



FinanceCoach

AUXFIN



FinanceCoach evaluation

Usage and added value of the FinanceCoach application among rural households in Burkina Faso

Report FinanceCoach evaluation

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Summary



1,754 G50 groups installed the FinanceCoach in rural Burkina Faso



98% of users **appreciate** the FinanceCoach



18 videos on finance in **3 local languages**, available **offline**



Users report **improved** financial **skills and behaviours**

The FinanceCoach is a digital tool developed by AUXFIN to promote financial education and inclusion among rural populations in Burkina Faso, targeting farming households, women, young entrepreneurs, and members of G50 groups. The main objective is to improve financial management, increase income, savings, and economic resilience in the face of agricultural and climate challenges. The application has been installed by 1,754 G50 groups across various projects.

This report provides a detailed assessment of the usage, value, and behavioral impact of the FinanceCoach application among rural households in Burkina Faso. The evaluation focuses on the application's Knowledge module, which utilizes short educational videos in local languages to teach essential financial concepts such as savings, credit, and financial planning. The evaluation uses a survey at G50 groups with 258 valid responses and two rounds of in-depth interviews and field observations.

The evaluation found that **the FinanceCoach is highly appreciated, with 98% of users reporting that it adds significant value to their personal lives**. Usage is consistent, with 87% of groups engaging with the tool on a weekly basis, typically during group meetings. The digital format is particularly appreciated because it allows users to repeat videos multiple times and come back to it wherever and whenever they want, to ensure information is fully assimilated.

Nearly all groups reported improved financial knowledge, such as in identifying actual needs (97%), understanding personal financial situations (97%), and planning activities financially (96%). The use of the FinanceCoach has led to real behaviour change, however, this behavioural change is uneven between its users and influenced by language and internal group organization. Active users demonstrated **tangible changes in their daily habits, such as adopting regular savings, reducing non-essential expenses, and transitioning to proactive financial management**.

A number of highly effective **best practices for active learning** across the entire G50 group are observed: organizing into local sub-groups, having a good group discussion and repeating the content. Not all groups have arrived at a mature stage yet where they applied these practices, and therefore not all groups arrived at the same level of financial understanding and behavioural change. Another barrier for some locations is where groups do not speak the available languages (French, Mooré, or Dyula).

In conclusion, the FinanceCoach has proven to be a transformative tool for those who embrace it. Its widespread success across all G50 members can be strengthened by focussing on strong organizational management, replication of best practices and overcoming structural barriers (language).

Introduction

AUXFIN has the mission to realise “Financial and Social inclusion for all”. To realise this, AUXFIN organises groups of small holder farmers and other vulnerable people around a tablet connected to the UMVA platform. This platform provides digital financial, market and information services. These groups are encouraged by a key activator to start working on their self-development by saving, investing, and selling while implementing local best practices enabled by the digital services provided. To communicate information AUXFIN has developed the concept of the eCoach, an app explaining local knowledge and best practices step by step using short videos in local languages. The FinanceCoach is one of these eCoaches.

Each eCoach and its information content is evaluated for its attractiveness and usability for the end user and to what extent the information in the eCoach gets absorbed by the end user and used in practice. This document describes the result of such an evaluation for the FinanceCoach.

The FinanceCoach is used by the G50 groups of AUXFIN Burkina Faso. It consists of grouping at most 50 neighborhood households in order to access the different services through a tablet. It is an all-inclusive approach, meaning that all members of a certain community are connected to the network. Groups select their own 3 leaders, which are expected to be representative for the group balancing the number of male/female and old/young leaders.

The FinanceCoach application

The FinanceCoach is a digital solution developed to help tackle challenges regarding finance inside AUXFIN's G50 groups, but also outside. FinanceCoach aims to improve users' financial situations by improving their access to financial services through the following features:

