

Gender Results- Based Financing Report: Productive-Use of Energy



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About This Report

Results-Based Financing (RBF) links funding to the achievement of clearly defined outcomes, incentivizing companies to deliver measurable social and economic impact. This study tests whether productive-use-of-energy (PUE) appliances deliver outcomes that are central to women’s economic empowerment.

This report examines how PUE appliances affect women’s lives across key dimensions: business income, time-use, financial control, and wellbeing. It assesses not only whether outcomes improve, but also the pathways through which these changes occur — including shifts in daily workloads, decision-making power, and financial agency — to validate the Gender RBF hypothesis.

The findings are based on phone interviews with 454 female customers of productive-use energy appliances in Kenya and Nigeria, conducted by 60 Decibels’ trained researchers using a Lean Data approach. Respondents were randomly selected from participating companies’ customer lists to ensure that the results were as representative as possible of the broader customer base. To learn more about our methodology, head to the [Appendix](#).

To contextualize your results, you can see how your performance compares to other Energy companies in the [Performance Snapshot](#) and [Appendix](#) through the 60 Decibels Benchmarks.

We encourage you to use these results to set targets and identify ways you can further improve your impact performance over time.

454 female customers interviewed from the following companies:

BURN (cookstove)	183
SunCulture (solar water pump)	142
Koolboks (refrigeration)	92
Farm Warehouse (Agri-processing)	37



“

With the BURN stove, I don't get dirty when washing utensils because it produces no soot when cooking, unlike the charcoal stove.

- BURN, Kenya

60dB Perspective

Top Insights

1 Productive-use appliances drive meaningful income growth through multiple pathways.

81% of customers using the appliance for income generation report an increase in their income, with 29% stating it has ‘very much increased’. Customers experience substantial income gains: 40% report increases of more than 50%. These gains are driven not only by higher profitability and cost savings, but also by business expansion through increased customer demand.

See pages: [14](#), [15](#)

2 Income gains translate into agency and financial control.

Customers report high levels of control over income generated through their appliances, with 67% saying they have ‘a lot’ of control. Increased financial control supports customers’ ability to save, reinvest in their businesses, and contribute to household needs, strengthening financial agency and decision-making power.

See page: [15](#)

3 Time savings reflect efficiency gains, while time increases signal business growth.

57% of customers using the appliance for income generation spend less time running their businesses due to appliance efficiency, reduced travel for inputs, and more reliable power. At the same time, increases in time spent are largely driven by higher demand and extended operating hours, indicating business growth rather than increased burden. Together, these findings suggest that time-use changes are a key productivity outcome.

See pages: [16](#), [17](#)

4 Economic gains are accompanied by broad improvements in well-being and health.

Improvements in income and efficiency are complemented by strong gains in quality of life and health outcomes. 89% of customers report improved quality of life, with 49% stating it has ‘very much improved’. They highlight benefits such as increased income, personal financial independence, and cost savings. Similarly, 77% specifically report that their health has improved since acquiring the appliance. These findings highlight the wider welfare benefits of productive-use energy beyond income alone.

See pages: [18](#), [20](#)

Recommendations

1 Complement appliance access with light-touch business growth support.

Given that time savings and income gains are translating into business expansion, programs should provide simple, practical guidance to help entrepreneurs reinvest these gains effectively. This could include short business growth guides, peer examples, or SMS-based tips focused on increasing output, managing demand, and improving margins. Such support can help convert productivity gains into sustained income growth.

See pages: [16](#), [17](#)

2 Tailor financing and support for first time users.

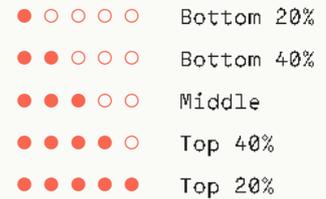
89% of customers are accessing an appliance like this for the very first time. Design customer onboarding and after-sales support specifically for first time users. This could include simplified training materials or check-in calls to ensure they are comfortable using the appliance, which will secure long-term repayment and satisfaction.

See page: [7](#)

Performance Snapshot

The performance column presents how you compare to 60 Decibels Benchmarks in the Energy sector. You can find additional insights of your results, in the context of the 60 Decibels Benchmarks, in the [Appendix](#).

Performance vs 60dB Benchmarks



Benchmark Overview

Africa geographical focus Energy sector focus 104 companies included 36,000+ voices listened to

Who are you reaching?	RBF Average Performance*	60dB Africa Energy Benchmark	Benchmark Performance
Accessing appliance for first time	89%	82%	● ● ● ● ○
What impact are you having?			
% seeing improved quality of life	89%	95%	● ○ ○ ○ ○
% reporting increased income	81%	91%	● ● ○ ○ ○
% reporting improved health	77%	73%	● ● ● ○ ○
% reporting decreased weekly spending	73%	77%	● ● ● ○ ○
How satisfied are your customers?			
% reporting appliance is value for money	84%	74%	● ● ● ● ○
% reporting payment is not a burden	69%	74%	● ● ● ○ ○

*Throughout the report, we benchmark the RBF average performance against the 60dB Africa Energy Benchmark, instead of benchmarking the 4 companies separately.



01: Profile

This section helps you understand the customer base, and if the companies are reaching a previously underserved population.

The key indicators in this section are:

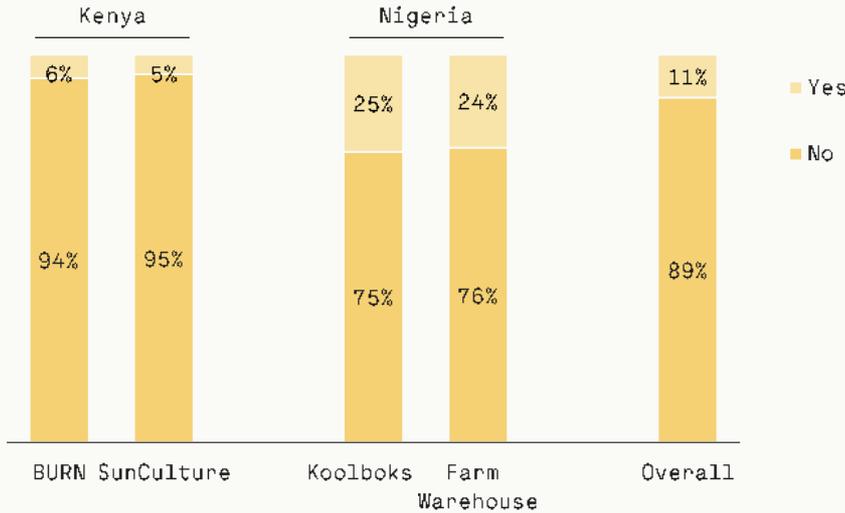
- **First Access:** What proportion of customers are accessing a similar appliance for the first time?
- **Change in Fuel Sources:** What were the previous fuel sources? Are customers transitioning to clean energy sources because of the appliances?

