there's more research, I mean, maybe within our circles, again, these are circles that are, even if they come from different backgrounds, and different education experiences. Now you're here, right? So you have the understanding that you're doing the study. So you understand that gender is an actual important parameter. But then when we move out of the more informed circles, and then we go elsewhere, this is where the, the execution of this matter. So it's like, while we will be sort of the holders of the policy or like be able to inform that within our circles because of our reach etc, and again, the impact of it, I mean, we will feel that impact, like how different organization may.. we also have a quota, quota specification for hiring women in the project management unit as well. Because the XXXX, when I went there the first time, when I was not an employee of the XXXX. It was all men there's no women anywhere. I work at the XXXX. Now I walk down the building I see more women I had almost never seen and it's always a 100 men and one me and if.. wherever I go, e.g. XXXX, its always the only woman there and you only see men. Eventually when you go into people's houses because I'm a female they let me meet the women too. So I see that but having that as an important parameter to think about is really necessary in having that being thought about by everyone not just by women. So you know because.. like you mean you know this already, when women talk about it just seems like Oh, you're just complaining because you're also women, but that's not the point. The idea is that I'm not complaining because I come from this standpoint, but I'm also talking about income disparity. I'm talking about gender disparity. There's several parameters that I'm talking about. And obviously you..the people having you know this right like to say, you seem less credible because they're like, oh, you're already been set but you're going through this.. I'm like, No, I really like just means I don't want to substitute for me, it's not for me, or women like me, it's other people. But I think you should think about this as a parameter.

INTERVIEWER: No. Excellent. Okay, so the next question, you already mentioned a little bit about the studies that you conduct, so how is demand for energy determined in your organisation? What are the parameters or the surveys that are done on the field.. on ground, how is the demand determined?

RESPONDENT: Oh there are several studies… there was one the first one I remember this that was published was an IFC study in 2016 that indicated that within households in Pakistan they said, I remember the number $25 billion, which is insane, but that number came up as the amount that's spent on alternative fuel or kerosene or candles, things that are the alternate to whatever energy people are consuming like in order to have that energy access. For example access to a light or a fan. People still think of a fan to be a luxury, it’s a big thing if they have light. It's really interesting though, people will stay pay more for a television but for some reason for a light or fan they won't and they are like oh TV is like a completely new thing we don’t have an alternate to but light and fan we already have an alternate. Anyway, so that demand is assessed by looking at what is spent on alternate things. And then being able to look at that expenditure. And I think the 2016 study showed that spend between Rs 1,000 to Rs 1,200, I mean, then you inflate that with the like amount of inflation over the last four years and then you get the real number… hmm ab the number is agreed to be somewhere between 2800 to 3500 rupees per month, but it's also on the lower end and also bare minimum sort of kind of thing. In and then you also get demand assessments from different organizations that you work with, right so solar solutions or providers of solar solutions, because they're already in the field when you get some of their data because I was also working as a..like because I was working in a financing company, I was able to look at these reports from these entities, right? while they're confidential for other people, I can still see how many of their customers are women and then there these are these other customers that are men. So what areas are they in? What are their occupations, I can look at some of those things and be able to make educated guesses on what the demand is because I do have that data access. And the XXXX studies are very large scale but they do go and do these you know big samples and they'll go through these organizations and get this data whether it's from the Pakistan on Bureau of Statistics or from some other entity, but the demand assessment is made through several different types of survey tools and you know door to door campaigns etc and even SMS.. now SMS survey are also common where you can do a blast SMS to get data.. in my case I have done a lot of work with a rural market. So, a lot of this context is from the rural market not necessarily from the urban market there so I have some urban experience but most are rural, so the SMS shot will go and ask has your expenditure gone up in the last.. for example during COVID we did a survey where we asked has your energy expenditure gone up in the last two months three months that people will just respond with a yes or no? Because you also to keep a very simplistic you can ask like too many questions, because the person you are asking, his / her understanding of the question will be quite basic.

INTERVIEWER: So is there a gender consideration in determination of this demand?