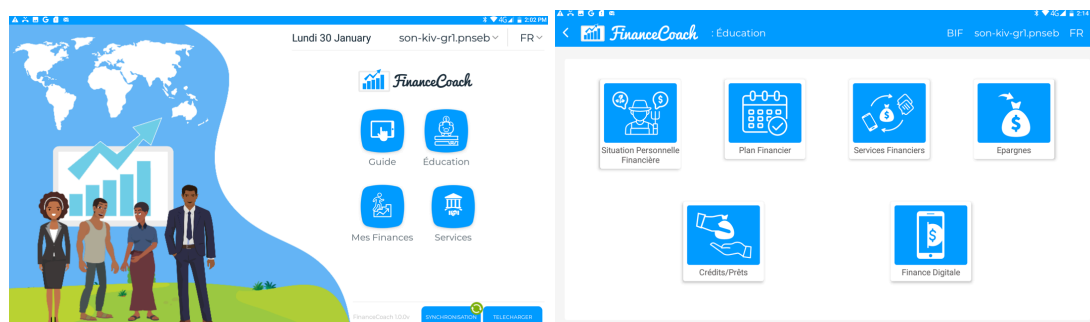
- Teaching general financial concepts and explaining financial services.
- Helping users set goals for the future and create a financial plan to achieve those goals.
- Providing tools to aid decision-making regarding investments, loans, and savings.

All of this is designed to increase users' financial self-confidence and improve their position in negotiations with service providers. FinanceCoach was developed for deployment in all AUXFIN G50 groups, but it can just as easily be provided to farmers in other contexts.

FinanceCoach consists of the following modules:

- Guide: Explains how the application works
- Knowledge: Teaches farmers basic financial concepts and products and how to apply them in everyday life
- My Finance: Helps farmers gain an overview of their own finances and how to make a financial plan for the coming seasons
- Services: Redirects to partner MFIs and the financial products they offer

This evaluation only concerns the Knowledge module.

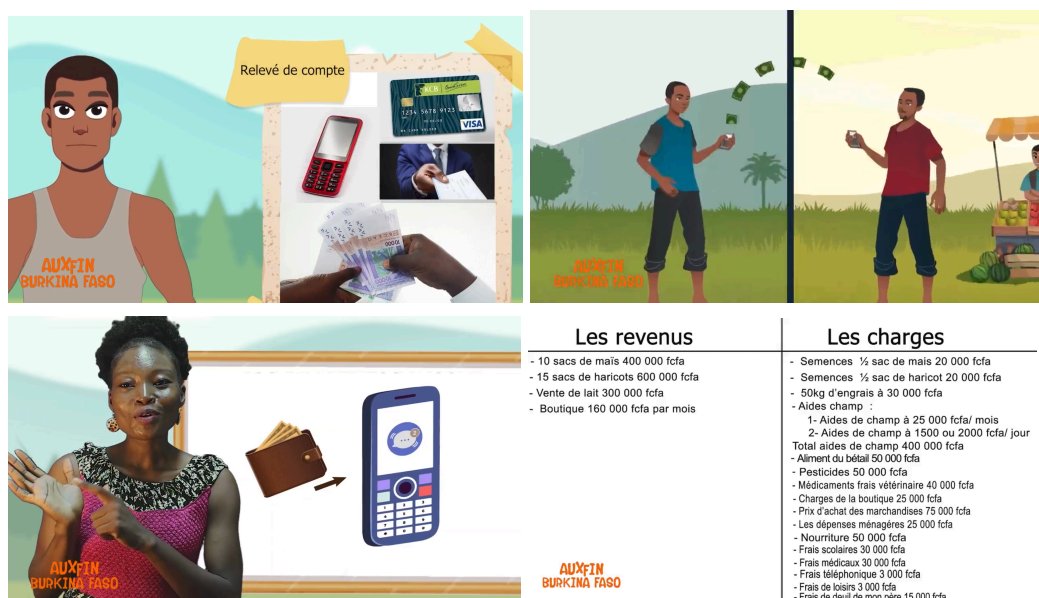


The FinanceCoach application home screen and presentation of the topics of the knowledge module

The Knowledge Module

The Knowledge Module consists of short educational videos on six different topics: personal finances, planning, financial services, savings, credit, and digital finance. The sections consist of videos to enable farmers at all levels to access the necessary information on finance in multiple languages (French, Mooré and Dyula) and in a short period of time. The module consists of 18 films in total and is made up of six sections:

- 1) Personal situations: These describe household costs and income during the year.
- 2) The financial plan: It provides an overview of the household's current financial situation and budget, and explains to the user how to draw up a financial plan.
- 3) Financial services: This section explains the difference between a financial institution and a financial service and provides details on how to open a bank account with a microfinance institution.
- 4) Savings: This section explains the difference between formal and informal savings and outlines their advantages and disadvantages.
- 5) Credit/loans: This section explains how to calculate the costs of credit, how to make a good choice, and describes the advantages, disadvantages, and risks.
- 6) Digital finance: This explains the advantages and disadvantages of electronic money while explaining the meaning of banking services.



