LEARNING BRIEF · TANZANIA CLEAN COOKING PROJECT · STUDY 1 OF 3

Financing the Last Mile: Getting More Household Cookstoves into Use

Why expanding production has not yet translated into affordable access and sustained use of improved cookstoves

Thematic learning study · Tanzania Institute of Monitoring and Evaluation (TIME), August 2026 · Funded by Sida

6,000
stoves a month: Tango Energy doubled its output

87.9%
of households prefer smaller, more frequent payments

69.9%
still also cook on a traditional stove

0 of 5
enterprises with verified household financing

IN BRIEF

- AECF financing **expanded production capacity**, but households still struggle to buy improved cookstoves (ICS) because of minimum order sizes and few local shops or agents.
- Households want to **pay in smaller installments**, but consumer financing for household ICS is only just emerging.
- **Owning a stove is not the same as using it**: most households still cook the traditional way as well, mostly for reasons other than cost.
- AECF should run **one or two controlled installment-financing pilots** and scale only what proves affordable, viable and linked to continued use.

About this study

This brief summarizes one of three thematic learning studies from TCCP's end-of-programme evaluation, conducted by the Tanzania Institute of Monitoring and Evaluation (TIME) in August 2026. It examines how financing could help more households adopt improved cookstoves (ICS), drawing on evidence from five household ICS enterprises: **Burn Manufacturing, Sayari Safi (UpEnergy), Envotec Services, Tango Energy and Oak Workshop.**

Key findings

FINDING 1

More production has not meant easier access

AECF financing expanded manufacturing capacity: Tango Energy, for example, doubled its output to 6,000 stoves a month. Yet households still face minimum order sizes and have few local shops or agents to buy from.

FINDING 2

Households want to pay smaller amounts

Almost nine in ten households (87.9%) said they would prefer smaller, more frequent payments, and Oak Workshop customers described the TZS 35,000 price as a barrier. This is a stated preference, not yet proven demand for credit.

Figure 1. Household payment preferences and continued use of traditional stoves



Source: TCCP Impact Survey.

FINDING 3

Household ICS financing is only emerging

Tango Energy reports an installment scheme run through savings groups, which has not yet been verified. The other four enterprises offer no household financing.

FINDING 4

Owning a stove is not the same as using it

Seven in ten households (69.9%) still cook the traditional way, mostly because of food preferences or free access to their usual fuel, rather than because of cost.

FINDING 5

Fit, fuel and support matter too

Stove weight and size, an uncertain supply of briquettes, and gaps in user training and after-sales support also limit regular use.

Table 1. Financing models examined (none yet proven for household ICS)

Model	Used for	Lesson for household ICS	Evidence
Tango Energy savings groups	Household ICS	Members pay over time	Reported, not verified
AVAD VICOBA installments	Household LPG	Groups pool buyers and share repayment risk	Documented; 450 groups by May 2026
NMB Bank clean cooking credit	Institutions, at 12% a year	Bank lending through vendors or groups	Confirmed; small loans may be too costly

Source: TCCP thematic learning study (TIME, 2026).

Recommendations

AECF should assess enterprise readiness and household affordability, then run one or two controlled installment-financing pilots, scaling up only if they prove to be affordable, commercially viable, and linked to continued use. Each pilot should:

1	**Pair customer finance with enterprise working capital, so** that rising demand does not lead to stock-outs.
2	**Fit financing terms to stove prices**, including deposit, repayment period, payment frequency and default risk.
3	**Test ways to cut costs**, such as joint purchasing of raw materials, shared delivery and starter stock for agents.

4	**Protect agents and customers** with clear agreements, timely commissions, and accessible complaint channels.
5	**Track what happens after the sale** by measuring uptake, repayment, and continued use at three, six, and twelve months.

THE OVERALL LESSON

Finance the market system around the stove, not the stove alone.

About the Tanzania Clean Cooking Project

The Tanzania Clean Cooking Project (TCCP) is a US$5.2 million initiative, funded by Sida and implemented by AECF, that aims to transform Tanzania's clean cooking sector by increasing private-sector participation. It targets hard-to-reach markets with strong potential, where poverty and weak or absent supply chains have kept private companies away, and complements past and ongoing clean cooking efforts.

TCCP provides matching grants and technical assistance to de-risk private investment on the supply side and to make clean cooking more affordable on the demand side, so that target markets open and other private actors are drawn in. Its goal is to accelerate the adoption of clean cooking solutions by rural and marginalized communities and by urban and peri-urban households. Its three objectives are to:

- Catalyze private-sector participation in clean cooking in underserved markets.
- Accelerate uptake of clean cooking solutions through innovative financing and technical assistance to selected companies.
- Strengthen sector coordination and advocate for a policy environment that supports a market-led clean cooking sector.

ABOUT AECF

The Africa Enterprise Challenge Fund (AECF) is a Pan-African development institution that finances early- and growth-stage businesses in agribusiness, renewable energy and climate-smart technologies. Combining grants, results-based and repayable finance, and technical assistance, AECF helps enterprises innovate, create jobs, and build resilient, sustainable incomes in rural and marginalized communities, with a particular focus on fragile contexts, women, and youth.

Since 2008, AECF has supported more than 700 enterprises across 26 countries in Sub-Saharan Africa, reaching an estimated 37.4 million lives. AECF commissions independent evaluations of its programmes and publishes what it learns, including mixed results, so that evidence shapes future programming.

ABOUT THIS BRIEF

This brief summarizes the thematic study 'More Household ICS Stoves into Use' (TIME, August 2026), part of the end-of-programme evaluation of the Tanzania Clean Cooking Project. The views expressed are those of the evaluators and do not necessarily reflect those of Sida. The full study is available on the AECF website or on request.

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