**Transcript 1**

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 | XXXX |
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**Part 1: Introduction**

INTERVIEWER: I want to confirm that you have seen the consent form and you understand that what this interview is about. Basically we are looking at gender equity and energy access in the Global South.. umm.. and .. because you are working in the field, we will be asking you a number of questions around energy, gender and policy. You are free to answer as many as you like and you have complete .. you will be completely anonymized .. and you will have complete freedomto withdraw at any point.

RESPONDENT: Okay

INTERVIEWER: okay*,* then let’s start. I am recording now. So first of all*,* can you just tell me about your current role and position and your organization.

RESPONDENT: We are a social enterprise called “XXXX”, now its called “XXXX” and I am the XXXX. We basically work with small holder farmers in remote locations enabling them to use their livestock as currency. With that they are able to buy assets including renewable energy assets which they can’t afford in cash.

INTERVIEWER: OK*..* And since when are you doing this work*?*

RESPONDENT: Officially our company got established in XXXX.

INTERVIEWER: Right, ok. And can you tell me a bit about your background and how and why you got in to this line of work.

RESPONDENT: I basically have been working in the power sector and I don’t believe in the current Development Model anymore, with the DFIs and so I started this company and chose to take it forward to bring around the impact that I believe is important.

INTERVIEWER: Right. Umm. So is your work related to electricity provision*?* What sort of products or services do you provide?

RESPONDENT: We are doing basically access to markets, we are doing access to solar assets including solar water pumps, solar home lighting systems.

INTERVIEWER: please tell me about the areas that you focus on*,* what type of communities are you looking at? Is it just the rural sector? What kind of communities are these?

RESPONDENT: Just the rural and all in developing countries

INTERVIEWER: For this interview,obviously we will focus more on Pakistan so in relation to the policy context, is there any policy context that shapes your work. Or what current issues or development in policies, whether its at the state or the national level, influence your work? You mentioned something about the DFIs and you are not really satisfied with that. Will you talk a bit more about that?

RESPONDENT: In terms of the policies, or rather I can speak to the current environment that is there. What we can see is that most energy policies, of most countries are dealing not so much with off-grid, but mostly with grid connected energy access. And this is primarily because most developing countries are struggling with energy provision even in their urban areas. Most developing countries don’t have a framework or a very robust framework that actually includes the off-grid communities. Which are primarily these small holder farmers. The biggest obstacle we see is that these communities can benefit greatly from technology which already exists, is already being used in urban centers but is not accessible to these communities because of affordability barriers and you know.. just access barriers. That means that these communities don’t have a way of finding good quality products in the areas that they live in.

INTERVIEWER: is there a policy that looks at off-grid supply for Pakistan or there isn’t one*?* How does it work? Is their any framework that you work with?

RESPONDENT: I think that the only policy that comes close is the 2006 Renewable Energy Policy but that pertains primarily to renewable grid connected. I am not aware of any policy that is maybe in place. There may be some now. Rural electrification is part of the national policy, it has always been, where it is about that we have to provide electrification to x percent of rural areas. And these actually get picked up in election campaigns. And this is need that is allocated by the various departments of energy. And in my experience what I have seen is that these are very politically controlled so these are given to certain MNAs, MPAs, near around election time that they can extend an electricity line in one village near one constituency. And what happens is that even though these communities come under electrification because they have an electricity line, 80-90% of the time they are not powered. This is what we call grid deficient.

INTERVIEWER: so basically what you are saying is that there is no such relevant policy at least not for the majority of the time. There is a rhetoric for it but it isn’t there.

RESPONDENT: You can look it up, I think it’s called the Rural Electrification policy – it’s part of our national policy.

**Part 2: Understanding the Issues**

INTERVIEWER: Right ok .. let’s move on to part two*.* So can you tell me what equitable energy access means to you and what would it look like?

RESPONDENT: Equitable energy access – that is such a jargony term to be honest. There is no such thing as equitable energy access. I don’t think it even exists with the communities that have access to grid connected energy even in the urban areas. I mean look at Karachi for example, what do you call equitable. People have connections to electricity but some people, some areas experience a lot more load shedding than others and these are primarily low-income communities that get very limited electricity. These are the first ones to lose electricity. So, then you come to urban-rural divide. How do you define equitable there? What is equitable? How do you define equitable for an economy that has limited resources and has other pressing concerns, than electrification? So how do you define that?

