**Transcript 4**

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| **Interviewer name** | **XXXX** |
| **Sub-contractor organisation** | **ARU** |
| **Interview date** | **XXXX** |
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| **Interview participant** |
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| * **Participant name**
 | **XXXX** |
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 | **XXXX** |
| * **Gender**
 | **Male** |
| * **Stakeholder category**
 | **Energy Utilities** |
| * **Country**
 | **Pakistan** |

**Part 1: Overview of Role & Work Priorities**

INTERVIEWER: I hope you got the files with the project brief and the consent form. Thank you so much for signing off and sharing it with us. Now let me start the recording so we can start the interview. So XXXX, first let me do a quick review so it is on the recording. You have completed and returned the consent form?

RESPONDENT: Yeah I have done that.

INTERVIEWER: So through this interview we would request you to share your expertise and experiences as someone who is wokring in the energy sector as well as your views and opinions on gender equity in energy access. This interview is being recorded in parallel. Do you have any issue with the recording?

RESPONDENT: None. As in the form said that recording is meant for transcription purposes so I am perfectly fine with that.

INTERVIEWER: All the information that we obtain serves the sole purpose of the study and will be seen only by the research team. Your name and any other identifying features will not be used any where in the report or any other publications emerging from this study. Roughly it will take us about one hour so lets start.

First can you briefly tell us about your current role and position and the organization you are working in.

RESPONDENT: Just a quick one before I get into that. I would like to thank XXXX for the very kind and warm introduction. And just wanted to reiterate that I have been very inspired by the work that XXXX has been doing, especially on the new startups focusing on the climate change.

About the question that you just asked, my current role is .. I am essentially working with XXXX and the title I have is project lead for renewable and alternate energy so the sort of the work I am doing over here is essentially paving the road map for XXXX to have a strong foothold in the renewable energy sector so I’ve been here for just about one and half years. And during that time also, the mission was, when I joined the company, like the company did not had any road map or foot print in the renewable energy space and like one and a half years down the time we have essentially two main projects that have been roled out and we are focusing on multiple investments by the utility in the renewable energy space.

INTERVIEWER: Okay. Thank you so much. And if you can tell us about your background that how did you basically get in this line of work?

RESPONDENT: So this, so I’ve been in power space for a little more than a decade now and and umm.. I joined in January 2010 and my first job in power sector was with XXXX as well. One of my seniors from university was part of the management, new management that had taken over the company and they were essentially looking to recruit new people on their team and they reached out to me aswell so that’s how I essentially got into the power sector through someone I knew who was looking to recruit in the space.

INTERVIEWER: And if you could tell us about your **specific activities** and programs that you have done or any energy related activities and programs that you have been associated with?

RESPONDENT: From XXXX

INTERVIEWER: So how much of your focus has been on energy access througout this. Clearly the projects you have done, the international projects have been related to energy access. If you can talk about that, specifically which areas and issues you have worked on with regards energy access?

RESPONDENT: Yeah, so in my first stint with the XXXX , that was also related - a very small part of it was with energy access where essentially we were trying to reach out to our customers, essentially also revisiting the way we were giving out new connections to new customers to the grid. And that was one small part of it but like you mentioned that both my employers in XXXX , they were very much focused on access to energy especially in off-grid space so essentially we were reaching out to customers who had essentially had never used or electricity in their lives or never had access to electricity in their homes in their lives. So those are the three projects / times I’ve got to work with energy access.

INTERVIEWER: So, in relation to the **policy context shaping your work**, do you deal with any policies or is their a general policy along which you work? And in that, tell us about the issues or developments in policy at the national level that influence your work?

RESPONDENT: Yeah. So when you say policy do you mean government policy or pretty much any policy?

INTERVIEWER: So basically pretty much any policy but start basically at the state and national level, if there are any public policies, government policies that affect your work. I believe XXXX is also privatized now? But in that if any policies affect your work. So start with the large scale.