RESPONDENT: Ofcourse it’s there because a lot of the off-grid products are marketed to women particularly because they.. they corelate to first like feeling of personal safety because at night… in Pakistan the cultural context varies in each location significantly. Every place is different. If you go to Tharparkar, women are doing a lot more work… if you go in the fields, women can do field work but then stepping out of their homes to travel to distant areas is a separate thing.. its’ different in Punjab, Balochistan, extremely different in KP, and in GBV women are also working and they're out there too it's not a.. culturally so different I mean it is like there's a lot of nuances there too but every place is very different so I think there is no homogeneity in Pakistan. Like it's it’s women are.. the disparity is very different in different parts of Pakistan and depending on where you from and who you are. Umm for example torches etc .. the ones that are solar, women like to take them out in the field if they want to relieve themselves or something, they will take that and then feel better because if there is light, when someone is coming or if an animal is approaching or anything is happening you will know before-hand because you will be able to see. So personal safety is a significant aspect of course, even in interventions, it's very much thought of because for example, the subsidy will be different for men and subsidy will be different for women. Because you know the XXXX understands that women are probably.. not probably most definitely more overcoming more challenges when they're ehh u know..

INTERVIEWER: So in this context please tell us how equitable is energy access at community and household level in terms of gender equity?

RESPONDENT: How equitable is the energy access…I mean..I think I feel like there's a lot more research can that can go into it this is very.. very specific, targeted data, you would need to be able to make a comment on that because like our work is right now based on access in rural areas where it (energy) isn’t there at the moment. And on top of that, I mean to then distinguish between.. in that household how much energy access women get and how much men get that's very difficult. Because energy access is also not individual. If there is light in the home, then men are using it as well as women, it's possible that the men are staying in… In some parts of Pakistan, it's possible that men are staying up longer or whatever. But it depends like school going kids will be able to use that energy access, but then you could argument and say that in school going there are less women, it's probably the men who are accessing that more, or men are leaving the house more so they're going into the fields, and they carry that torch or light and they have that access more. So you could argue that but I think to be able to distinguish would be very difficult.

INTERVIEWER: So, try and answer it in this way that how does gender affect the way that energy is used in households?

RESPONDENT: In the rural areas, I don't think it makes so much difference, because women and men pretty much.. all the work is related to labor so.. Like it, the women also go on the field, the men also go on the field. Like, all the tasks outside the house are being done by men as well as women. I, I don't I mean, I might…

INTERVIEWER: what about household chores?

RESPONDENT: How would you relate household chores to energy access? And how would you say one is using more energy versus the other based on?

INTERVIEWER: Um I mean , in terms of who does more household chores?

RESPONDENT: Obviously women.But that isn't that. How would you make any assumption about even if the women are doing more household chores, then that actually you can argue with it? Because women are staying in the house more than they are probably accessing more energy than the men are. But I don't think I can make that I mean, I guess so yeah, I would say that the women are at homes, and they're probably accessing more of the energy. So they have.. but it isn’t like that. Energy access is as it is very limited. So I don't think within this there will be much differentiation, because even when I've seen these households, most of the microfinance clients are women. So 78% of microfinance clients are women. So I guess my experience is also very skewed, because the people I have worked with…

INTERVIEWER: Why is that?

RESPONDENT: Because microfinance is a tool for financial inclusion and particularly looks at women. So this industry is built on targeting women so a lot of my work has always been with women so I feel like maybe somebody else who's only working on financing could answer that. But even with all the loans that I've seen, jo solar home solutions pe, 78% is women.

INTERVIEWER: So, like you said torches are useful, what other equipment is there that is financed?

RESPONDENT: Eh ceiling fan.. stand like a standing pedestal fan, a few lights mobile charging? Yeah, I guess mobile charging.. yeah I guess in the mobile charging you can say that it’s the man in the house who has the mobile, but actually, in this sector of the microfinance one. Women also do because women are more likely to return the loans than men are. So the microfinance sector is kind of based on the assumption that we will lend to woman before we lend to a man. But there are organizations that also lend to men.. it's not like they don't but everyone’s portfolio is very highly skewed towards more women than men. So the microfinance sector came about to increase access for financial inclusion and there's about 7.8 million borrowers in Pakistan and of it 78% are women and also rural skill because it's most mostly rural of course.