INTERVIEWER: I mean, in a way you are saying that there are so many issues at so many levels that it becomes quite difficult to even define such terms?

RESPONDENT: Yeah, I think it’s too generic, too wide a term like which context are you refering to? Are you referring to classwise, are you referiing to electrified / non-electrified.. and within non-electrified .. how does this .. how do you.. where do you begin?

INTERVIEWER: ok so perhaps in your own work … in terms of the work you are doing and the communities that you have access to, how will you define this?

RESPONDENT: Equitable access to energy – I think that only begins when people have access to energy. I mean in my opinion it is the women, if you want to talk from the gender perspective, it is the women who need energy the most because their tasks require energy the most. They are the ones who do the cooking, cleaning, who are most vulnerable when it comes to lighting needs. They are the ones who are most vulnerable in terms of safety, for example, in the community that we work in, women are the ones who go and collect water. They spend many hours, labor and time and go and collect water for their homes. And if there is a solar water pump for example then they benefit because they save the time and energy. While the whole community benefits overall, but it saves them time and energy. Similarly for cooking, women are the one who have to go and collect firewood, which is also time consuming and very hard labor, because they get injured, its quite a terrible experience for them. And then they have to cook and cooking is done on dirty fuel and they get exposed to a lot more fumes. So in my experience, energy access in rural communities predominantly improves the lives of women as compared to men, where as it economically it uplifts – it basically when it saves time and money, that time and money is spent on income generating activities and that is beneficial to both men and women.

INTERVIEWER: so you have answered this already*,* but let me just ask it explicitly again.. How equitable is energy access at community and household level in terms of gender equity in Pakistan?

RESPONDENT: So I think I have pretty much spoken about this so you can take the response from there. In the urban center which is not something I have spoken about, you know what happens in households you observe that the men and the boys get the air conditioning in most places. Air conditioning and cooling is turned on when the men and boys come home. Women live in discomfort or are generally not given the same treatment, things like that.

INTERVIEWER: So the next question is do different groups of women benefit from access to energy differently; for example, does energy use or access differ among older and younger women, different income groups .. you did mention a bit about that, where they are based in the community, or religious, ethnic and cultural groups?

*RESPONDENT:* No I think the primarily the difference is in classes – class defines the access to energy.

INTERVIEWER: right, the difference is generally in terms of class. And you had also said that different communities, even in urban areas, define energy access based on classes?

RESPONDENT: Yes, If a household has more income, and they are less sort off price sensitive, then men and women there is not much difference in energy use. But when a household becomes sensitive to income, then as soon as that happens you observe that there is a bias towards men.

INTERVIEWER: Similarly, you had indicated earlier, that when new energy infrastructure or technology is provided, what’s the difference between men and women in terms of who benefits?

RESPONDENT: That is an interesting question. Primarily like I said, in rural areas its women who benefit from the technology, because they are the ones who are currently responsible for all energy related tasks which become easier when there is access to energy. Any new technology, suppose its clean water, suppose its like solar water pumps, if its like something like our “e-mandi” app that gives access to market to farmers, it is the women farmers who primarily benefit because they are the ones who can’t go out and leave their homes to sell their animals. But a technology access like this benefits them because now they get equal access to market as men.

INTERVIEWER: What about the urban areas, do you think there is a difference in this provision in the urban areas for men and women?

RESPONDENT: For urban areas, I can only speak from personal experience but if you think about it, it’s mostly boys who first get access to computers in some socio-economic classes, and women don’t. same thing with STEM education, that oh, boys, need to learn more technical things, girls don’t. but I think that changes with class in urban areas. I think within rural areas, the problem is access, they don’t have access to technology overall so it doesn’t really play out gender-wise.

INTERVIEWER: But you did say that women benefit from it more in the rural areas?

RESPONDENT: Yeah, for sure.

INTERVIEWER: Okay. And do men and women participate equally in decision making about energy access?

