**Transcript 13**

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| **Interviewer name** | **XXXX** |
| **Sub-contractor organisation** | **ARU** |
| **Interview date** | **30 December 2020** |
| **Duration of interview audio recording** | **28 mins 16 secs** |
| **Face-to-face or virtual interview** | **Virtual** |
| **Interview participant** |
| * **Code**
 | **P13** |
| * **Participant name**
 | **XXXX** |
| * **Organisation name**
 | **XXXX** |
| * **Gender**
 | **Male** |
| * **Stakeholder category**
 | **Energy Engineers / Delivering Services and Solutions** |
| * **Country**
 | **Pakistan** |

**Part 1: Introduction**

INTERVIEWER: Ok so I am directly going to start off with the first part of the interview. If you could tell me a little bit about your current role and which organization you are working for?

RESPONDENT: Um so my name is XXXX, I am the xxxx at XXXX power, so we are one of the leading solar PPA providing company in Pakistan.

INTERVIEWER: And if you could tell us what your work is in terms of the type of projects you are doing?

RESPONDENT: Sure, so um since I XXXX team. So my role is basically two-folds: one part is business development which is primarily sales, marketing and developing overall business of the company and the other part is um the financing part of it because since we do all these investments so I’ve to make sure that these projects are the um the finan like goes through financial closure and are implemented so that’s like two parts of my role which I manage. Umm XXXX power does only PPA based business so we only do only EPC equipments, um equipment sale so a huge focus is on basically um credit worthy, good quality customers. Our target market is commercial industrial sector only so we don’t go into residential or small consumer um sector. One thing we have to be very sure because since we are putting our money on these power plant so the credit industry prime criteria that we go with.

INTERVIEWER: Perfect. And can you share a little bit about your background and how you got into this line of work?

RESPONDENT:For sure. So um education wise I did my engineering from XXXX um electronics engineering then I did my MBA from XXXXX and after did I um joined XXXX which was being founded then so I am one of the XXXX and for the last almost XXXX years I have been working with them.

INTERVIEWER: and in terms of energy, how long have you been involved with the energy sector?

RESPONDENT: So yeah it’s been 6 years. I started my career in the energy sector primarily in the renewable because at that time I realized that this is the fu um the future and also I didn’t more, did not want to go into any brown or, or traditional conventional energy which is already polluting our environment so I wanted to do something which is sustainable, which is good not just for the um country but also for the world at large.

INTERVIEWER: Right. And you spoke about the energy related activities you are involved with are primarily the EPC. So if I asked you to share to what extent does energy access feature in this?

RESPONDENT: Yeah so, um so by, by energy access I say predominately giving clean energy access rather than just the traditional because we don’t work in the off grid area so it’s not about basically lighting someone which doesn’t have source of energy or like no primary electricity available so we don’t do that. It’s primarily um turning conventional traditional fuel based companies to a more cleaner and a sustainable based energy.

INTERVIEWER: In relation to the work you are doing, which policies or issues affect you? Especially policy related issues?

RESPONDENT: Absolutely, so um there are 3-4 major stakeholders, one is State Bank of Pakistan which gives concessional financing. There are some, we believe that there are um some loop holes or like some things which are not in line with what the industry or market practices are so there are some issues. The other stakeholder is Alternate Energy Development Board that develops policies and certifications which are again not in line um as per like our believe is not in line with what the market needs or what should be there in to stimulate the market. And the third major stakeholder is NEPRA which is the regulator, so they also have some policies which archaic and needs to be revisited updated which are not happening. Then there is another stakeholder which is the XXXX s but at the moment we don’t have any issues with them because they are not a policy maker, they are basically an implementation agency, the policy comes from the NEPRA that they execute.

**Part 2: Understanding of the Issues**

INTERVIEWER: And let’s move on to the second part of the interview, which is about understanding issues. So, if I asked you what does equitable energy access means to you?

RESPONDENT: Okay so by equitable energy I um, I will put it down into like I’ll divide into two components, one is the access part of it like how readily the energy is available and the second part is going to be the finance or the commercial part of it like at what price it, it is available.

INTERVIEWER: And what does gender equity in energy access mean to you?