INTERVIEWER: And what about cooking technologies?

RESPONDENT: Cooking is not successful in Pakistan, it has not been successful in Pakistan. It's been tried and tested and failed several times because the equipment is just not good. Plus in Pakistan it will take you forever to cook on a solar stove because of the way our food is cooked. It’s not baked, it’s not fried slightly. If it’s a curry, it will be cooked for a long time. So that makes it very difficult for this product to be successful in Pakistan. Unless the technology improves by quite a lot. So it’s the same firewood that is used for cooking and now they have access to gas stoves as well but in the rural areas firewood is more common.

INTERVIEWER: So basically you said cooking stoves failed, so how did they fail? I mean did the customers, the women just did not like the technology?

RESPONDENT: I mean it's not suitable…eh it’s about that product, did not have enough financing, and technically it was not as sound. So the iterations for it are pending; I think now money is coming to pilot some new products again, but it's not been very successful by any standard. It's very much in piloting phase. It's not in a… it's not in a takeoff phase at all, for solar home solutions now there is very specific financing coming from XXXX, in fact XXXX and XXXX and IFC. Plus there are different funds that have become very focused on energy access. And within energy access, solar home solutions have the greatest return, I suppose. Because you can provide more people with solar home systems. With cooking, it's like, you know, you can only I mean, people are maybe less willing to spend money because it's only going to benefit the women maybe that but it's not been a very successful product and I haven't really worked a lot on it. So, I wouldn't, I wouldn't say I'm an expert or like, I mean, you should ask other people who worked on this product more so.

INTERVIEWER: That’s fair. Ok, please tell me, do different groups of women benefit from access to energy differently. You spoke a little bit about income. Which are the other factors? You also distinguished geographically, pertaining to different culture at different locations. Are there any other factors, for example age, income, religion, ethnicity, culture? What factors can affect the access of women?

RESPONDENT: Access to energy will then I mean, I think it's also.. it relates to what equipment runs on energy. And if there's a distinction between the access to that equipment for women for example, computers, the.. even in peri-urban rural-ish areas.. for example the internet cafes that were common in Karachi some time back are all non-existent now. I don't think there are any internet cafes in Karachi I don't think so. Now they are somewhat being developed in rural areas main, that there is a nice place where you will get access to a computer.. but it's not common yet. Like it's not something that's being offered on a consistent basis. Again probably because energy access is not there.. but if it were, it would probably be for men because they are more mobile and they'll be able to get out of the house more so they probably have a greater access to that particular equipment because energy access itself is not like I mean how energy is only as …good as what it runs so it's it's very dependent on what it runs and how much of an access women have to that item. So I would say its’ there.., but I wouldn't say I've noticed it so much more so because I the sector that I work in is is very much female oriented. We shouldn’t say female oriented but it definitely targets women very specifically and it was built on the premise and actually return the money more.

INTERVIEWER: Within the different types of women, is there any difference of access?

RESPONDENT: Obviously like lower income women will not have as much access right but eh.. but that's too obvious one because you know obviously women who live in rural areas they won't have access to anything.. they won’t have light or fan... our programs are trying to get them access to lights and fans…like we're at the level where people don’t have access to a fan and even electricity.. so if children want to study in the evening, it's going to be hard for them to study right. But that could be… obviously income will definitely play a big part in it then I think process to market will also play a part and mobility will play a part in it. But these are things that are I mean, I don't think specific groups how could I dissect them furthermore, hmm I think religious minorities suffer a lot in Pakistan because.. is we take the example of Tharparkar where 60% to 70% are Hindus that's still different because all of them are… majority of them are Hindus. So the women have the same mobility but I think that's not true in places like Hyderabad or Umarkot where women will not have as much mobility, they probably won't be skipped… sent to schools and universities hmm they probably won't have access to a job and if they don't have that kind of access in there obviously then that again.. those things are, like,you're now in the area where you have energy access right? I think those could be some of the things emm but I mean apart from income and I think some of these things that depend on mobility, but that also depends on you know. Like that depends on how much income you have. I think those but that seems very obvious to me I feel like it was maybe not very insightful.