RESPONDENT: No, the decision makers are primarily men.

INTERVIEWER: And is this true for both rural and urban? Could you speak a bit about the urban segment?

RESPONDENT: I can’t speak for urban because I don’t work in urban, so I am speaking form a personal perspective on the urban. Rural I can tell you it’s all men who make the decisions.

INTERVIEWER: About everything? About the technology?

RESPONDENT: Any decision that requires spending money, then it is the men who decide. If there is a man who is in the household, then it is always the man who decides. Very rarely it’s the women.

INTERVIEWER: Primarily the financial decisions are all men?

RESPONDENT: Yeah, and anything that has to do with purchase of assets, solar assets or renewable assets it is the men who decide. They control resources, right and that is true across urban, rural and across classes even. Urban there is a higher proportion of women but I wouldn’t be surprised if it’s disproportionately men who still decide because in both urban and rural, men control resources.

INTERVIEWER: And if you could just relate these to some of your own experiences and evidence, I mean it would be excellent if you could just relate some stories. Anything you can share with us basically.

RESPONDENT: Sure. So for example when we go into villages and we are negotiating with them on the payment terms for example solar water pumps or the livestock, then the people we interact with are men. They are the one who come together as a group from the village, they will negotiate with us, the women are not there. Even if for example I am part of the team, one of the biggest hurdles is that if like a male member from our team is going, then the women from the households will not be included, will not be meeting him. Because it is culturally not appropriate. But when I am there, I get to the meet the women but its more like oh, come meet our women. It’s not that they are a part of the negotiations that how many goats will they give us in exchange for the asset, or what is their need etc.

INTERVIEWER: So do you get to speak to the men, or do you speak only to the women? How does it work?

RESPONDENT: I get to speak to both men and women.

INTERVIEWER: Ok, then how do the discussions you have with women differ? When the decisions are taken by the men?

RESPONDENT: Those are based on need. So we will ask them what do they need, what do the family need. What will they benefit most from?

INTERVIEWER: But then it’s the men you have to talk to, to make the decision.

RESPONDENT: Yeah. And even men will identify the same needs, it’s not like the needs differ. And it’s not that the men will be like, they will ask for cars or anything different. They will also identify the same needs like they need water in the villages, they need health care, light. But the negotiations and decision-making rests with the men.

INTERVIEWER: So is there any anecdote you can share with us, anything that sticks out about this experience you are dealing with men or even answering the needs of women?

RESPONDENT: It’s like I told you, each time we go to the villages, we are dealing with men. So that’s just one of the basic observations that we have. We have never seen women come to discuss the terms of the deal.

INTERVIEWER: Do women have their own... is it because men are controlling the finance, that is why they are making the deal. Have you ever seen something like women coming together to identify their needs and talking to the men as a whole, as a group?

RESPONDENT: No, they will come talk to us. Now whether the discuss amongst themselves and… I don’t know. I can’t speak to that. But we have spoken to women farmers who are rearing animals and these are women who don’t have a man. Either the man has passed away, the husband, or is unwell. And she is running the house, running the show.

INTERVIEWER: So in that case,they will be making the decisions?

RESPONDENT: Yeah then they will be making the decisions.

**Part 3: Policies & Interventions**

INTERVIEWER: ok. I think we can move on to part 3 now. This part is related to policies and associated interventions*.* So, to what extent does gender equity factor in your work on energy access? Again, if you could provide some clear examples of projects, policies or internal processes that you use to make sure how you identify these gender gaps and how do you answer to the needs of women.

RESPONDENT: so . I mean we work.. 2 / 3 things that we have identified that are primarily women’s needs are:

* water - the amount of work and time they have to put in to get water
* They are the ones who have to deal with health and hygiene issues that arise from lack of clean water among the kids, like kids falling ill, having to take them to the doctor, having to tend to the children, because there is no water and because of that there is poor hygiene
* In terms of lighting, one thing we were surprised to find out was women get attached a lot more when they are going out to relieve themselves in the dark and just having a flashlight for example reduces their security risk

INTERVIEWER: Can I ask you, do you go into the projects with any specific prior ideas that you will be looking at women’s needs or men’s needs?

