PAWA TO THE SHAMBA MAMAS

This project will pilot a model for tracking credit worthiness in solar home system (SHS) sales and unlocking access to financing and school loans. Pawame sells bundles of solar-enabled products on an affordable PAYG basis and monitors repayment through proprietary software. Positive creditworthiness unlocks increasing levels of access to financing for life-enhancing products up to Tier 4 (refrigeration, irrigation pumps, smartphones, health screening devices). Customers also receive capacity-building and mobile agricultural data services. When repayments rates are above 90% on the Shamba Starter Bundle, financing for school loans is unlocked, creating a viable pathway from subsistence agriculture to smallholder farming and educational achievement. EEP financing will enable Pawame to expand its operations and product offerings.

Outcome and Impact

The project will offer products designed to enhance quality of life and increase income for women and their children. Pawame will target women-led households and expects to provide over 500 people with access to clean energy products and financing during the pilot stage.