INTERVIEWER: I mean we have to mention the obvious things as well. Lets’ suppose that is the main criteria than that is the main criteria. Okay, you mentioned what the key energy infrastructure your organization provides, you spoke about solar home solutions, lighting, fans. When new energy infrastructure and technologies are provided, what in your view are the differences between men and women in terms of who benefits?

RESPONDENT: Okay, so my organization provides the funding so I've worked with investment companies so we just provided the funds and we would like to very much distinguish with that we don't provide any technology at all, that is job of suppliers. We just enable the sector to sort of provide that on its own. Ok, you said that …you were asking what is the difference in technology that is provided..

INTERVIEWER: Meaning whenever any infrastructure is provided, even if you are not doing it directly, what is your opinion… what will your assumptions and opinions be that who benefits more.. Does anyone benefit more; do men benefit more than women or do you think that they benefit equally? You spoke a little bit about households..

RESPONDENT: The thing is in my work I would say women benefit more so because my work is very much targeted into a sector where women are in that sector more so. But that was my microfinance work hmm all of the things.. everything that I am talking about is my opinion, and doesn’t represent the opinion of either of my or any of my employers’ opinions.

INTERVIEWER: That’s understood. Of course, of course.

RESPONDENT: I would say that in rural development or because the people and the organizations I work with are very mature in their understanding of gender; I would say that here they try their best to make sure that women are equally given the opportunity and more… given the opportunity more so in as much as possible. Because if there is less access, then it is understood already. And the execution already reflects that there is a disparity so the execution reflects that.. access will be greater for women; you would go through microfinance entities in which the client is already skewed. Subsidy is also given to women. You will also hire more women. So it’s a very mature organization in understanding for women. It’s not true when you look at suppliers or people who.. if you look at the way they hire people, they way they target people. Marketing of the products happens at public events, at public events it is the men who are showing up because it is about mobility. Women are not allowed to leave their homes. This doesn’t happen in the Microfinance sector. In the microfinance sector rural support programs have executed the XXXX and several other things over the last twenty years now. So they have developed a lot of trust within the rural areas. If you go there, women come with their children.. They have infants and like the credit officers who are going to there homes. You will see that they will not meet any other men, but because he is a microfinance credit officer, when he comes, they will meet him because they have gotten a loan from him. So they know their home is running on this and men also start to support them. I think these problems may have happened initially from 2001 to maybe 2005 when they were actually working on getting more women into the sector and getting women to become more beneficiaries but now its very skewed. …women are 70 to 80% of the target market…It’s very…depends on the maturity of the organization. They have done this very purposely but that doesn’t represent the rest of the… the rest of the market but these bigger organizations will obviously have had that understanding for several years and they have done…like they have executed that as well.

INTERVIEWER: Do men and women participate equally in decision making related to energy access?

RESPONDENT: I think even in microfinance it is the men who have to endorse the loan.. because in the homes, either women will hide and take the loan. But this can’t happen because these are small, close knit communities and every one finds out. If she is going to the office, the microfinance bank .. so everyone knows she has taken a loan. These were challenges of the early days where the men… there was a time when before taking a loan the woman had to take her permission from her husband even though that’s not a requirement by the government in any way … but because they relaized that it had become difficult to do recovery… you gave a loan to a woman, means she comes to return it… okay let me give you an example. A woman came to take a loan to set up her stitching business… she started doing that. And then the man of the house said that you can’t return the loan. So she stopped returning it… because decision making and domination is by the men..right? Over time in the last 20 years, because women have…like the microfinance clients have increased their own empowerment by getting the loan then making the money, then paying for kid’s education or paying for something in the house or getting a new room added to the home… so those things over time.. when you look at those specific families that have come back to take loan over and over again… those are different compared to if you go to a totally new client… then you have to get the endorsement of the men. So in this areas it doesn’t happen like this, it is not possible that they do something without endorsement of men so it’s very much like the men definitely have a big part in that.