RESPONDENT: Aah okay so um when we talk about gender equity it’s basically how different genders, I am not just talking about just male or female, I am talking about transgenders and even like people which have, which identifies them as different gender. How easily they are able to access energy, this could be as simple as getting an electricity connection on their name. If they are living at a place so whether they are able to get electricity or not or for example if it’s a small scale entrepreneur or even a large company and if the owner is not, is from another gender except male because a lot say um like whenever I am saying other gender it means any gender which is not here because we all know that males don’t face a lot of these issues that we normally talk about so how easy is, is for them to get energy. This could be not just electricity, this could be any access to maybe even if they want to setup a conventional fossil fuel based, if they want to buy a generator how it is easy for them. Or even if they want to rent a generator how easy it is for them to get um generator on a rent or a leave basis, what are the challenges that they face when they go to banks to finance those um generators or energy producing equipment or what are the challenges that they face when they have to put in the contracts or even they um flexibility on the company is or they willing us to fund or finance or even rent out these equipment to someone who is no one but a male counterpart.

INTERVIEWER: Okay. And do you think that gender equity should be a part of or a priority for policy and interventions?

RESPONDENT: Definitely um I think, we, we have to start it as soon as it we can. We have been delaying this thing for long and we, we can see it’s a precaution not only on economics or economy side of Pakistan but also in terms of the social side of Pakistan that we despite being a large majority of, of people who are not male so they are of different genders but they are, they are not been mainstream to basically live their lives to the fullest to basically work on different projects, to start up, to work on their different startups just because they don’t get these basic rights which includes access to energy as well.

INTERVIEWER: And in terms of the projects that you are doing, of course there is some data you need to implement the projects. So do you do your own assessments and surveys or do you rely on existing statistics or something that the government is reporting?

RESPONDENT: No, so we since um as I mentioned earlier that we have a, primarily into investing into energy-based projects so we do our due diligence very well. So we go for each project, we do everything by ourselves because even if the data is available most of the date is not the most up to-dated so if even if we go at different multilateral agencies reports or developmental sector reports, they are outdated at least a year or so, so and since the technology, this is a technology based industry and technology is evolving so fast so we have to always countercheck the data that is available. Some of the data that is available which is primarily related to the grid pricing, grid usage um grid defection or other grid data that we reply on government agencies because that’s their task and their data is, is a good batch part that we can use but for anything which is, which is to do with the private entity, we do our due diligence our self.

INTERVIEWER: and is gender a focus of this data or is this just kind of like a part of this but not really focused on?

RESPONDENT: Um sorry can you repeat?

INTERVIEWER: I am asking if there is a focus on gender in the data you gather, or is gender considered to be a theme as part of the data collection?

RESPONDENT: Um so our, our data is primarily for that particularly specific side so it’s not like a policy level or like a large community level data so we don’t um basically distinguish it in terms of gender. But what we do is basically um when we do the due diligence of our client we do take care of the um sponsors or service management of the company. And we do look for certain key takeaways like what’s the um gender balance in their board or in their management so that’s, that’s a good matrix for us to judge how um I’ll say how good a company is because um the gender balance on some of the board tells a lot about the diversity, their innovativeness and even their approach towards um their business because we believe that um when you have a more diverse and inclusive um management or decision makers um the results are always better if you have a certain gender based group taking all the decisions from a very myopic perspective.

INTERVIEWER: If I talk about communities, and households - lets say even urban households in terms of your scope of work – how equitable is energy access, in terms of gender equity?

RESPONDENT: As I told you so in our work we don’t work with the residential or the domestic consumers so um from the work perspective we don’t um like study or like rate to any data which get into the domestic but as a individual, as a professional from this industry I, I think its um it’s not as equitable as it should be as I just mentioned earlier as well that if there is a female tenant that been um in a, in a house in Lahore and this is like a based on anecdotal evidence that I heard from my friends um who are from other cities, who come to Lahore to work. Even if they have to get like a generator or solar system or apply for solar financing it becomes really difficult for them. Um I have a like case study to share as well, one of my friend she lives in Lahore um like her whole family is here and she just wanted to put up a solar but when she went for the solar financing um from one of the reputable banks, they just declined their case because um they asked for all the documents from her father instead of like her own documents. So even if she wants like willing to switch to a greener or a cleaner energy, she wasn’t able to do it just because the bank was hesitant to give out the financing to her based primarily on, on gender despite the fact that she is the CEO of a good um SME, makes a good amount of money and have a good banking relationship but just because she was a female she was not treated the same way as probably her brother or father would have been treated.

INTERVIEWER: And how does gender affect the way that that energy is used in households? For example, do men and women use energy differently and how?

RESPONDENT: Umm again I don’t have any um hardcore data to that case but I can um tell you based on my personal observations in my own home, in my friend’s home so I think again the umm the usage of energy is or I say like the way a male counter, a male member of the family will use energy will be relatively different from the way a female member of the family will use it. Because since male dominates the dominates our family or household so they can use, they can, they can basically use ACs for like 8 hours and nobody is going to question them but if a female member of the house is using four um has put on the Ac for 4 hours probably some of the, a male member of the family will ask that why did you, why are you like putting this for so long um who is going to pay the bill or anything. This is the same case um in a lot of other equipments or um um your electrical appliances as well.