RESPONDENT: Cool, so looking at.. I am thinking to devide it by public policy versus let’s say private initiatives or policy. So if we look at the public policy framework in both Pakistan and XXXX I always found it very surprising especially in Pakistan that all of the energy access was focused around expansion of the grid. There was very little or no thought around how other cheaper effective methods could be brought into play to improve energy access and it still puzzles that where we are suffering - Pakistan has been suffering with this circular debt and there’s all this expensive electricity that we are supplying to the grid and a host of other problems that are surrounding the power/energy sector in pakistan. There’s still has been very little thought or innovation on the policy front on improving energy access. So a thats been very much a distinct case in Pakistan. It was similar in XXXX , but XXXX different. Also to maybe put in context, according to research, 35% of Pakistan is off-grid that accounts for roughly about 60 to 70 million people in Pakistan, which is a massive number if we put that into an absolute scale. Interestingly in XXXX the 2012 census put about 80% of the population of the grid but if we look in terms of absolute numbers, that would roughly tranP4ate into 40 billion people. I started to work in XXXX in 2014 the I idea or expectation was that it was probably a little down from 80% with of some of the off grid initiatives and because of this large volume of off grid population as a big subset of the bigger population. There was this one initiative by the XXXX n government which they would call Rural Electrification Agency (REA) and REA’s focus was that they would work on ways to improve the access for the off grid people but again they also had the problem that REA was very much focused around expansion of the grid, very little or no focus came from, came in the thought of let’s say innovative new ways or cheaper ways to provide electricity. Expansion of the grid is a very infrastructure intensive investment like it requires a lot of money, time, human resource and essentially now there have been proven models out there - even back then this is maybe 5-6 years ago there were very interesting models out there that could essentially help improve access to the .. energy access. On a policy front like I feel like it’s been disappointing and very P4ow. Public policy has been very P4ow to respond or react or adapt to the realities around it. The complete focus has been on expanding the grid and bring in grid metered connections and complete stress is on that.

Moving on to private policy so in a company like XXXX which is essentially utility, there was or is very little incentive for the company to give new meter connection. Essentially you can consider it a regular flow of the business. Basically when a customer applies for new connection, the process on its own is very tedious. One of the reason why its tedious is because of different regulations that come into play. So I do feel there needs to be some kind of regulatory … because this is a very heavily regulated business. So again the same thing in XXXX I saw that their utility was operating in a very strong regulatory framework. So if the regulatory framework is made a little flexible, I do feel that the utilities can play a much bigger and better role.

**Part 2: Understanding the Issues**

INTERVIEWER: Thank you. So let’s come to part two, which is basically understanding of the issues. So the first question is that what does **equitable energy access** mean to you? What would it look like?

RESPONDENT: I would assume it means something that’s impartial to raise gender ethnicity or any form of discrimination essentially. Irrespective anyone who applies should be able to get access to energy.

INTERVIEWER: Right. You mentioned gender yourself so what does gender equity in energy access mean to you?

RESPONDENT: So I saw this again in XXXX and very similar in other countries, also in XXXX . More than 90% of the cases it was essentially men who were applying for these electricity connections or would have these assets - energy related assets under the name and essentially we could see it would benefit the whole of the family or people living under that roof but at the same time it was disappointing to see that maybe .. it was visible that a lot of women were not coming through to get that energy… acess to energy. So even if we look at the more recent numbers (the numbers I have are 4-5 years old) but again I I do feel that there is a very … sadly like in terms of gender there is a very male dominated access.

INTERVIEWER: And do you think it should be a priority for policy and interventions to consider gender equity?

RESPONDENT: 100% like I think Bangladesh is a prime example over there and the way Grameen energy has come out and they have used essentialy these off grid tools to empower women - like it has just shown how big an impact it has on the economy, on the fragment of the society also I think it strengthens a lot of like a.. I think it’s great to see that over the last few years especially there has been research that has been pointing out like how, especially if we focus on gender equity that gender equity should be created in energy acess then how many layers of impact it would create. It’s not just one or two years of impact and there’s where I feel like, it should be very very high priority right now especially for countries like pakistan where we are struggling on so many fronts like I think this could be a.. this could be a very maybe low hanging fruit to address to a certain extent.

INTERVIEWER: Right, right. Ok tell me, like you said even in KElectric, focus is significantly on expansion. **So how is demand for energy determined and how does your organisation come to understand consumer needs to begin with?**

RESPONDENT: So in that, there have been some on and off researches involving some certain research institutes. Again I am not a subject matter expert on this so I the little that I know that I will be sharing. There is this element that we have a let’s say a team reaching out that is a sort of a like communication team that is trying to understand some of their [consumers] energy needs and essentially under the XXXX umbrella lets say we have more than 2.8 million… umm… meter connections so , so that’s a very big portfolio to look at look into. So we focus on different samples and other than that there’s a lot of analytics that goes into understanding the demand with some of the data that’s coming through on the consumption. So the analytics are also very much educating the teams on putting together these demands forecast or understanding the demand profiles of some of these consumers.