RESPONDENT: No, it is generic, just to understand the needs and just to assess the products and how the services are coming along.

INTERVIEWER: but then does gender equity specifically factor in to your own work and in your own process anyway?

RESPONDENT: No, it is not the central theme of our work, we are working with small holder farmers. The work that we do disproportionately benefits the women. But we are not specifically targeting the women. We are working with small holder farmers and what we like to think off is that we are benefitting households and that includes men and women.

INTERVIEWER: Do you feel there are any specific challenges to just answering women’s needs. Do you think that you have to do something more to address their needs?

RESPONDENT: I think the only thing more would be on the health side because they are the ones who need specialized health care for child bearing and child birth. That is not an area that we work in.

INTERVIEWER: Do you think energy access policies in your region/ sector are gender sensitive? If not, what do you feel are the gaps?

RESPONDENT: I think that energy access should not be a gender issue and if it is posed as gender issue, it’s not really beneficial either because the fact of the matter is that the entire household who have nothing, benefits from it (energy). Right? So, if you are appealing to just women or if you are like sort off orienting a product just to women, that might actually not work in the favor of women because your customer is actually the men, they are the ones who are going to make the decisions. And if you are going to market a product to women, the decision makers who are going to get that product into the home, and if they are not being identified, if they are not being targeted too, that would be bad marketing in my opinion. It is important to note that women benefit more because they are taking care of the areas of domestic life that will benefit most from energy access, but it is a benefit overall to the household.

INTERVIEWER: but I mean the idea behind gender equity is that men and women have different needs, I mean, what do you mean when you say that gender shouldn’t really be the selling point or something that should be focused on.

RESPONDENT: I think that is redundant in the case of rural energy. This idea of gender focused energy access is redundant when it comes to rural energy because it is a human need, and they don’t have energy. They don’t have even basic energy, lighting access. Everyone there doesn’t. And also, in rural areas, there is no inequity in use in place, like there is in urban areas. So I think gender equity becomes more relevant in urban settings than it does in rural settings.

INTERVIEWER: but you just did mention that women spend more time in let’s say in collecting fuels and you have identified that there are gaps, there are differences between how these technologies are benefitting men and women. So, wouldn’t you then think that there is this gender aspect to energy in the rural sector?

RESPONDENT: Yeah, but let me give you an example. If you were to go and market a solar home system and said this is marketed to women, where as a woman, or say something like a solar water pump, if we were to say that we are only negotiating with women or this product is only for women, or this is supposed to be only for women and we exclude the men from that conversation, that transaction is never going to happen.

INTERVIEWER: so its more about the conversation ..

RESPONDENT: Because the solar water pump serves many many many purposes, so it will be used for farming, it will be used for home use, it will be used for the animals. Which is applicable to both tasks for men and women. Similarly, for home lighting, that cooling, that *pankha* (fan), the lights, which are going to be used at home are going to be used by both men and women but it just makes the women’s lives better.

INTERVIEWER: Right, okay, I get that. So can I talk a bit about the policy gaps. So even if you don’t necessarily want to speak about women’s’ access but about more equitable access what are the policy gaps at the local, national or international level? And of course, you can speak about your experiences and opinions about this because you may not directly know about this. But what do you think are the policy gaps there?

RESPONDENT: I can’t speak to that because I think we should speak about overall policy gaps in this area ..

INTERVIEWER: in terms of energy access?

RESPONDENT: rather than gendered energy access because energy access overall – like that stage will come later. We don’t know what the outcome is going to be because there is no access to energy at all at this point.

INTERVIEWER: So there are clear gaps in energy access in general before we can talk about gaps.

RESPONDENT: Once they have the access, then they can observe what the gaps are between men and women if there are any.

INTERVIEWER: Lets’ suppose in an ideal world, that is done, there is policy and there are no constraints. In that case what in your view would be best practice for achieving gender equity in energy access?

RESPONDENT: sorry, say that again?

INTERVIEWER: so if in an ideal world, where there are no policy or financial constraints, what in your view would be best practice for achieving gender equity in energy access. I mean what would it look like in practice and how would it be achieved.

RESPONDENT: If there were no financial constraints the issue of gender equity would not come up because women would buy what they need to buy.