INTERVIEWER: and .. again.. based on your experience, if you have any information about this, how does gender relate to energy access in specific domain challenges such as clean cooking for example?

RESPONDENT: So yeah, I think again this is something I don’t have any direct um data or observation but based on my assumptions I think it’s again have really unfair towards um females because if I just take um example of um cooking stoves which use either wood or coal, since they male are not cooking so they probably don’t feel the adverse effects of coal or the burning of ash or the wood that is basically affecting the health of our female members of the society so you, I, I believe that if, if the male starts cooking under these stove, stove they will be like more willing to switch it to a cleaner substitute rather than just burning a coal or kerosene or even um firewood.

INTERVIEWER: Right. And do you think different groups of women, benefit from access to energy differently, for example age wise, if there are older or younger women or different income groups or where they are based in the community, or any religious groups?

RESPONDENT: Definitely, yeah definitely.

INTERVIEWER: so any examples?

RESPONDENT: So um I know someone just because she was able to get um electricity based sewing machine her work her income strain doubled because she was able to stitch those clothes um pretty quickly rather than doing it on a manual machine so just because she got access to energy and then equipment which was able to harness that energy she was able to develop not just like her business more but also the financing that came through it helped her to develop her family and it impacted the healthcare as well the education of her children over there.

INTERVIEWER: and when any new energy infrastructure or technology is provided, in your view are there any differences between men and women in terms of who benefits?

RESPONDENT: Can you like elaborate this question?

INTERVIEWER: Yeah, like umm,… so when access to energy is provided in a house, so let’s suppose your maids house and they get access to energy. So is there a difference between the kind of benefit that would happen or the kind of benefit that a male member would obtain compared to a female member.

RESPONDENT: So um again I don’t have any direct um data to back it up but if I just like assume it that the male counterpart is mostly out of um home for most of the day and it’s the females working at home so I, like I am been very optimistic that most of our females are very entrepreneur in nature so once they have access to energy they will be and they’ll have some time they will be using it more productively than a male counterpart. They will think of ideas where they can use or harness that energy to come up with some products or some um polish their skills or do something that can help them or like an extra income because we are talking about low incomes households for them their prime um prime driver of their sustainability their growth or their progress is based on the financial incentives or the financial benefit aggregate.

INTERVIEWER: Right. And who normally makes decisions about what technology or appliances should be purchased and used in the home?

RESPONDENT: So it’s, it’s always the head of the family which is a, which is 95 percent in my personal observation is a male counterpart so he takes the decision and the decision is primarily driven by word of mouth or what they see in their neighbors or someone in the community getting benefit from a certain energy access um um equipment or a measure that somebody has taken so they try and replicate it.

INTERVIEWER: And in terms of energy finance, or decisions about finance related to energy for example purchasing a generator or purchasing a solar system?

RESPONDENT: Yeah so um I don’t have data for specifically for the energy access but I have a data for the decision making prime, primarily um because um I am part of a, I am on the board of one NGO which works with the healthcare in the rural community and so based on the research and the data that we collected 95% of the income rated or any economic data or decision is, is driven by the male head of the family and even if the head of the family is a female, the boy gets to make the decision. But I can, I can assume that the same case can be applied to energy access.

INTERVIEWER: Right. And is gender equity in energy access different between urban and rural contexts?

RESPONDENT: Um so again as I explained, I don’t have any direct data but I believe it’s going to be different. The urban um population tends to be um more tilted towards an equitable um component rather than um compared to what’s happening in the um rural area again just for, for the sake of just because they, the um the maids or I should put it k the other gender in the city has better exposure, better access, better information um for economic decision making than someone in the rural household.

**Part 3: Policies and Interventions**

INTERVIEWER: Right, I am just going to move on to part 3 of the interview which is about policies and interventions. So, I am probably repeating this question, but to what extent does gender equity factor in your work on energy access?

RESPONDENT: So um again, we don’t um directly work in energy access or like we don’t that’s not like our prime goal so um this is, this is something that we don’t um count for, so yeah.

INTERVIEWER: So if we think beyond your specific work, do you think energy policies in Pakistan should be gender sensitive and in what ways?

RESPONDENT: Yes it should be. One is, again so we have to divide it like what are the impacts of having a more inclusive policy one against the financial part because that’s what everyone is mostly interested but there are other um secondary or tertiary components that stands from it, one could be the health care of the family, the third could be the social up lift thing or social wellbeing of family and the last could be productive or more opportunity that comes with energy access so these are some of the components that we should definitely look into when we are dividing some of the policies.