INTERVIEWER: so does XXXX collect its own statistics or rely on government statistics. How does it work? Or is it a combination?

RESPONDENT: In terms of the statistical outreach with the research firm and essentially do let’s say things like focus groups or do like maybe specific interviews or even pick up some samples and do more desktop analytics or research with the third party service providers and work with them to understand. The government policy I don’t think has a… there is very little research coming from the government on helping understand the demand side of the business essentially. I actually have never heard about any government initiative which helps educate us on the demand sides of the bills basically.

INTERVIEWER: so in the samples that XXXX collects, do you think gender is considered? Do you know?

RESPONDENT: Lately, from what I know they are collecting data on it. Specially maybe just to emphasize that the the person leading that team is a very reputable lady in their organization so I would and she has been very vocal about gender equity. So I would assume that there would be with her leading these initiatives. At least data points would be captured, again I haven’t heard or seen how that would change gender equity but yeah atleast with regards the data points.

INTERVIEWER: My next question was also how equitable is energy access at community and household level in terms of gender?

RESPONDENT: Yeah, I mean again it works down like I think there is a.. like the complete system around access to energy is specially let’s say in the society we live in is revolving around men here because specially in the utility business where we are providing access to energy to households that have let’s say have roofs and walls, like thay have a proper address and their paper work is sorted out so in most of these cases the paperwork is in the name of men. The house or the flat would be on the name of the man and the way our policy is structured is that essentially the owners of the house can apply for the electricity connections. So it’skewed that way that even if let’s say a women member of the house wants to go and apply for the electricity connection they would still have to depend on that male member on whose name the property is so there are those .. let’s say those gaps in the system out there.

INTERVIEWER: So in the next questions, your opinion matters a lot. So how does gender affect the way that energy is used in households on a day to day basis?

RESPONDENT: I think, I would look at it more from roles perspective and I think those roles are directly related to the gender so we have seen, that especially in XXXX , where we were working on off grid energy that the women who would get these .. who would apply for these access to energy or who would apply for these energy assets or connections, they would use it from more from a productivity perspective like there would be maybe some kind of element that they are teaching their children or maybe they are doing some work, maybe they want to light up their shops and so there was some kind of element of productivity we saw where women customers would have a different approach. In the men sphere I would point out that a lot of these men let’s say would be working outside somewhere so they would primarily get this asset or connection for their household which let’s say would be then used for a lot of more domestic purposes then any productive use. There would definitely be a subsequent improvement in access to education and all these things but again since a lot of these men would not be at home during the day, they would not have a direct control on the use of that electricity or energy. The other part of that is that… the way I would look at it is in our case we saw, especially in case of XXXX that the access to energy - the male customers even if they were not too much home, like their job or skilled work did not require energy access so in most cases either they were farmers or they were let’s say shop keepers that would not have direct need for energy.

INTERVIEWER: Tell us about the case for Pakistan. Since our study is focused on Pakistan so your answers should focus more on Pakistan please. Even if you compare then do mention the case for Pakistan. In your opinion, is the situation similar in Pakistan or how will you define the gender balance.

RESPONDENT: Essentially, since my primary experience in Pakistan has primarily been with the utility side, again all the productive use would fall under shops or factories or offices so that is very much male dominated. Even for the domestic use, we will hardly see like a very small fraction / number of women applicants would come through and more men involved. So again equity was disbalanced in terms of use as well that I am pointing out.

INTERVIEWER: So if we talk about within households, how would energy access differ inside households between men and women? In terms of duties and roles and responsibilities?

RESPONDENT: I think again the general perception I would have is again based on some of the researches I have read that women would be much more responsible users of energy. If we were to look the pie of the consumption there would be a higher percentage of productive use within the household that could be in for the need of cooking or maybe let’s say for the need of education but for men in their household is primarily maybe related to domestic use or entertainment purposes which could be for television. They would not be doing household chores so that’s why their energy consumption pie would be very different.

INTERVIEWER: And in your opinion, do different groups of women benefit from access to energy differently; do you think there is a difference in consumption of energy in terms of age, income groups, or where they are based in the community?

