

Women entrepreneurs could power Bangladesh’s renewable energy transition

ANWARUL ALAM CHANDAN

Women in Bangladesh’s climate-vulnerable districts are showing growing interest in renewable energy-based livelihoods. From solar-powered irrigation and small energy enterprises to clean cooking technologies, many see renewable energy not only as a source of income, but also as a pathway to climate resilience.

Yet this promise remains constrained by three persistent barriers: financial exclusion, institutional inertia and deeply rooted social norms. For many women entrepreneurs, the choice between inaccessible low-interest bank loans and accessible but expensive microfinance is no choice at all. It is a structural trap.

Unlocking women’s potential in this sector will require more than isolated projects. Bangladesh needs a coordinated approach that improves access to finance, strengthens technical, and business skills, reinforces supportive policies, and addresses the climate risks shaping daily life in vulnerable regions. A mix of financial innovation, targeted outreach, community engagement, and risk-sharing will be essential if more women are to participate in renewable energy enterprises.

A supportive policy framework, but limited access

Bangladesh has made progress in building policy frameworks for sustainable and gender-responsive finance. Bangladesh Bank has introduced several initiatives to encourage green finance and lending for renewable energy and climate-resilient livelihoods. These measures reflect the country’s wider commitment to sustainable development and financial inclusion.

But an enabling policy environment has not translated into broad access on the ground. Many women, especially in rural and climate-vulnerable areas, remain excluded from formal finance. Structural barriers, institutional practices, and social norms continue to limit their ability to secure affordable loans and take part in emerging green economic opportunities.

Bridging this gap will require simpler lending procedures, targeted financial intermediation, and stronger partnerships with trusted local organisations that can reach women at the grassroots. Aligning Bangladesh Bank’s strategic goals with the realities facing rural women, particularly through women-focused CMSME financing models, could unlock transformative opportunities for women entrepreneurs in vulnerable districts. This is not only a question of gender equality. It is also an investment in climate resilience, inclusive growth, and Bangladesh’s transition to more sustainable energy systems.

Bangladesh’s renewable energy potential remains underused. Despite strong solar resources and ambitious climate commitments, renewable energy still accounts for only a small share of the national energy mix. Expanding the sector will require greater investment, stronger

implementation, and broader participation from local entrepreneurs, including women. Women in climate-vulnerable districts could play a significant role in this transition if they are given the right support, training, and access to finance.

The access-affordability paradox

In December 2025, a study by the Centre for Entrepreneurship Development at BRAC University collected qualitative and quantitative data from more than 300 respondents, including women entrepreneurs, government officials, representatives of public and private banks, and NGO practitioners. The findings revealed a complex mix of financial, institutional, social, and informational barriers preventing women from entering renewable energy-based livelihoods at scale.

One of the clearest findings was what may be called an access-affordability paradox. NGOs and microfinance institutions such as BRAC, Grameen Bank,

exposure. Widowed and divorced women often face added challenges where male guarantors are informally expected.

These financial barriers are reinforced by social norms. In many households, men remain the main decision-makers on loans and investments. Even when loans are taken in women’s names, the money is often controlled by husbands or other male relatives.

Mobility restrictions also matter. In remote or conservative areas, women may find it difficult to travel alone to banks or government offices. As a result, many capable entrepreneurs give up before even applying for formal finance.

Another major challenge is lack of awareness. Many women entrepreneurs have limited knowledge of loan eligibility, application procedures or green finance schemes. Financial institutions and development practitioners also note that many women lack experience in business planning, proposal writing, and financial

focused green loans with little or no collateral, using group guarantees or energy equipment as partial security where possible. Lower interest rates, flexible loan sizes, longer grace periods, and repayment schedules linked to cash flow would also make a significant difference.

Second, banking procedures must be simplified. Streamlined KYC requirements for small renewable energy loans, along with digital or mobile-based applications, could reduce paperwork, travel costs, and dependence on intermediaries. Financial institutions should also invest in gender-sensitive service delivery, including trained frontline staff and dedicated service desks for women entrepreneurs.

Third, the government can play a catalytic role. A national green credit guarantee mechanism could help share lending risks and encourage banks to lend to women without demanding traditional collateral. Financing information and government programmes should also be communicated more effectively through local administrative channels such as Union Digital Centers and upazila offices.

Fourth, development organisations and research institutions should strengthen women’s capabilities through practical training in business planning, financial management, marketing, and renewable energy technology. Women’s cooperatives and self-help groups may also offer a useful way to pool resources, negotiate better terms, and reduce individual risk.

Finally, social barriers must be addressed directly. Outreach involving partners, family members, community leaders, and religious figures can help shift attitudes towards women’s entrepreneurship. Trusted grassroots organisations can also play a vital role in spreading information, organising mobile banking services, and demonstrating renewable energy technologies within communities.

A strategic opportunity

Expanding women’s participation in renewable energy entrepreneurship is not simply a matter of social inclusion. It is a strategic opportunity for Bangladesh to strengthen climate resilience, accelerate clean energy adoption, and support inclusive economic growth.

If financial systems become more responsive to the realities facing rural women entrepreneurs, Bangladesh could unlock a new generation of women-led enterprises that support both sustainable energy and rural development. Empowering women in climate-vulnerable districts is therefore not only the right thing to do. It is also a practical investment in Bangladesh’s future.

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Views expressed in this article are of the author’s own and may not reflect the editorial stance of The Daily Star.



ILLUSTRATION: ZARIF FAIAZ

and ASA offer relatively accessible credit. Their local presence, simpler procedures and lack of collateral requirements make them attractive to rural women. But these loans often carry higher interest rates and require frequent repayments, putting pressure on small businesses.