Profile

9 in 10 customers say they had no prior access to an appliance like the one they purchased.

First Access

Q: Before [Company], did you have access to a [appliance] like [Company] provides?
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



●●●●○
 TOP 40% - 60dB Benchmark

Business necessity was the primary motivation for purchasing the appliances.

Motivation for Purchase

Q: What made you purchase this appliance? (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Open-ended question, responses coded by 60dB

Top Reasons	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
Business necessity	12%	23%	64%	46%	29%
Friends or family recommendation	43%	17%	19%	16%	28%
Cost savings	36%	31%	5%	8%	26%
Good product quality	45%	7%	10%	30%	15%
Solar powered appliance	-	31%	27%	3%	14%

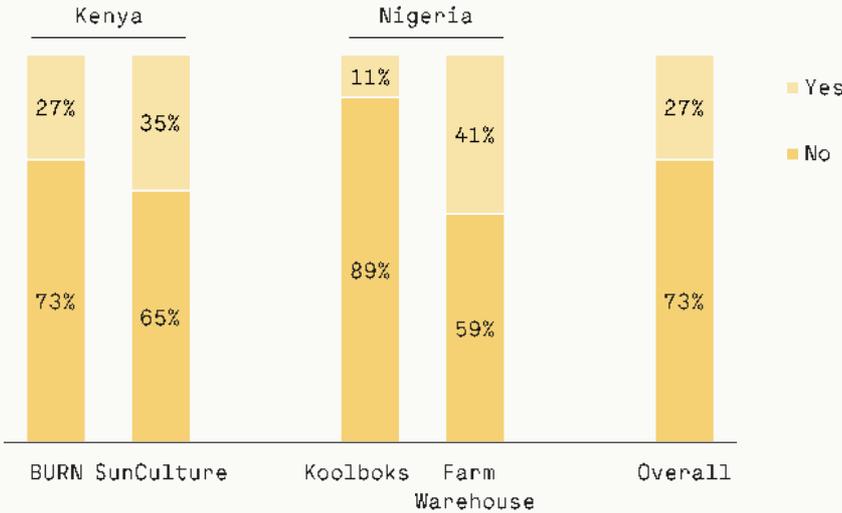
Key: #1 reason #2 reason #3 reason

Profile

27% of customers say they were previously approached to purchase the appliance before the discount.

Prior Customer Approach

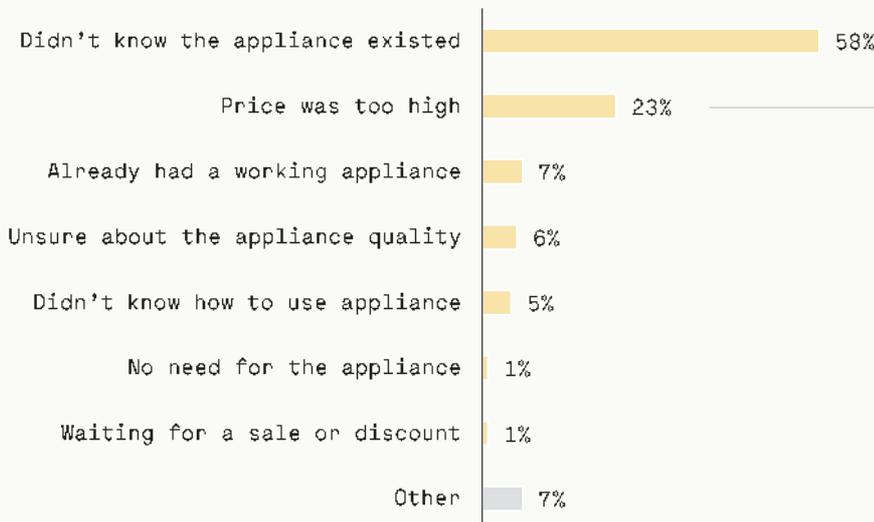
Q: Were you approached to purchase this appliance before this discount?
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



Among customers approached to purchase the appliance, 58% reported they were not aware of it.

Reasons for Not Purchasing Earlier

Q: [If Yes in previous Q] Why didn't you purchase this appliance earlier? (select all that apply) (n = 124) Multi-select question



High Price Breakdown by Company	
BURN	12%
SunCulture	39%
Koolboks	20%
Farm Warehouse	40%

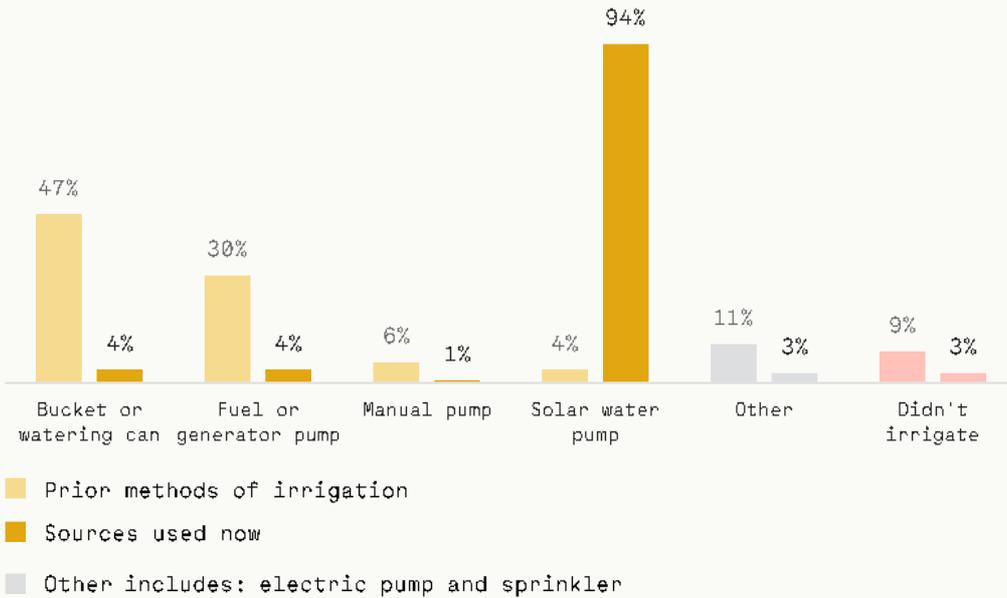
Profile

47% of SunCulture’s customers previously used buckets or watering cans for irrigation before buying the solar water pump.