RESPONDENT: The question is like how some of these variables would maybe affect access? I haven’t read research but based on the work that I have been doing, I would assume the younger women to face more difficulty. I would definitely say age in my opinion would have an impact. I think younger women would face more difficulty in getting access to energy I would also a think of waste being a big problem in the case of Pakistan. If we speak about women of different races or even different religions ethnicities certain ethnicities or certain religions would have much more easier access compared to others In this scenario communities would be a bigger catalyst in certain cases. But yeah I am just thinking of some of the other variables that might be … I would also assume roles also to be … I would pretty much boil it down to race and age yeah, race ethnicity and religion.

INTERVIEWER: Interesting. Do you think income or class would be a factor?

RESPONDENT: Yeah I missed that out. Definitely income and class like definitely for a women coming from a more affluent class having a more affluent income would have much more easier access to the energy. Like women with a.. a lower incomes would face a lot of more difficulty in getting access to the energy.

INTERVIEWER: You spoke about race, please elaborate on how they would have difficulty in access, in what stage i.e. in connection, in utility or within community access? I mean, how does the discrimnation actually work in practice?

Yeah, so if you would talk about the utility side of things, the utility connection process is very tedious so if someone is coming from the race marginalized in the society, it is very likely they would face problems in getting through the utility. For example lets say application requires certain affidavits, application requires property document, the application requires some of the things people from marginalized racest might not have like access to some of these documents so it automtically becomes difficult for them. Similarly people with let’s say coming from race or religion which is let’s say much more prevalent or in majority or has a bigger presence in the society so they would be able to find out ways how to crack the systems or they would be able to find out ways to get support from different parts of the society to help them address some of these problems for example putting together the documents.

When it comes to the off grid system, a lot of these systems are being financed through micro finance institutions, which are very much basing their paths to the society or community these applicants are coming from. So if someone is coming from again marginalized community which let’s say does not have access through to strong XXXX or an XXXX that is providing these solution so they already are on the sort of .. they would not be able to sort of make .. get that access in the off grid space. Because in the off grid space it’s very much directly linked to access to capital and how easily the applicants can raise money / capital so coming from marginalized community, it would be the assumption a lot of these XXXX s would carry is access to capital is much more difficult. Again the system betrays these people rather than people in that system.

INTERVIEWER: This is a bit repetitive but I will ask this again. What is the key energy infrastructure that your organization is involved in providing?

RESPONDENT: So XXXX is essentially the only vertically integrated utility in the country so its putting together from upstream, midstream to downstream i.e. the whole value chain. So putting the power plants, then the transmission infrastructure which is grid stations and high voltage transmission lines and then essentially putting together the distribution infrastructure which is again high voltage transmission lines followed by low voltage transmission lines and then the metered connections and then customer support that comes through the different departments or teams that are involved. That is what the company is essentially doing.

INTERVIEWER: And when XXXX is providing all these things, what in your view are the differences between men and women in terms of who benefits?

RESPONDENT: So what are the differences between men or women or how do they benefit differently?

INTERVIEWER: So, however you interpret the answer. So basically, is there a difference in benefits when any infrastructure or technology is provided. Do men benefit from it more than women, or is it equal at the household level? Who does the decision making?

RESPONDENT: So if we were to look that way, essentially the .. like since the access to the energy is going at a household level or at a let’s say commercial or industrial level so anyone who is involved with that enterprise or that domestic setup is benefiting directly but to be able to get that access directly I feel that’s where the problem is. The system is more focused.. much more geared towards entertaining the male applications. That’s what I would put my thoughts to.

INTERVIEWER: So if we talk to a client about technologies, who generally takes the decision of purchase and use?

RESPONDENT: So in most cases the assumption is that men are bringing … are the bread winner of the home so they would have a bigger say or they would be the ones choosing of what kind expenses are made; expenditure investment related decisions are taken by men. In my personal experience I have seen cases where essentially women are the bread winners of the home and still men end up making some of these decisions. It’s very much skewed that way that decision making power is vested in men. Again I would very much put that as part of system or the society.

INTERVIEWER: And is there any difference in infrastructure or technology that who is making the decision or does the same rule apply to all technologies?

RESPONDENT: Very much I would say that technology related decisions hain in terms of … are you talking about technology from a utility perspective or household perspective?

INTERVIEWER: If you could talk about both.