INTERVIEWER: And is gender equity in energy access different between urban and rural contexts? If so, how?

RESPONDENT: I mean I think energy access is very different in urban and rural areas…urban areas have grid connectivity.. in rural there is no grid connectivity, grid doesn’t exist. In areas that I work in grid doesn’t exist at all. So there is a difference between both. But I don’t think, in fact in rural I would say, that we are working on the bare minimum thing that they get access to energy so within the household there is not that much of a difference between a man or a woman accessing the fan or electricity or it is likely that if the fan is running at night then, it may be possible that the fan is kept and then the beds are placed.. so the furthest bed will probably be the one that is given to a woman, the first bed will be a man’s because he wants the fan more. That could also be an elderly man who would be more respected or given that leverage or whoever is the man who earns in the family will probably get…so within that like within that nuance yeah you will see that difference but in urban I think other things cause you to have that, like have that difference which is mobility. I think mobility makes hell of a difference women being able to access modern technology and energy.

**Part 3: Policies and Interventions**

INTERVIEWER: Okay, now lets’ move to part three which is about policies and interventions. To what extent does gender equity factor in your work on energy access?

RESPONDENT: Yeah the subsidy and like the researches and being able to target women separately all of that stuff is very specific to my work which I have kind of given examples of…

INTERVIEWER: And how effective do you feel these efforts in your work towards gender equity?

RESPONDENT: Emm yeah again, it is very successful in microfinance main because you can see 80% are women, who are your target market. In the XXXX… I think it would take some time for me to be able to comment on that because then we will do an assessment of this at the very end because we will see that when we have a survey we will know how much difference has been made…but I think the idea is… the idea is right I mean and.. the teams are very open to anybody commenting on whether this is enough or not…like the idea is that obviously it’s never going to be enough until everybody is you know at par.. but these are very informed.. good decisions and good practices and the organization is very open to getting suggestions and there is no .. there is no reason to not implement them because the goal is very much to have women being included in all spheres so it’s a very thought out and very purposeful kind of thing within the work that I do.

INTERVIEWER: Any specific challenges that you see?

RESPONDENT: Some of the challenges that I see…actually you know these organizations have worked on removing a lot of them but I would say that there is more illiteracy among women and you need at least bare minimum literacy when taking out a loan. I think interaction with a lot of people is limited so their ability to speak to credit officers or find out or ask questions… a lot of times people women particularly don’t want to ask questions because they think this makes them look stupid but actually it’s very important I mean if you don’t understand something just ask a question, there’s no big deal umm I think having those kind of issues like lack of education, lack of mobility.. I really think mobility is one them honestly I think, women are not allowed to leave the house or their lives are very dictated to a specific format I think those are challenges and then for them to be freely and openly be able to have an opinion, form an opinion that’s also important because even in focus group discussions when you talk with the men they are very much more aware of their needs and what they want versus women. Women would just say what you think…what they think you want to hear or say something but like getting more insightful information from women is probably more likely through observations and ethnographies versus focus group discussions, I think even survey tools and questions, they should be different for men and women because women will not give you as much insight in a focus group discussion versus a man. I think those are specific issues I think even organizations seem to be very mindful of what tools they use to get that insight from men and women.

INTERVIEWER: And thinking beyond your specific work, do you think energy access policies in your region or sector should be gender sensitive? In what ways?

RESPONDENT: Gender access.. gender and policies.

INTERVIEWER: Yes, energy access policies that exist, basically the policies you had mentioned initially, should they be gender sensitive?

RESPONDENT: I think definitely.. I think gender cuts through a lot of different issues.. gender corelates to finance, corelates to income generation, corelates to mobility … and having the same kind of access to … whether its mobility. Access to finance, mobility, education, income opportunities, all of these things cut across gender. Gender is at top of it and u know that because of gender they are at a disadvantage right? Whether its education, or income or all of these things .. they need to be looked at through lens of gender because gender has a huge impact over all five parameters. So I think these things were acknowledged with energy policies, it would be..it would be great because you could bring women to the same level as well or even higher to a certain extent than men. We just are better than the men.