Energy Sources: Prior & Current

Q: What were you using for irrigation before purchasing the SunCulture solar water pump?

Q: What are you now using for irrigation? (n = 142) Multi-select question

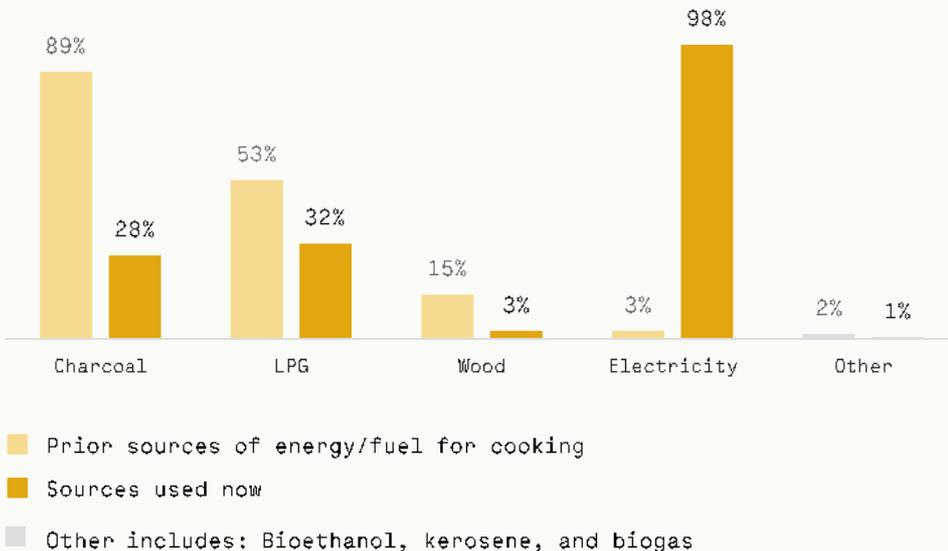


89% of BURN’s customers were using charcoal to cook before purchasing the cookstove.

Energy Sources: Prior & Current

Q: What source of energy or fuel were you using for cooking before BURN cookstove?

Q: What are you now using for cooking? (n = 183) Multi-select question



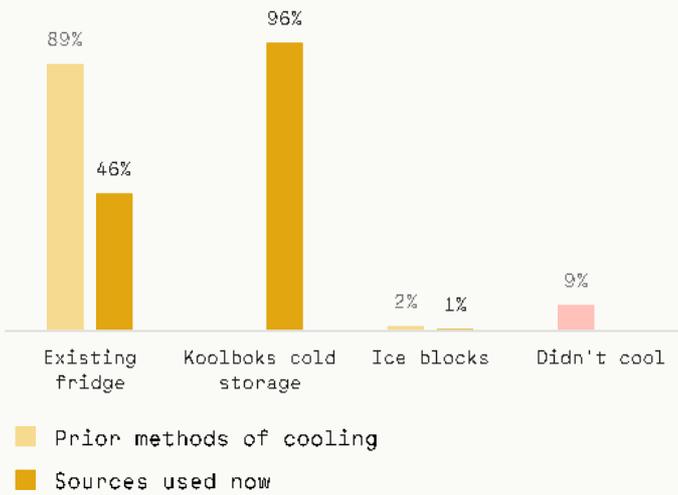
 Profile

89% of Koolboks customers were using an existing fridge for cooling before purchasing the cold storage appliance.

Energy Sources: Prior & Current

Q: What were you using for cooling before purchasing the Koolboks cold storage?

Q: What are you now using for cooling? (n = 92) Multi-select question

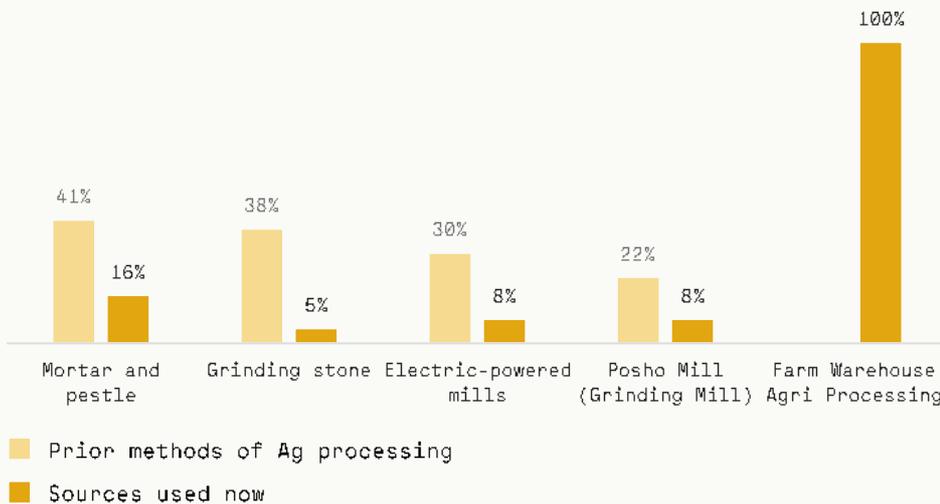


41% of Farm Warehouse’s customers were using mortar and pestle for processing before buying the appliance.

Energy Sources: Prior & Current*

Q: What were you using for milling before purchasing the Farm Warehouse Ag Processing (Wet grinder/Hammer mill / Large hammer mill / Cassava Grater)?

Q: What are you now using for processing? (n = 37) Multi-select question



*The reported 100% usage rate reflects only active Farm Warehouse users. Customers who had stopped using the appliances or used them too infrequently to provide meaningful feedback were excluded from the analysis.

Profile

In 3 out of 4 companies, customers report being the primary decision maker in purchasing the appliance.

Purchase Decision-Maker

Q: Who made the decision to buy the [company] [appliance]? Select all that apply:
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37)

Decision-maker	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
You	93%	37%	62%	54%	66%
Joint decision with husband	2%	39%	15%	32%	19%
Your husband	4%	18%	26%	27%	15%
Another male in the household	-	4%	2%	3%	2%
Another female in the household	1%	4%	4%	-	2%
Other	-	-	2%	-	1%

Key: ■ #1 decision maker ■ #2 decision maker ■ #3 decision maker

“

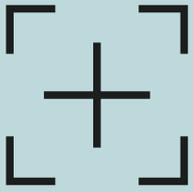
I had visited the market and saw people from the company explaining to other people how the cookstove works. I felt that it was a good one and told them to bring one to my house.