RESPONDENT: From a utility perspective from a company perspective our goal is to give out connections or to increase sales to a certain extent. The company lets say would be agnostic to a certain extent but even then there would be biases coming to play essentially the people or let’s say the sale staff or the customer care staff that is dealing on the front desk with the these customers would probably be much more entertaining towards men than they would be towards women. But in terms of let’s say deployment of technology I think it’s gender agnostic. Let’s say for example which meter needs to be installed or which wires need to be deployed definitely doesn’t matter. My assumption is that men are much more KPI focused women are much more systematic system focused.

INTERVIEWER: So talking about the household level, do men and women participate equally in decision making about the technologies to be purchased?

RESPONDENT: I would assume that men are making decisions in a large majority of the cases.

INTERVIEWER: And also related to finance. Finance related decision making.

RESPONDENT: Again, in a large majority men would make the decisions even related to energy finance.

INTERVIEWER: Is gender equity in energy access different between urban and rural contexts?

RESPONDENT: yeah I, I think definitely in urban it would be relatively speaking better than rural.

INTERVIEWER: How are you saying this, based on your experience or do you have any evidence?

RESPONDENT: No evidence as such like very much based on my experience and in a urban sitting I would assume women to be better empowered than in a rural setting and that would essentially enable them to be able to get access. So when I say better empowered it means that probably urban society would give more access to employment opportunities to women and in that would enable them to be able to let’s say afford or pay for some of the access to the energy financing that they need. In a rural setting I feel especially in case of pakistan that women are supposed not to be operating outside the household so they would not .. again I think there would be trust deficit … men have a problem of trust deficit for women to make these critical financial decisions so I think that’s also where probably in rural setting it would be more difficult for them than urban setting. This is very much based on assumption and experience I have.\

**Part 3: Policies and Interventions**

INTERVIEWER: Let’s go to part three, which is about the policies and interventions. So first question is to what extent does gender equity factor in your work on energy access?

RESPONDENT: So I am very conscious about it and so just to maybe emphasize on this that when I was building my team at XXXX so we, I was very blessed k I got this opportunity to build this team from scratch so I had this metric in my mind that I need to have at least 50% women on the team and I was very lucky that we were able to to do that. From what I know this is the only team in this 12,000 staff i.e. in a 12,000 strong company which is gender balanced basically. I also feel that having being through this experiences I probably have a softer corner for women customers. Because I feel that they are much more marginalized and the women customer are much more like responsible users of electricity than men customers. Yeah so those are some of the things that comes to my mind.

INTERVIEWER: So you said you selected your own team like this, but are there any general policies within your organization or any priorities to set rules for gender equity?

RESPONDENT: So there is a general push from the management that there should be more women involved. There are no let’s say targets set like there are no policy targets regarding the percentage of women we are hiring per year. But there is definitely a push from the management just to emphasize that over the last year for the first in the history of the organization, women leaders were appointed at the chief level. One is the XXX, one was XXXX. This has not happened ever before. The other thing is that the company is now very actively looking for women board member to come on the board .. Again in the XXXX history of the company, there have been all men on the board. XXX years essentialy. Similarly in the staff structure as well there is the big push by the management to, to create a bigger presence of women in the company. It’s maybe not as fast as someone would like but there is definitely a push or a shift in that regard that more and more women should be employed.

INTERVIEWER: And do specific projects have any criterion for gender?

RESPONDENT: No, there is none of that. The challenge I see from an organization perspective that if we set targets like this, that there need to be a certain number of women on a project, then a lot of decisions will change to selection of teams, and it would boil down to gender, and that’s where the organization… one assumption I have that the organization doesn’t keep targets because if there are more women in the workforce in the company, then autiomatically some of these projects will automatically start involving relatively more women as well. But project based there are no targets.

INTERVIEWER: So one you said merit can be a potential issue. Do you see any more challenges like this in prioritizing gender equity?

RESPONDENT: I think skill set is a big problem that there’s a lot of skills sets which say are dominated by men out there and very few women would have those skill sets which could make it difficult let’s say for the organization to find the right women to take those roles up. So I think that training and education play a very big role also for maybe to get them more access to these job opportunities.

INTERVIEWER: Beyond your own specific work, do you think energy access policies in your region should be gender sensitive?