INTERVIEWER: right, okay.

RESPONDENT: And this is a household level cultural issue rather than a policy issue because you can’t dictate to some one that *aap ac sab ke liye chaleyin ghar mein ya aap pankha sab ke liye chalein (*you must put the air conditioning on for everyone in the household, you must switch on the fan for everyone). You can’t monitor that either. It’s a matter of changing the cultural norms, about educating, about respect for women rather than access to .. it goes back to two things. If you can fix two things, this issue would not even be an issue: one is financial access to women and second the culture of gender, how is gender treated. I don’t know what a policy that is gender specific would look like even or if its executable.

INTERVIEWER: but what would it look like in practice. I mean for your own organization, lets suppose that this is something you can do, you can improve. Then how do you think you would do that through your work.

RESPONDENT: I work in the rural sector so asset ownership is a big thing. In our work for example we provide assets to women who generally don’t have assets so they have a source of income.

INTERVIEWER: Right. So basically it does come down to finances in your opinion.

RESPONDENT: Absolutely, and that is across the board, urban/rural, western/eastern, south/ north – that is the issue of gender globally. It is about resources that are controlled by women vs men.

**Part 4: Topical Questions**

INTERVIEWER: so the next section is I think, its just a more general take on gender representation. So how balanced is gender representation in various decision-making bodies within energy governance structures?

RESPONDENT: Well, I can tell you that the ministry is 99.9% men. I haven’t worked under a secretary of power who was a woman. But in other countries, in Indonesia for example, women are very well represented at the policy levels, at the business levels. It’s a matriarchal society. And the approach of their men to women is very different. I have noticed that in meetings that I have attended. In Pakistan women are generally sidelined unless they make the effort of or you know take the initiative of really putting in the fight. In Indonesia, because the culture is such, it is matriarchal, and businesses are primarily women owned. That is just their culture. And within the ministry there are many many many women, and in leadership positions. It was actually quite a pleasant surprise and even something I had to get used to, because I was used to the fact that I had to persistently speak up to be heard. Hear men were asking for my opinion and there was no hesitation. It was a very normal thing. That is something that also varies, it’s just the culture that was there.

INTERVIEWER: so what would you say is the culture in Pakistan?

RESPONDENT: Oh it’s very patriarchal across the board. There is no doubt about that.

INTERVIEWER: so women aren’t represented and not heard?

RESPONDENT: Yes.

INTERVIEWER: What about in the energy access finance, are there any processes that are gender sensitive or gender aware or do perhaps you know target men and women? At any level really, at the national or local level.

RESPONDENT: You know the State Bank has actually come up in the recent years, in the last couple of years or so with really good programs which are access to finance for women farmers, access to finance for women entrepreneurs – that is something which has lately come about.

INTERVIEWER: do you thing its been successful?

I think it’s made a difference. Yeah, because the State Bank itself is back stopping the guarantee for finance that is being given to women farmers for example. We are working on a project with them on that.

INTERVIEWER: Can you tell me a bit about the project?

RESPONDENT: Yeah, it’s for women farmers where the bank will lend to women farmers. We are actually developing product where the loan goes out in the form of livestock and is repaid in the form of livestock. This is .. the animals that are handed over are in the name of the women so it belongs to them and they are aware of it. Because there is two things when it comes to asset ownership: one is, the legal side of things. The second thing is their awareness of the fact that this is theirs. Awareness is a more important part because in Pakistan, even if you go into the biggest business families, women own shares but very rarely do they exercise the financial rights that they have.

INTERVIEWER: why do you think that is?

RESPONDENT: Because of patriarchal society.

INTERVIEWER: is there a knowledge gap or is it just something that is structural?

RESPONDENT: The knowledge gap can address it where it empowers women who do want to step away from the cultural norms and want to exercise their rights, but that knowledge has to be there, first of all.

INTERVIEWER: so what do you think are these some of the key challenges for gender?