- BURN, Kenya

“

I saw it online on Instagram and I was determined to use it when I am ready. So when I was ready, I called them and made the purchase.

- Koolboks, Nigeria



02: Impact

This section helps you understand customers' prior income-generating activities, impact on their income, and their overall quality of life.

The key indicators in this section are:

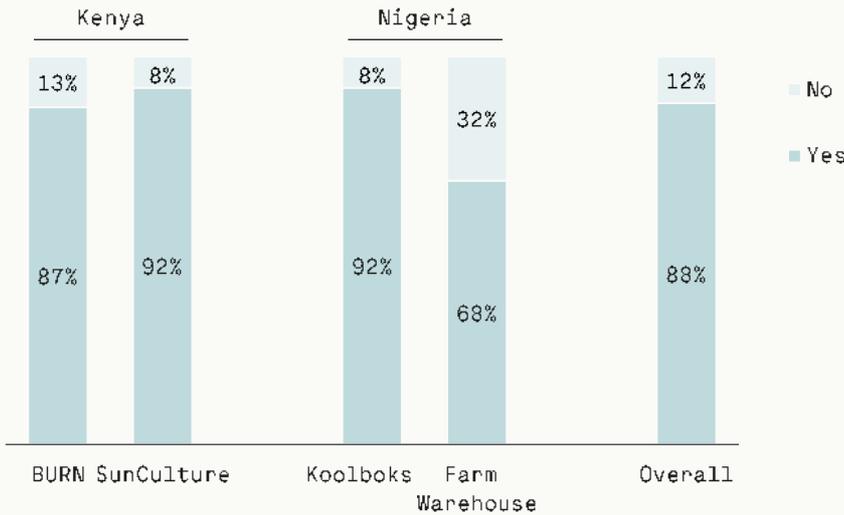
- **Change in Income:** Do customers earn more money in their businesses by using the appliances? By how much has their income increased?
- **Quality of Life Change:** To what extent has the quality of life of customers changed as a result of the appliance?
- **Change in Energy Spending:** Are customers spending more or less money on energy access since accessing the appliance?

[+] Impact

Almost 9 in 10 customers report they were engaged in an income-generating activity before purchasing the appliance.

Income-Earning Status Prior to Purchasing Appliance

Q: Before purchasing the [Company] [appliance], were you engaged in any income-generating activity?
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



Insight

Farm Warehouse customers were less likely to report prior income-generating activities compared to customers of other companies' appliances.

Of those previously earning an income, 7 in 10 did so by running their own business.

Income-Generating Activities Prior to Purchasing Appliance

Q: What income-generating activity/activities were you engaged in before [company] [appliance]? Select all that apply: (n = 400 | BURN = 160, SunCulture = 130, Koolboks = 85, Farm Warehouse = 25)*

Reasons	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
Running own business	96%	29%	85%	72%	70%
Selling farm produce	-	73%	2%	32%	26%
Selling livestock products	-	39%	5%	16%	15%
Earning wages or salary from regular job	3%	18%	17%	8%	11%
Earning wages from occasional job	2%	6%	-	-	3%

Key: #1 reason #2 reason #3 reason

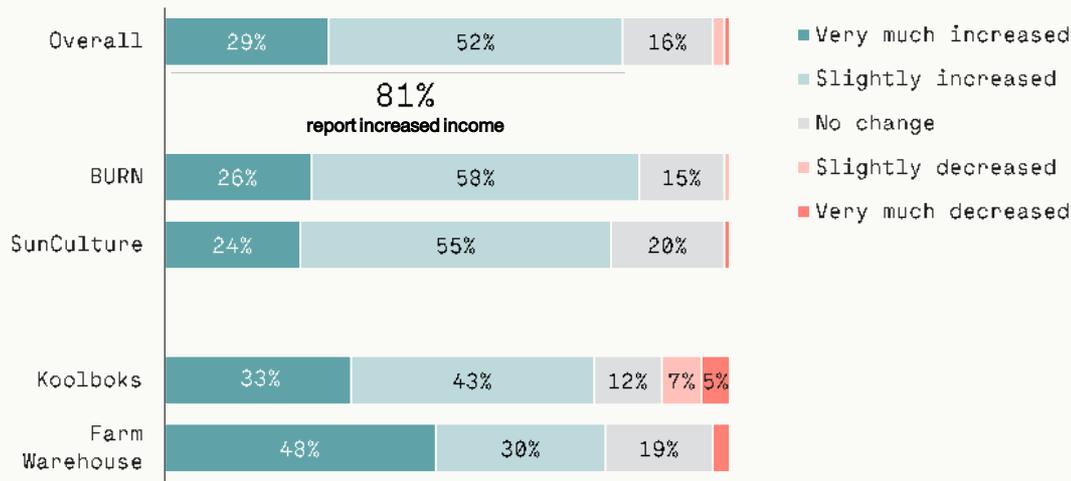
*This question was only asked to those involved in income-generating activities before purchasing the appliance.

[+] Impact

Among customers using the appliance for income generation, 8 in 10 report income increases, with 3 in 10 reporting significant increases.

Change in Income

Q: Has the money your business earns changed because of the [company] [appliance]?*
 (n = 419 | BURN = 162, SunCulture = 135, Koolboks = 85, Farm Warehouse = 37) Single-select question



●●○○○
 BOTTOM 40% - 60dB Benchmark

*This question was asked only to customers using the appliance for income-generating activities. Some customers are using the product at home rather than for business.

Among customers reporting income gains, 40% increased earnings by more than half.

Increase in Income

Q: Can you give a rough estimate on how much your money earned has increased because of [company]?
 (n = 338 | BURN = 137, SunCulture = 107, Koolboks = 65, Farm Warehouse = 29) Single-select question

Top Outcomes	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
More than doubled	1%	5%	6%	-	3%
Roughly doubled (76 - 99%)	9%	6%	14%	28%	10%
Increased by more than half (51 - 75%)	23%	25%	31%	41%	27%
Increased by less than half (26 - 50%)	26%	43%	17%	17%	29%
Increased a little (0 - 25%)	41%	21%	32%	14%	31%

40% report an income increase of more than half

60% report an income increase of less than half

Key: #1 outcome #2 outcome #3 outcome

[+] Impact

Income increases are primarily driven by increased sales, improved operational efficiency, and cost savings.