RESPONDENT: Yeah gender sensitive will be a very smart thing, especially in incentivizing companies. I do think there should be some kind of incentive like it can be multiple ways at the policy, public policy to on board more women customers in to the system.

INTERVIEWER: So how do you think it will benefit?

RESPONDENT: As I mentioned, I feel I see women as much much more responsible users of energy so there would be a lot more let’s say productive use of energy coming in to play. There will be like … based on the research I had read about Grameen energy, the family would also benefit equally from the gains that would come from that access to energy so this happens in the form of health for example where replacement of kerosene benefits health in general and also in terms of let’s say education and also goes in as far as medicine like especially what we have seen in the countries lot of women doctors especially if we want to empower doctors in the rural areas where there is poor access to energy that that um these doctors can use this energy to essentially treat or reach out to client or patients in these rural contries so, so generally I think there are multiples sphere of life or the society where um women users of energy will essentially help address some of the problems that we face today. Yeah!

INTERVIEWER: OK. So in your opinoin what policy gaps exist around women’s access to energy at local level or national and international levels? What are the policy gaps?

RESPONDENT: I think it’s a much bigger problem than just access to energy because I think it’s also a because access to energy is link to maybe access to capital or money so if we can link it with also access to money so we would see a rise in uptake of it. And that’s what essentially what Grameen energy was doing that it was giving women capital and assets and we could see how that was intervening and uptake of the energy umm umm acess to energy over there. Umm so umm that’s one area I feel that should be addressed in parallel to um access to energy. Umm other than that at the policy level I do think that there have been um for example umm umm a schemes like results based finance um schemes where essentially the owner agency or let’s say the public body incentivizes these private organizations to go and give out um umm a.. assets yea.. connections to these customers and for women customers they could probably put in a higher umm umm reward or higher rebate so that’s one way of looking at it. It could also be the fact k umm they could um um at the policy level as well they could umm make it a some kind of um um maybe again would there should be some kind of research done to understand what challenges women face in getting access to electricity which let’s say just as I pointed out that properly documents are in the name of male family members or a lot of things in the house that men are taking care off because of which women are not empowered to make those decisions throughout so maybe at that level some intervention need to be made to maybe facilitate women applicants or users of energy as well.

INTERVIEWER: You have mentioned it a bit yourself, my next question is the same that what related social policies do you feel have an impact on energy equity? Are there any other like you mentioned finance policy, is there an economic policy or any social policies?

RESPONDENT: I am just thinking about the social policies… in the case of Pakistan I think there has been very poor empowerment done by the government and by like bringing um like proper structures for example there is an absence of local bodies in pakistan so maybe if the local bodies were to take birth again, those local bodies could be structured in such a way which may be ensured um that certain women participation is happening in again um um the that’s one way of looking when it comes to umm a engaging with specially government bodies for example for XXXX of properties or obtaining a computerized identity card which is a very basic thing but if women are encouraged to obtain it, it would go a very long way to help the society.

INTERVIEWER: Ok. Let’s suppose there is a scenario that there are no policy or financial constraints, in that case what would be the best practice for achieving gender equity in energy access? In an ideal world basically.

RESPONDENT: Umm so the assumption is there’s no…

INTERVIEWER: If there are no policy or financial constraints, basically how would you go about implementing gender equity in practice?

RESPONDENT: hmm I think um then it would be very much falls down to education. Again, there should be targeted.. segmentation based marketing or outreach to specifically reach out to these women um groups and again to understand that umm if these two financial and society that will challenges are remote like I, I personally think that umm it’s its very much falls down to a.. to incentives a…by for other.. for previous other parts of the society to engage women further a.. but but I am thinking outside the space maybe a lot of education needs to go out to educate the customers or women to on how they could access this um these solutions or products basically.

INTERVIEWER: as an example you can talk about your role, in your profession, what changes can you make, what initiatives can you take for gender mainstreaming and gender equity? In this ideal world.

RESPONDENT: Umm so, so definitely a… a.. gen.. um….. like I think the empowerment part comes into play like for example umm for gender equity like for example like for example as a team leader I, I made that decision to have at least 50% of the population as women so I think if.. one thing that comes to mind is that all these decisions that we are making essentially for improvement or engagement or umm that’s what I am looking at. And the other way is that a to make sure that some of these projects that we are that me or my team is working on. We have umm umm more women present over there so I.. feel like that’s a more holistic way of looking at it. Umm yeah I am struggling to find more thoughts on it.