INTERVIEWER: Do you think there are policy gaps around women’s access to energy at local/ national/ international levels?

RESPONDENT: I think there is not a lot of research on how gender plays a specific role in differences in the access to energy so I think access to energy is a question mark in itself and within that looking at whether men get more access to energy or women get more access to energy is not as specifically explored. Just because this work has only recently started, working on this is also already a big deal.. I think maybe contributing to that would be really important to be able to assess that what are the gaps and then to be able to determine what to do to close those gaps so I guess like whatever comes out of this will also be really important , you will talk for the people who probably worked in less or more male dominated spaces…they might see that you know women have a specific disadvantage and there could be a lot done that could curb that disadvantage as well.. I think there is that, for us specifically… Women are not targeted specifically, it’s a very generic policy, mostly it would address geographic locations or incomes.. mostly geographic spread but gender probably would not be looked at as a lens. But that is something that lacks in Pakistan in general, to look at gender policy women.. inclusion of women.. financial inclusion of women and education for women that will then have quite an accelerated effect on access to energy in itself but I think usko specifically daikhna feels like what is the utility of looking at this as a.. like how much benefit will you have in trying to get gender to be part of the policy because in Pakistan an energy access policy doesn’t exist.. so as a practitioner I would think that first I will do that and then step 2.. would be .. I mean I will do work on women entrepreneurship whatever but access to energy in itself is such a understudy and under looked kind of topic you would think that there is no way gender would be discussed in it in a long time.

INTERVIEWER: Okay, you spoke about social policies and connected polices, what are the things like you spoke about mobility, so I will skip this question. Ok, if you imagine that there are no policy or financial constraints, in an ideal world, what in your view would be best practices for achieving gender equity in energy access?

RESPONDENT: In an ideal world what gender equity and energy access would look like.

INTERVIEWER: how would it be achieved really?

RESPONDENT: How will it be achieved?

INTERVIEWER: Exactly, what would you do yourself? What role would you play? Situation is the same but there are no policy related or financial constraints? So how would you go about achieving gender equity?

RESPONDENT: You know it’s difficult for me to answer that question because I feel like I don’t look at difference in energy access through a gender specific…I mean I do but I don’t look at it as a problem that is gender specific. I think problem is not gender specific… I mean in my line of work and even otherwise I think, it’s more.. the issues are related to ehh like gender issues are more related to income, mobility and access to finance. They are not specifically related to energy access and I…I am finding it difficult to see that if you will explore energy access with a gender lens, so what do you think that if there is electricity in the house then everyone is using it. how is it like men in the family are somehow disproportionately using it versus women…that aspect only.. that doesn’t come into like that doesn’t.. for me it’s not access to energy maybe usage of energy could be different way of saying it… maybe men are using more energy and that’s very likely because they have access to modern equipment, and you know gadgets and technology and all of that more so than women but I wouldn’t think that access to energy is particularly a problem. I mean discussion of usage is very different from discussion of access. I mean gender is not the issue in access

INTERVIEWER: you can consider it usage of energy.

RESPONDENT: Yeah, I mean the discussion on usage of energy will be very different.. there will be computers and cell phones.. and all these modern equipment .. I guess I don’t have very well formed answer on that I think it’s.. it’s I can’t seem to understand I meanwithin usage of energy in this ideal world.. yeah all the women you know gender would be removed as a particular parameter within all kinds of access whether its financial access, whether it’s you know access to mobility, laptop, if you go to cafes that’s also usage of energy in places that are modern so within modern life, there is a lot of modernity is sort of correlated with or it’s understood as energy access or you know that’s the modern world because everything in modern world runs on energy so being part of that or being included in that is sort of what I would think that is..it’s what’s equitable or it’s what equal out.

INTERVIEWER: So to achieve that what can you do within your existing role? Or what role can your organization play?