Reasons for Income Increase

Q: Can you explain why it has increased? (n = 337 | BURN = 136, SunCulture = 107, Koolboks = 65, Farm Warehouse = 29) Open-ended question, responses coded by 60dB

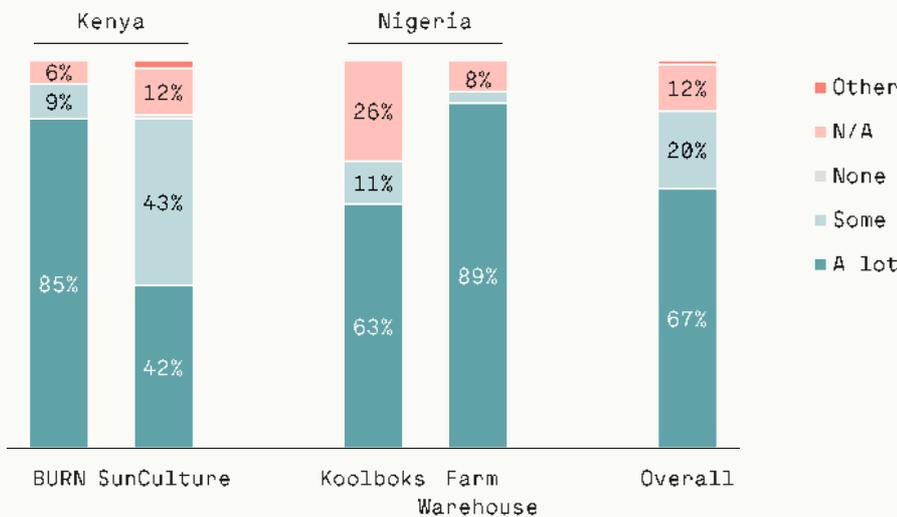
Top Reasons	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
Increased sales	35%	56%	73%	52%	50%
Improved operational efficiency	56%	48%	6%	14%	40%
Cost savings	53%	32%	6%	41%	36%
Increased customer base	32%	7%	56%	28%	28%
Business diversification	12%	26%	14%	24%	18%

Key: #1 reason #2 reason #3 reason

While levels vary, most customers report strong control over business income.

Income Control

Q: How much control did you have in deciding how the income from your appliance is spent? (n = 453* | BURN = 183, SunCulture = 142, Koolboks = 91, Farm Warehouse = 37) Single-select question



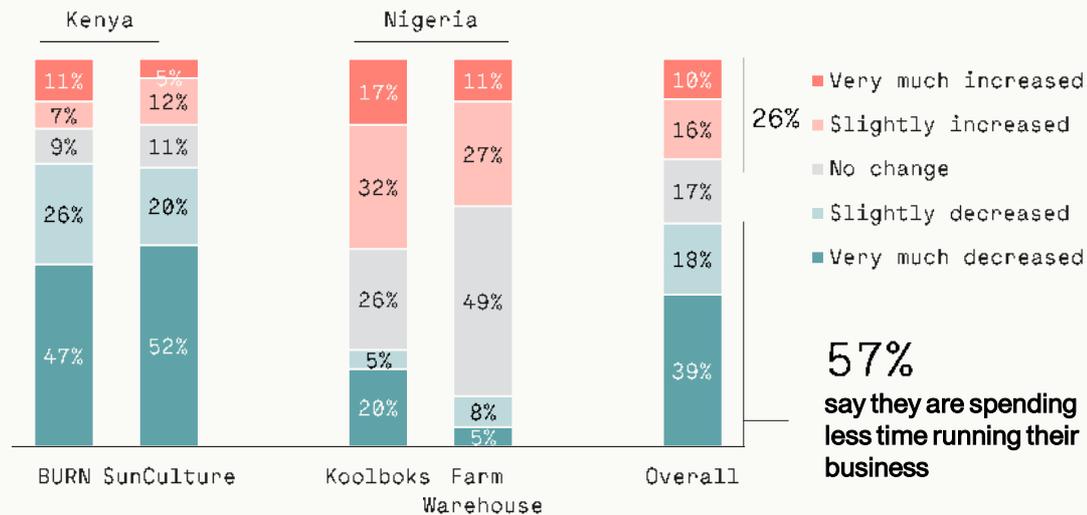
* 1 respondent declined to answer.

[+] Impact

Nearly 6 in 10 customers report spending less time running their business, while 1 in 4 report spending more time.

Business Operation Time

Q: Has the amount of time you spend on running your business changed because of [company] [appliance]? Has it? (n = 413 | BURN = 160, SunCulture = 132, Koolboks = 84, Farm Warehouse = 37) Single-select question



*This question was asked only to customers using the appliance for income-generating activities.

Time savings are primarily driven by appliance efficiency, reliable power, and reduced travel.

Reasons for Decrease in Time

Q: Why has it decreased? (n = 237 | BURN = 117, SunCulture = 94, Koolboks = 21, Farm Warehouse = 5) Open-ended question, responses coded by 60dB

Top Reasons	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
High appliance efficiency	88%	36%	19%	20%	44%
Reliable power supply	4%	27%	24%	20%	15%
Decreased travel for stock	2%	15%	38%	40%	11%
Reduced monitoring time	3%	14%	24%	20%	9%
Improved product management	9%	6%	14%	20%	8%

Key: #1 reason #2 reason #3 reason

[+] Impact

Business time increases are driven by higher demand, operational efficiency, and extended hours.

Reasons for Increase in Time

Q: Why has it increased? (n = 107 | BURN = 29, SunCulture = 23, Koolboks = 41, Farm Warehouse = 14) Open-ended question, responses coded by 60dB

Top Reasons	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
Increased customer demand	24%	35%	63%	43%	44%
Increased operational efficiency	59%	39%	7%	7%	28%
Extended business hours	28%	17%	32%	21%	26%
Business growth	17%	48%	17%	7%	22%
Solar power utilization	3%	17%	22%	14%	15%

Key: #1 reason #2 reason #3 reason

“

I have more customers now that require me at the shop. It's giving me joy because when there was no power I had to take time to buy fuel for the generator so I can operate the freezer. I now don't get to worry if there is power or not anymore.

- Koolboks, Nigeria

“

I am able to deliver orders faster compared to using gas since with it I can set timer and be able to give exact time the order will be ready.