INTERVIEWER: it’s a difficult question right, if there were no constraints, how would you actually go about ensuring that gender equity happens?

RESPONDENT: Yeah, the analogy that comes in to my mind is that because all my work is very much based on policy like finance, society and the financial aspects of things that I never thought about it beyond that and umm and it’s just like one of those things that if we solve these two problems then we reach the destination but what do we need to do ahead of that, we don’t know. Because I agree with you that there’s so much more to be done and again that’s probably short sightedness on my part or maybe the people I worked with that we have not thought beyond that if address these two issues then what happens.

**Part 4: Topical Questions**

INTERVIEWER: Okay, then do think about it and if you come up with something then do share with us as well. Now moving on to the last part, so how balanced is gender representation in various decision making bodies within energy governance structures?

RESPONDENT: Yah it’s very very, very very skewed towards men.

INTERVIEWER: As you told us about XXXX , there are no specific written policies but you have done it within your team. Are there any informal polices?

RESPONDENT: As I mentioned there is an informal understanding out there that there should be more women in the workforce but there’s no targets or no expectations set that it has to meet a specific number or percentage. That’s would I want to point out that based on informal understanding we do a little bit but nothing much more beyond that, yeah!

INTERVIEWER: I don’t know if you know about this. Let me know if you don’t. Do you think renewable energy access finance processes are gender aware?

RESPONDENT: I.. yes, I have a little bit idea about this and again I think they very much.. all these schemes they are all part of the, like they are, they are being painted by the same brush with which the rest of the society is painted basically so they bring in all the biases.. they are bringing all the challenges that rest of the society does have so that I haven’t seen any particular energy finance schemes which incentivize more women a.. a or are incentivizing solution providers to reach out to more of it essentially so um toh yeah.

INTERVIEWER: What are the key challenges you see with energy access finance for gender equity?

RESPONDENT: Yeah exactly I think we.. umm there needs to be that awareness brought in to these players who are putting together the renewable energy finance umm schemes together like women are let’s say more marginalized customers so there has to be much more done to reach out to women customers. They cannot be dealt the same way as men customers so there should be some certain incentives put in there. These tools that should be used that could help educate women customers umm again maybe network of women customers coming together to help spread the word. To empower them and maybe again giving them a platform that they can together convince more women customers. I think those are the kind of thoughts or ideas that come to our mind when I think what can be done better.. what can be done different.

INTERVIEWER: From a financial point of view, for giving finances can there be any policy or how can decision making be improved do you think?

RESPONDENT: Yeah again, like I, I think a lot of these finance schemes are based on the fact that KYC that is a proces to know your customer so essentially they are trying to understand that what assets a customer has so based on that those assets are willing to give customers their the.. the amount of finance like amount of money essentially and essentially the challenge is that a lot of women don’t have a lot of those assets so there so that limits their ability to get finances schemes so there should be maybe more kind of umm there should be a bigger risk appetite umm built in to this system to umm entertain more women customers and it has been proven through the micro finance model that women are better umm umm umm.. better so like they are much more umm better umm at handling loans then men so I think there should be, there should be integrated in to the system somehow and it should be be umm encouraging these finance um financial institutions to take a bigger risk with women the other way round is maybe that’s where the policy makers can come in to put together a fund which is let’s say sort of a guarantee for these financial institutions.. which is essentially enables these financial institutions to take a bigger risk and if any one defaults god forbid, they have this fund to get some of the money back. So that increases the risk appetite essentially to reach out essentially to women umm toh yeah the those are the kind of things I think could be done.

INTERVIEWER: And the last question then is that policies in Pakistan, for example the Alternative and Renewable Policy, if you are aware of that, do you know if gender is reflected in that or in any energy finance or energy policy?

RESPONDENT: There is, there is I don’t recall a single policy which umm incentivizes umm like which breaks down the policy at a gender level. All the those policies are gender agnostic but when they are implemented since the society is very male dominated, essentially men get to benefit most of it.

**Part 5: Conclusion**

INTERVIEWER: Anything else that you would like to add to this, or any opinion or end note basically?