By contrast, government and private banks offer loans at lower interest rates, but these are often beyond the reach of women entrepreneurs because of complex documentation, collateral demands, and perceptions of slow or unresponsive institutions. For many rural women, the choice is between easy access at high cost and low cost with no access at all.

Structural and social barriers

Lack of collateral remains one of the biggest obstacles. Across much of Bangladesh, land titles and productive assets are still typically registered in the names of male family members. This excludes many women from meeting formal banking requirements.

Loan procedures create further barriers. Lengthy applications, guarantor conditions, and multiple documentation requirements make formal banking difficult to navigate, especially for women with limited education or institutional

management.

These gaps are especially important in renewable energy enterprises, where women may need both technical knowledge, and market skills to run businesses involving solar irrigation, energy services or clean cooking products.

Climate vulnerability adds another layer of difficulty. Women operating in flood- and cyclone-prone areas face constant risk that extreme weather will damage equipment or disrupt operations. Solar panels, clean cooking devices, and other energy assets can be damaged or destroyed, undermining income, and loan repayment capacity. Even so, many women still see renewable energy as a practical route to climate adaptation and economic opportunity, if the right support is available.

What needs to change

A stronger response will require action from financial institutions, government agencies, development organisations, and communities.

First, lenders need products that reflect the realities of women-led renewable energy businesses. Banks and microfinance institutions should introduce women-

Microsoft to shut down Outlook Lite on May 26

NEXT STEP DESK

Microsoft will shut down its Outlook Lite app on May 26, ending support for the lightweight email service launched in 2022 for Android devices with limited storage and slower internet connections. Outlook Lite had already been marked for retirement after Microsoft announced last year that it would be removed from the Google Play Store in October 2025. The latest move means the app will also stop working for existing users next month.

In a support page for Outlook Lite, Microsoft said users should move to its standard mobile app. “To continue enjoying a secure and feature-rich email experience, we recommend switching to Outlook Mobile,” the company said. Microsoft said Outlook Lite users will still be able to access their existing emails, calendar items, and attachments by signing in to Outlook Mobile.



IMAGE: REUTERS

Meta’s new wave of layoffs begins May 20: report

NEXT STEP DESK

Meta plans to conduct an initial round of widespread layoffs on May 20, cutting about 10% of its global workforce, or close to 8,000 employees, according to a report by Reuters, which cites three sources familiar with Meta’s plans. Further job reductions are expected in the second half of the year, the sources said, though details, including dates and scope, have not been finalised. Executives may adjust those plans as they monitor developments in artificial intelligence capabilities, the sources added.

Reuters reported last month that the Facebook and Instagram owner was planning to cut 20% or more of its global workforce. Meta CEO Mark Zuckerberg is directing hundreds of billions of dollars into AI as he works to restructure the company around the technology. Meta’s current layoffs will be its most significant since the restructuring of late 2022 and early 2023, which the company called the “year of efficiency” and which eliminated approximately 21,000 positions.

The company is in a stronger financial position now, generating more than \$200 billion in revenue last year and a \$60 billion profit despite heavy AI spending. As of December 31, Meta employed nearly 79,000 people globally.

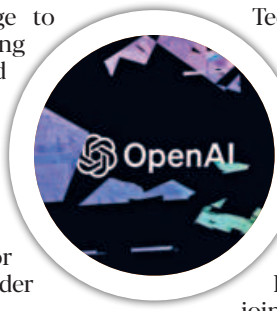
OpenAI acquires personal finance startup Hiro

NEXT STEP DESK

OpenAI has acquired personal finance startup Hiro Finance, the company’s founder, Ethan Bloch, announced last week. Terms of the deal were not disclosed. Hiro, which launched its AI-powered financial planning tool about five months ago, will stop accepting new signups immediately. Bloch wrote in

a public message to users that joining OpenAI would allow the team to pursue its mission of improving financial well-being “at a much larger scale for a much broader audience.”

According to a report by the transaction, according to



TechCrunch, the startup was backed by leading venture capital firms Ribbit, General Catalyst, and Restive. It never publicly disclosed its total funding. Hiro employees will join OpenAI as part of

Bloch, though exact numbers were not provided. LinkedIn lists roughly ten individuals associated with the company.

Hiro allowed users to input financial details such as salary, debts, and monthly expenses to model different scenarios and aid decision-making. The app was specifically trained to handle accurate financial calculations, as per the company.

DeepSeek in talks to raise \$300 mln at \$10 bln valuation: report

NEXT STEP DESK

Chinese AI startup DeepSeek is discussing a funding round that would raise at least \$300 million and value the company at \$10 billion, according to a report by The Information, which cited two people familiar with the matter.

The company, whose low-cost AI models disrupted the industry and contributed to stock market

turbulence last year, has previously turned down multiple funding offers from leading Chinese venture capital firms and technology giants, according to the report. The potential fundraising highlights the significant capital required to develop and operate advanced AI models, particularly as the sector shifts toward sophisticated reasoning systems and agentic applications.



IMAGE: PEXELS

Snap to close more than 300 roles, cutting about 1000 jobs

NEXT STEP DESK



IMAGE: UNSPLASH

Snap Inc. said last week that it will lay off about 1,000 employees and close more than 300 unfilled positions as part of a cost-cutting effort. In an email to staff that the company included in its official statement, chief executive Evan Spiegel said the measures are expected to lower Snap’s annualised cost base by more than \$500m by the second half of 2026. “After these changes, we expect to reduce our annualized cost base by more than \$500 million by the second half of 2026, helping to establish a clearer path to net-income profitability,” Spiegel said. Spiegel also said the company is increasing its use of artificial intelligence across its operations. He said the tools had already helped teams cut repetitive tasks, work more quickly and better support users, partners and advertisers.