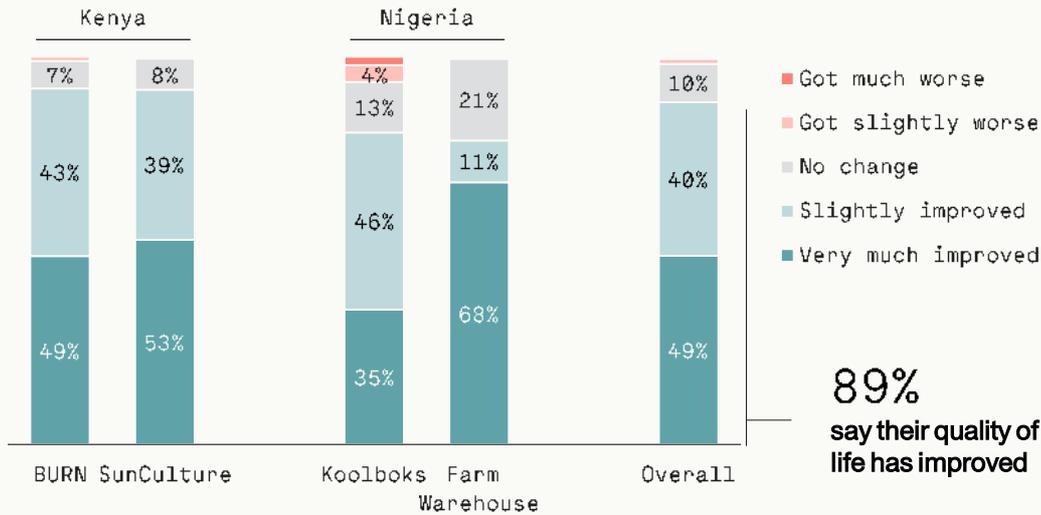
- BURN, Kenya

[+] Impact

9 in 10 customers report that their quality of life has improved as a result of their appliance.

Quality of Life Change

Q: Has your quality of life changed because of a [Company] appliance?
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



Insight

6 Koolboks customers report that their quality of life got worse due to product malfunction, repossession, and business decline.

89%
 say their quality of life has improved

●○○○○
 BOTTOM 20% - 60dB Benchmark

Top outcomes for customers who say their quality of life has improved.

Improvements in Quality of Life

Q: How has your quality of life improved? (n = 401). Open-ended, coded by 60 Decibels.

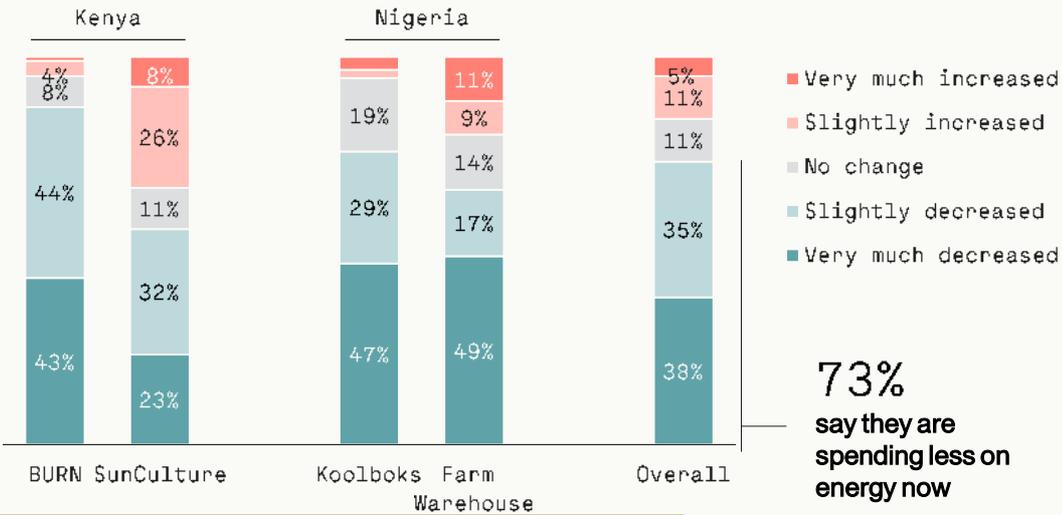
Top Outcomes	BURN	SunCulture	Koolboks	Farm Warehouse	Overall
Increased income	19%	24%	44%	41%	28%
Personal financial independence	19%	7%	18%	55%	27%
Cost savings	22%	9%	0%	0%	12%
Stable power supply	3%	16%	23%	0%	11%
Business expansion	5%	2%	25%	3%	8%
Improved ability to support children's education	4%	9%	8%	21%	8%

[+] Impact

7 in 10 customers report that their weekly energy spending has decreased because of the appliance.

Weekly Energy Spending

Q: Has your average weekly spending on lighting and/or energy changed because of having the [appliance]? Please include any payments made for the [appliance]. Has it (n = 450 | BURN = 183, SunCulture = 142, Koolboks = 90, Farm Warehouse = 35) Single-select question

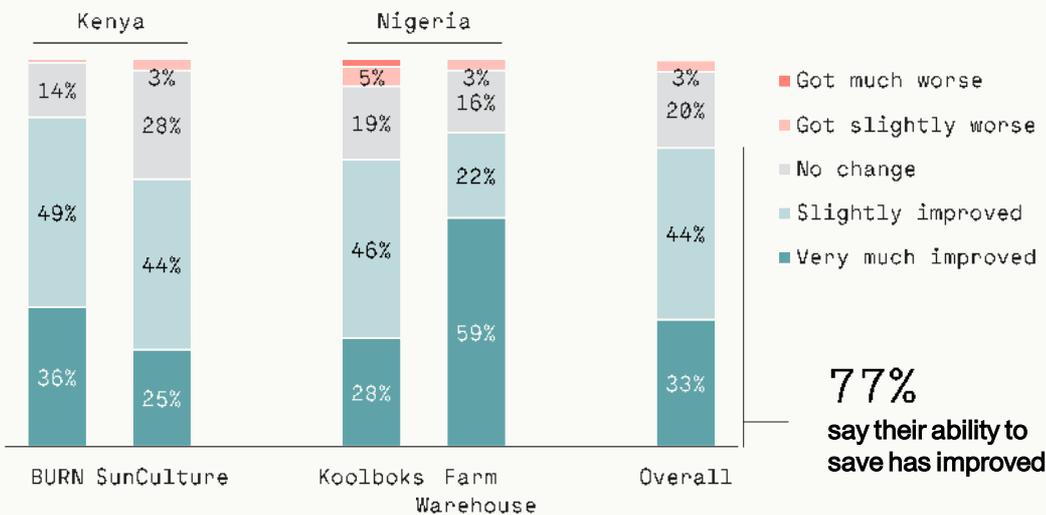


MIDDLE 60dB - Benchmark

Nearly 8 in 10 customers report an improved ability to save because of the appliance.