RESPONDENT: That is exactly the same for rural – if a woman doesn’t know, so for example a bank will lend out money, there are lot of microfinance loans that are supposed to go to women and the woman of the house is the one signing the loans but she wouldn’t know what that means. That this money is coming into the house for example. I would like to know how things work around BISP. Because BISP is money directly transferred to women. So it would be interesting to know how this works. And there is research out there. I myself wouldn’t be able to speak to it but I myself would be interested in knowing if that’s been sort off – how effective it has been in empowering women.

But I mean it’s the same thing in terms of women reserved seats in the parliament or national assembly where you see women of a family – it’s not that its going to women, it’s going to women from certain political families. Who are not there because… I mean they happen to be there because they are women but they are also representing the families they are coming from.

INTERVIEWER: so it would be something like a matter of agency really.

RESPONDENT: Exactly, yeah.

INTERVIEWER: so do you think this is one of the key challenges for gender equity in Pakistan with their participation, their empowerment, their access?

RESPONDENT: Yeah.

INTERVIEWER: and the last question is, I don’t know how relevant this is, how is gender reflected in ECOWAS energy policies and energy finance? Do you think these measures are effective?

RESPONDENT: what is that, sorry?

INTERVIEWER: ECOWAS energy policy, have you heard of it. It is the Economic Community of Western African States. No. Ok fine. Then we can skip this. We can talk about this from the perspective of global policies like the UN. Do you think they are effective?

RESPONDENT: I mean we have benefitted from it the fact that SDGs include gender equity and simple things like activities which may not be considered or are not done from a gendered lens but if they benefit women, are accounted for under that SDG that promotes that kind of work.

INTERVIEWER: in your own work do you follow any of the guidelines or policies from the World Bank or the UN?

RESPONDENT: We follow guidelines which are in line with general human respect, for example, like we will.. we are very careful about how we represent women and children, how are they portrayed.

INTERVIEWER: portrayed in what sense?

In terms of, we like to take permission before posting any pictures of women and children. We also take permission before taking any women and children’s pictures. I think these are primarily related to human dignity and respect.

INTERVIEWER: I just wanted to ask, I mean personally, because I don’t have any knowledge about this so when you are working, and of course this is your own private enterprise, but are there any higher-level national policies or rules and regulations, bye laws that you have to abide by in your own work?

RESPONDENT: No.

INTERVIEWER: Not really.

RESPONDENT: related to gender?

INTERVIEWER: No, any regulations that you would have to follow related to what sort of products, or any regulations you have to follow whether they are related to marketing, to the products to the technology, to the access, anything really?

RESPONDENT: I think we, so there are certain cases we do not agree with some of the policies and best practices that are laid out and I would cite the example of GOGLA – the Global Off Grid Lighting Association which is I think also supported by the World Bank. In our experience, one of their biggest products is the solar home systems, which in our experience have been a big failure and we actually stopped selling those because they are compared to .. I mean GOGLA what we feel is selling or pushing products which are not particularly impactful relative to what is available in the market. So if, its say something like micro-grid are way more effective, way more impactful than solar home systems. And some of the products that we have come across, that are even IEC certified, even they come across as what in the world is this? Just because these people have nothing, you are going to sell them crap. Like you know like it’s just really shameful to me. And I think that GOGLA basically pushes .. is a lobby group for a few private sector manufacturing companies and I think the World Bank should hold its self, and the UN also, but it’s for some different humanitarian issues, but the World Bank, the IFC, the ADB really need to hold themselves up to higher standards than what they do at this point.

**Part 5: Conclusion**

INTERVIEWER: ok that’s really interesting. Ok so is there anything that we have not discussed this topic that you would like to add or share?

RESPONDENT: no I can’t think of any, and I also have to go. I have already pushed forward a call.

INTERVIEWER: ok. Thank you so much. Would you be available for follow-up questions if there are any?

RESPONDENT: email them to me.

INTERVIEWER: ok and then you would write your responses if there are any?

RESPONDENT: yeah, depends like if I can write them I will write them otherwise we can do another 15-20 minutes call.

INTERVIEWER: ok. Thank you so much. And is there anyone else you think I should talk to about any of these topics, if there is any one in mind regarding these questions.

RESPONDENT: XXXX is the best person when it comes to identifying all these people.

INTERVIEWER: Ok. Thank you so much for all your time.