RESPONDENT: Umm the.. yeah nothing in particular. I, I feel like k umm.. that my own experience has been, specially if we talk about the off-grid space that policies take a long time to… umm change or evolve or to take shape. Umm… especially when it’s linked to let’s say public policy where government officials or government political influence is there. In that way I have seen private sector to be much faster umm in in moving on some of these things. let’s say I think Grameen is a very good example and again if we take the example of off-grid, the government failed to essentially reach out to these customers to give them access to electricity that’s why a lot of these private entrepreneurs are putting the solar solutions or other solutions to reach out. So again the risk is never taken by the government, its’ taken by the private sector which has a better speed of performing so that’s where I feel that if we were to start this revolution somehow it has to happen from the private sector. It.. it at the same time I don’t mean to say that government should be excluded or shouldn’t be consulted. Definitely it is critical because that would make it essentially more umm holistic or that would um there’s where the writ comes in to play k they the government has the writ to, umm the public bodies have the writ to enforce some of these things and that would make it even more better but umm I feel like dependence of these government institutions is the umm going to make things P4ower umm so um maybe faster way is to umm incentivizing or umm the private sector coming together and putting together their heads on how do it themselves to begin with and essentially the government can follow up later umm, so that’s why so that’s what my message would be. I think the a if. If these policies are to change like umm private sector has an equally bigger role to play umm… umm as well as the public sector.

INTERVIEWER: Thank you so much. If we have any follow up questions can we just email you?

RESPONDENT: Yeah sure. I am, I am very happy to take it up if something comes up, yeah! There’s some a little about the research so, so from where I said you guys are doing it from in different countries and essentially gathering this data input so I just, what will happen after that like if you could explain that to me?

INTERVIEWER: So basically this is a GCRF project that Anglia Ruskin University in Cambridge is funding. So the main PI is from Anglia Ruskin, I am the Co-I as a research fellow at Cambridge University and in this we are focusing on 4 countries: Pakistan, India, Ghana and Nigeria. So two are Asian countries and two African countries. And the idea was that there are some academic partners and then we have some local NGO partners. So basically XXXX is representing Women in Energy. Another local partner for us is Dr Fariha Tariq from University of Management and Technology, Lahore. So basically the idea is to conduct 20 interviews from each country, that will be analysed. A policy brief for each country will be generated from the analysis based on what the actual situation is, what the ground reality is and what can be best practices or how to move forward to ensure gender equity in energy access. How gender mainstreaming can be done, what are the hurdles, what are the challenges and what are the implications based on policy for that. Just like you shared that if policy it self takes so long at the government level, perhaps public private partnerships or private incentives should be used. This could be one of the policy implications really that we could then state in our policy brief. So the idea is that interview participants respond to the questions based on their knowledge and expertise and on the basis of this we define the challenges, implications and how gender equity can be mainstreamed in energy access policies.

RESPONDENT: Super. XXXX I think this is great initiative and so very excited that this is happening across different geographies so whenever this publication is ready, is it possible that it can be sent to me somehow through email or post?

INTERVIEWER: definitely, if you are interested, we will definitely share the results. The policy brief itself will be publicly available, it will be open access. In addition, if there are any other results we will inform you. There will also be a workshop that will be arranged probably in India or Nigera, but maybe it will be online. I can ask them about more participation and if there are participants from the interviews who are willing to participate as well, I can definitely ask them if others can be included in the workshop, if you are interested. So, basically the idea is that while we are doing individual policy briefs, we explore different geographies and generate comparitive results from them, learning from one another. And obviouSl the idea is that this small 1 year project hopefully leads to other projects and bigger collaborations in the future.

RESPONDENT: Cool. Again, I am happy, if any other opportunity like this comes, would love to participate, but for me, I am very keen to understand what other people are thinking in this space and what are some of these low hanging fruits that can be picked up. I do feel that there are .. like on my part the initiative that I do feel I should have a gender balanced team so once I was able to do that, I was able to see other people in the organization that were taking inspiration from that. And I see that if I have a gender balanced team, it benefits the team and our output is much better but I do feel it has a ripple effect. Other people see this and try to emulate the same.. maybe they won’t do 50/50, but they can do 70/30 or 80/20, some needle is moving. So I do feel my curiosity is just to take inspiration from some of these other things. For example if 20 people are being interviewed across the whole country, so 80 people already and then you mentioned a workshop so 100 people maybe being recahed out to as part of this initiative. So I am very keen to pick up the policy briefs you develop, they will be very educational and very inspiring for me to have and go through them. Would be grateful if I could be added on to this mailing list when they are ready.