Change in Savings

Q: Has your ability to save money changed because of the [company] [appliance]? (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



Insight

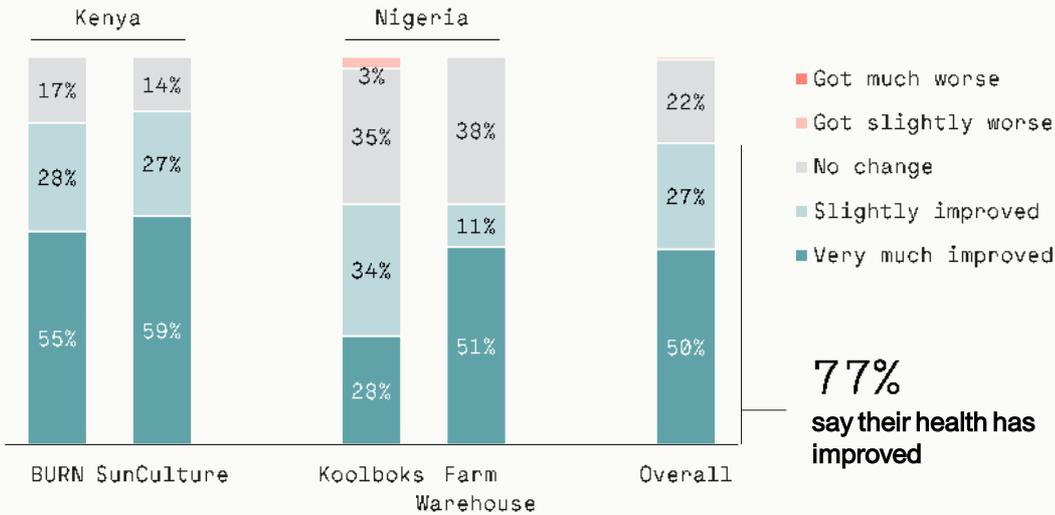
Customers who report their income has 'very much increased' are also more likely to report their ability to save has 'very much improved' - indicating that income gains are translating into stronger financial resilience.

[+] Impact

77% of customers say that their own or their family's health has improved because of the appliance.

Health of Family

Q: Has the health of you or your family changed because of [company] [appliance]? Has it:
 (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question

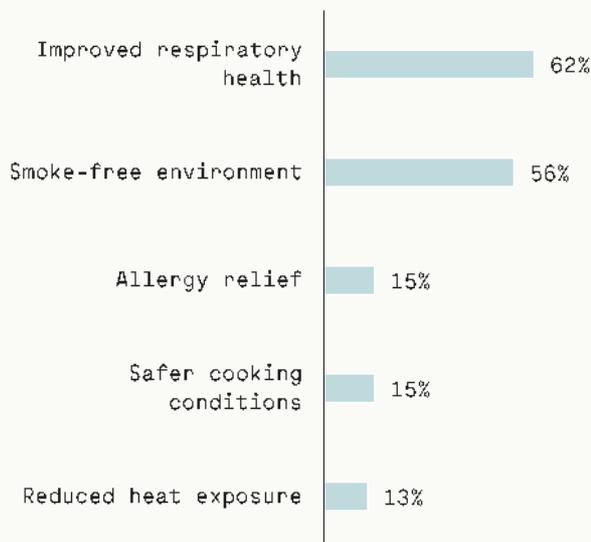


●●●○○
 MIDDLE 60dB - Benchmark

Top outcomes for 83% of BURN customers who say their health has improved.

Reasons for Improved Health

Q: Please explain how you or your family's health has improved. (BURN = 151)* Open-ended question, responses coded by 60dB



*This question was asked to BURN customers only.
 60__ decibels



03: Experience

This section provides insights into the perceived burden of repayment schedules, the overall value for money of the appliance, and how these experiences differ across providers.

The key indicators in this section are:

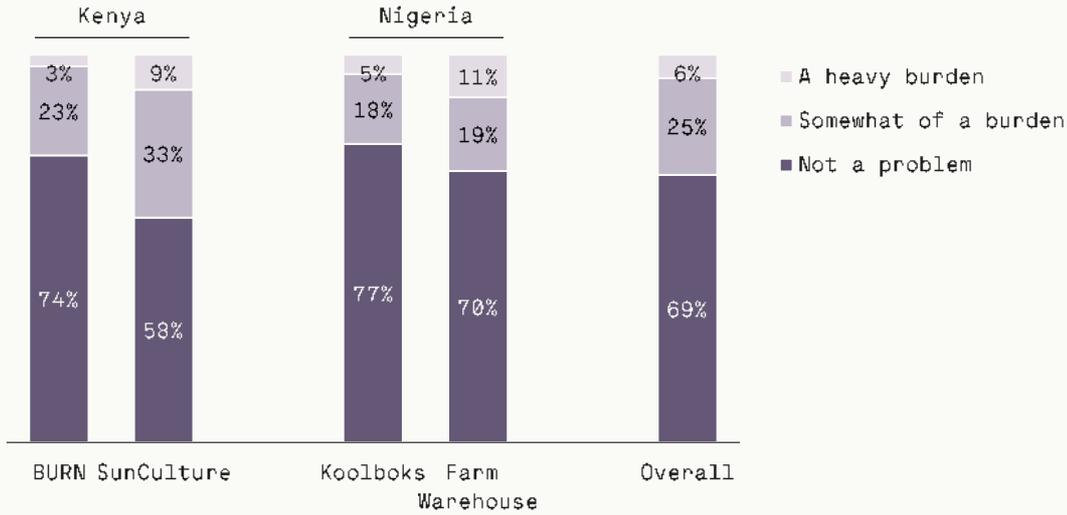
- **Payment Burden:** How do the customers perceive the appliance payments? Are they a burden or not?
- **Value for Money:** What is the customer's perception of appliance quality against its pricing?

Experience

7 in 10 customers say appliance payments are not a burden.