RESPONDENT: Umm honestly for my role I feel like I have done all of this work already so I think further you can target survey tools. Researches can be facilitated particularly for women, but that’s.. that’s also being being done.. the more you could do just exclude men from resources altogether and only target women and then it will be like after a couple of years it would be equitable... because then you would have excluded the men and all of the women would be included.. but since my work is rural I can’t imagine excluding the men from the sphere as well because… I mean.. I can’t do that because they are also at a disadvantage compared to some of the other market.. I think having women become you know sort of…developing that.. empowering them so that they can make their own money and they can.. they can be decision makers you know they can decide for themselves what they want to do is the most equitable thing... and even knowing what options you have because I think that women just don’t think there is an alternate life.. because in a lot of areas women don’t think they have an alternate compared to their existing / current life, so I think our work is to have women have more opportunities to make an income on their own, make their own informed decisions, access to a lot of knowledge and not just through reading things you know that’s not always a great mode of communication for women maybe visiting them or maybe like having centers that are specifically for women so they feel comfortable. Even transportation is really important like getting the..like..if there us a center, how will women get there…. Increasing their mobility, increasing their decision-making power and giving them more money on hand that they can spend anywhere they like; those are some of the important things.

**Part 4: Topical Questions**

INTERVIEWER: okay, please answer one last question, that how balanced is gender representation in various decision-making bodies within energy governance structures?

RESPONDENT: Oh my God..it’s not gender balanced at all..at all.. in the energy sector, there is no balance, there are no women at all, where ever you go it’s almost always men…always men and there has been a pretty organized effort to try and get women but these organized efforts happen at XXXX, XXXX, XXXX… even at XXXX its not so much. This normally comes from specific financing requirement from funds coming other countries, they put in a specific number that 15% 20% whatever it is, you have to maintain. You know, people have no understanding, it is so off-putting even in like in Karachi. Forget about the rural areas, where I work in microfinance there are more women, but this understanding that oh, whenever women come, they will get married and leave. That is such a .. people genuinely think they will leave… and its’ true, its’ not even a cliché .. it happens.. but you have to make sure it does not happen. Catch that woman who got married and make sure she stays in her job and then find out why she is not staying in her job. People in government offices genuinely think that women come to instigate fights and speak about their homes publicly outside.. they can only be receptionists... or they will randomly say make her something like make her an assistant .. or they should become a receptionist. They really don’t think of women as equal at all. It will be funny that they will be saying these things to me and I’m just like ok… so what am I? Oh, you are not like that woman,, No, No, I am exactly like that woman, I am that woman. Even women owning up the fact that you know like you are not so…we are also women…you need to remind them…that when you have gotten there, you should remind them yes I am the same women you are talking about…because if you hadn’t gotten that opportunity even.. I mean .. some people are really go getters but everyone’s requirements and issues are different you know.. There has to big understanding in making those cultures ehh accepting of women. Like so many government departments don’t have separate washrooms for women.. like that’s disgusting and that makes women want to put their jobs.. like I would also if I didn’t have a separate bathroom and everybody was sharing the same bathroom and if you are the only woman.. and everyone else is a man.. there are 100 men and they are all using the same washroom, you are going to really want to leave that job.. you really will and they always hit on you. Like such casual sexism and casually hitting on you is such a common thing.. I now wear a ring because I am just like I really cannot be hit on anymore, can’t do it so I fake it, I lie about being married because I am just like.. like how many times ..how often can you possibly you know resist this awkward behavior.. you get really sick of it.. get sick really quickly just because whatever you know.. I think also having women support other women.. I think that has for me the most important, I have had good women in my life.. some mentors that I found and colleagues that I connected that were women and they were not interested in putting anyone down. If one had a baby and wanted to leave her job; that doesn’t mean that she thinks I am a terrible person or I’ll put her down that oh you had a kid so that means you can’t come to work so it’s not that you know… women have to be women’s buddies too. I think that’s extremely important like having another woman support you is really really important.

INTERVIEWER: I completely agree with you. And I do hope that things get better in Pakistan and people start realizing and things get better.

RESPONDENT: I hope so.

**Part 5: Conclusion**

INTERVIEWER: Okay, if there are any other questions, there may be one or two questions, if we can email them to you.

RESPONDENT: you can send me a voice note on whatsapp or we can reconnect later.

INTERVIEWER: Thank you so much.