INTERVIEWER: If I asked you to list down the policy gaps around women’s access to energy in Pakistan, what is your opinion on this?

RESPONDENT: So um again I am not the right person to answer this question but I, I can talk about more of a methodology that we can deploy so I think the first part should be the need assessment that what are the needs of um women or other genders um in Pakistan specific in the communities that um the study is going to be focusing on. So once we have identified those needs then maybe we can do a gap analysis and based on that we can do some recommendation. One could be again the cause most of these energy access um initiatives are not cost effective so it requires some sort of a microfinancing or a financing is so access to financing will be one then the other part is like how does these finance providers being at risk so how do they um pricing that risk and how do they ensure that they um where they taking these financing is not like is like one of the taking this risk than giving this financing.

INTERVIEWER: Right, and are you aware of any social policies that have an impact on energy equity?

RESPONDENT: Um no I am not except for that the fact that um every XXXX has been given a certain target to like every um for a certain time they have um some village electrification targets that they have been given that they have to do it, apart from that I am not sure.

INTERVIEWER: And imagining no policy/ financial constraints for a moment, what in your view would be best practice for achieving gender equity in energy access for Pakistan?

RESPONDENT: So um I, I think one is basically, special if we talk about a lot of these vocational centers or like lot of these skilled centers that a lot of these women operate from their households so that could be a one prime trimer where energy access can help make them more productive so with the help of um with the help of energy access I think we can put in some case studies that how this has impacted which could help rule out this program more effectively but again this is, I am not a subject expert of this so I can’t lay any technical input on this.

**Part 4: Topical Questions**

INTERVIEWER: so just moving on to part 4, which is the last part. How balanced is gender representation in various decision-making bodies within energy governance structures?

RESPONDENT: Oh way this is, this is um the, the balance is way way bad than it should be if we look at it, it’s not just like energy based policies or regulations, we just told, talk about women in leadership in Pakistan it’s very dismal. So and specifically when there are a lot of like um government agencies involved which, which have been mostly protected by old guard so I don’t expect any major change or major thing coming in the future but, but being very optimistic I think there is a movement, there is um there is a focus and there is some push not just from the gen, not just like from the genders themselves but also from over all policy level and also there is a certain to a certain degree people do understand and agree that with a more balanced um decision making process or a team you always get better results or there are more benefits than having just the viewpoint of a single gender.

INTERVIEWER: and do you think (renewable) energy access finance processes are gender aware or sensitive?

RESPONDENT: I gave you like a very firsthand example that they are not so there is, there is a lot of like um there are a lot of things which are there on the paper but when you go and talk actually like when you test those policies or those rules and regulation practice they are totally south over they say.

INTERVIEWER: And again, you have pretty much answered this as well, but what do you think are the key challenges for gender equity in terms of renewable energy access finance e.g. in relation to purchasing decisions/ finance re cooking stoves; solar home systems; community wind?

RESPONDENT: Yeah so um there have very limited knowhow but I think um one intervention I could think of is again um normally we have like these community leaders or someone so a lot the, a lot of local NGOs or local community based organizations are working on developing women leadership in certain communities so they could be like with their world of work these, a lot of these challenges could be overcome especially when it comes to um um equipment or components which are um primarily been used by a women.

**Part 5: Conclusion**

INTERVIEWER: Just as a closing, is there anything we have not discussed on this topic that you would like to add?

RESPONDENT: Umm I think um one, one good way of, of and again another intervention could be involving a lot of women or females in the value chain of um energy access equipment and um um supplies must have part of this process I think it would be very relatively easier to get through a lot of um these challenges so if they could be involves as liked maybe like who have all the companies that are working on in based to these, if they can enroll them as potentially their sales partner or their um marketing partners so a lot of these challenges could be overcome because if we talk about rural communities or our um village communities so the women are more comfortable speaking to women rather than male, this is not like just my um um like, this is not just like my neutral example but this is also like based on research that we are been doing and working for different or initiatives that we have done like community not like in that profession but, but for lot of other work that we do so this will really help um overcome a lot of these challenges.

INTERVIEWER: Right and would you be available for follow-up questions should they arise?

RESPONDENT: Yeah yeah, sure. As long as something good comes out of this in, in practical not just theory.

INTERVIEWER: We have to struggle a lot for it to happen in practicality.

RESPONDENT: but at least we have to move the needle.

INTERVIEWER: True. Thank you so much for your time and when we are done with this, in the final output, we will be sharing this with you as well. So in between if there is anything then I will contact you.

RESPONDENT: Perfect. Thank you XXXX, thank you. XXXX .