Payment Burden

Q: Thinking about your [company] [appliance] repayments, are they a heavy burden, somewhat of a burden, or not a problem? (n = 439 | BURN = 183, SunCulture = 132, Koolboks = 87, Farm Warehouse = 37) Single-select question

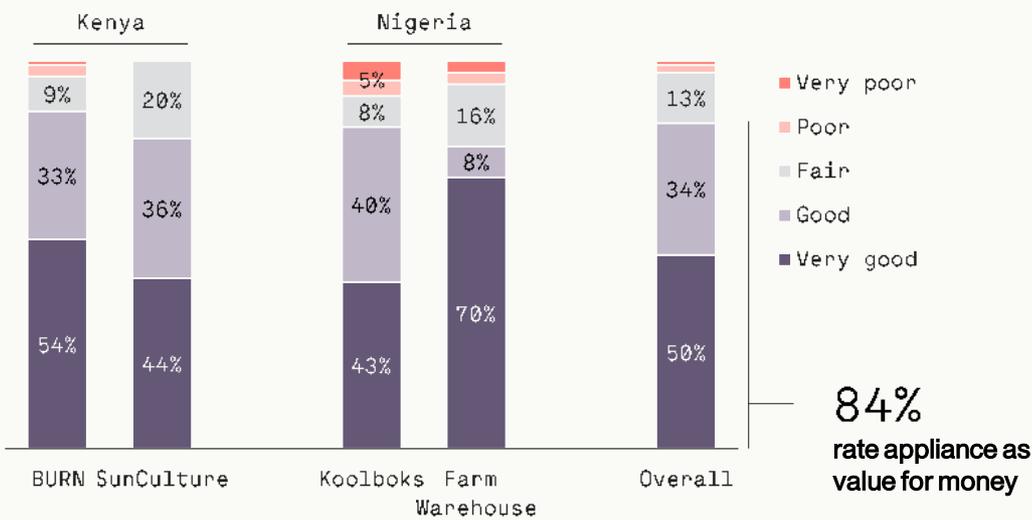


MIDDLE 60dB - Benchmark

Most customers rate the appliance as good value for money.

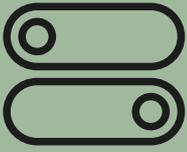
Value for Money

Q: All things considered, how do you rate the value for money of [company]? (n = 454 | BURN = 183, SunCulture = 142, Koolboks = 92, Farm Warehouse = 37) Single-select question



TOP 40% - 60dB Benchmark

60__ decibels



04: Segmentation Analysis

Not every customer is the same. Understanding your impact across different groupings of customers can reveal additional insights into how you can improve performance.

This section disaggregates results by company across various indicators introduced in previous sections.

The key indicators in this section are:

- **Purchase Decision-Maker**
- **Income Control**
- **Quality of life**
- **Increased Income**
- **Health**
- **Ease of Payment**
- **Value for Money**

Segmentation

Impact varies by company, with BURN leading on core empowerment metrics.

Cluster Analysis by Company

■ Top performer*
 ■ Second performer

*If results are within the MoE of 5%, they are considered equal.

Key	BURN n = 183	SunCulture n = 142	Koolboks n = 92	Farm Warehouse n = 37
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 Profile

Purchase Decision-Maker % of female customers who made a decision	93%	37%	62%	54%
Income Control % of female customers with a lot of control	85%	42%	63%	89%
 Impact				
Quality of life % quality of life very much improved	49%	53%	35%	68%
Increased Income % Income very much increased	26%	24%	33%	48%
Health % very much improved	55%	59%	28%	51%
 Experience				
Ease of Payment % payment is not a burden	74%	58%	77%	70%
Value for Money % very good + good value for money	87%	80%	83%	78%



Appendix

Methodology

About the 60 Decibels Methodology

In October and November 2025, 60 Decibels' trained researchers conducted 454 phone interviews with clean energy appliance customers. The customers were randomly selected from the customer databases of 4 companies. Because some companies had a limited customer base, we increased the number of call attempts to five; however, the response rate remained low, resulting in a small final sample size. We weighted the data to ensure that the current sample is representative of the study targets: 160 for BURN, 120 for SunCulture, 100 for Koolboks, and 75 for Farm Warehouse. Here is the breakdown of how we collected this data:

	Overall	BURN	SunCulture	Koolboks	Farm Warehouse
Countries	Kenya, Nigeria	Kenya	Kenya	Nigeria	Nigeria
Customer Population	2,494	1,737	396	231	130
Interviews Completed	454	183	142	92	37
Response Rate	49%	44%	63%	50%	39%
Languages		Kiswahili, English	Kiswahili, English	Pidgin, Yoruba, English	Hausa, Igala, English
Average Survey Length	13 mins	12 mins	11 mins	15 mins	15 mins
Confidence Level	95%	90%	90%	85%	85%
Margin of Error	4%	6%	6%	6%	10%



“

Carrying water in a bucket is very hard work. With the pump, I no longer need to do that.

- SunCulture, Kenya

Ideas for How to Use these Results

Here are ideas for ways to engage your team and use these results to fuel discussion and inform decisions.

Review Your Results

- Review your results and qualitative customer responses. There's a lot of interesting feedback in there!
-

Engage Your Team

- Send the report to your team & invite feedback, questions and ideas. Sometimes the best ideas come from unexpected places!
 - Set up a team meeting & discuss what's most important, celebrate the positives, and identify next steps.
-

Spread The Word

- Reach a wider audience on social media & show you're invested in your customers.
-

Close The Loop

- We recommend posting on social media/website/blasting an SMS saying a 'thank you to everyone who took part in the recent survey with our research partner 60 Decibels, your feedback is valued, and as a result, we'll be working on XYZ' (edited)
 - After reading this report, don't forget to let us know what you thought: [Click Here!](#)
-

Take Action!

- Collate ideas from team into an action plan including responsibilities.
- Keep us updated, we'd love to know what changes you make based on these insights.
- Set up the next Lean Data project – we recommend checking in again in 6 to 12 months.

About 60 Decibels

60 Decibels is the world's leading customer insights company for social impact. We bring speed and repeatability to social measurement, making it easy to listen directly to the people who matter most. Our network of 1,400+ researchers in 80+ countries gives you global reach. Couple this with standardized questions across thousands of projects and you get the largest data set of social performance benchmarks worldwide — with a focus on Financial Inclusion, Off-Grid Energy, and Agriculture value chains. These data help investors, funders, Fortune 500 companies, and NGOs understand their impact performance relative to their peers. Get in touch to find out more about our award-winning approach to impact measurement.

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Thank You For Working With Us!

Let's do it again sometime.

We'd love to hear your feedback on working with 60dB; take 5 minutes to fill out our feedback survey [here!](#)

Stay In Touch

Please sign up for [The Volume](#), our monthly collection of things worth reading.

Acknowledgments

Thank you to Aditi Mehta and Kirtika Challa from CrossBoundary, Jessica Ognibene from Odyssey, and Shveta Sarin from Shell Foundation for their support throughout the project. This work was generously sponsored by Shell Foundation.