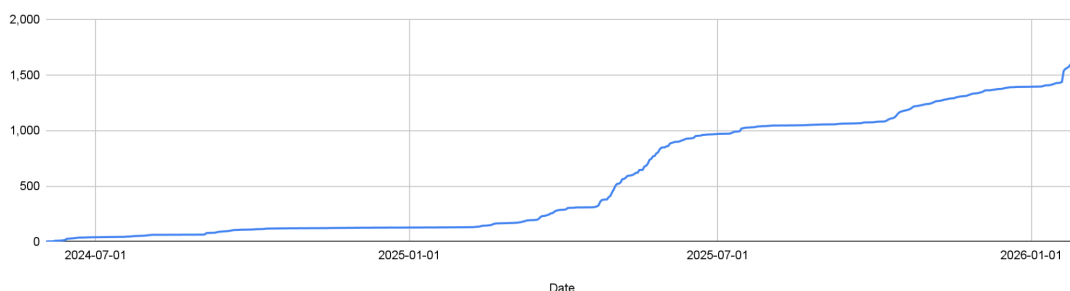
Les revenus	Les charges
- 10 sacs de maïs 400 000 fcf - 15 sacs de haricots 600 000 fcf - Vente de lait 300 000 fcf - Boutique 160 000 fcf par mois	- Semences ½ sac de maïs 20 000 fcf - Semences ½ sac de haricot 20 000 fcf - 50kg d'engrais à 30 000 fcf - Aides champ : 1- Aides de champ à 25 000 fcf/ mois 2- Aides de champ à 1500 ou 2000 fcf/ jour - Total aides de champ 400 000 fcf - Aliment du bétail 50 000 fcf - Pesticides 50 000 fcf - Médicaments frais vétérinaire 40 000 fcf - Charges de la boutique 25 000 fcf - Prix d'achat des marchandises 75 000 fcf - Les dépenses ménagères 25 000 fcf - Nourriture 50 000 fcf - Frais scolaires 30 000 fcf - Frais médicaux 30 000 fcf - Frais téléphonique 3 000 fcf - Frais de loisirs 3 000 fcf - Frais de deuil de mon père 15 000 fcf

Screenshots from the FinanceCoach application educational videos

Reach

As of January 2026, the FinanceCoach was installed by 1754 G50 groups in Burkina Faso. Periods of high-active introduction were from February 2025 until June 2025 and October 2025 and January 2026.

Total number of FinanceCoach installations by G50 groups



Number of installation of the FinanceCoach application (cumulative), between June 2024 and January 2026

Even though the FinanceCoach application was developed as part of AUXFIN's HACA project, the application is deployed in other G50 groups originating from the following projects: CARROPPS, Horti+ and CFYE. Eventually this will be scaled up to all G50 groups in Burkina Faso.

Number of G50 groups that have installed the FinanceCoach application, divided per project.

Project	Number of G50 groups
HACA	1195
CARROPPS	304
HORTIPLUS	191
CFYE	64
Total	1754

Methodology

Evaluation questions

The FinanceCoach knowledge module has been evaluated with AUXFIN's G50 groups in Burkina Faso. The aim of the evaluation was to get insight in the use and added value of the app, to get an impression of early signs of behavioural change.

The pilot focuses on the use, knowledge assimilation and application of practices, with the following evaluation questions:

- 1) How is the FinanceCoach used and appreciated by farmers? What does the learning process look like?
- 2) Does the FinanceCoach lead to increased knowledge and skills on finance among users?
- 3) Did the FinanceCoach users apply any of the newly learned information in their lives? Did they change any of their daily practices or behaviour?

Additionally, it was an objective to improve the application wherever possible:

- 4) Are there problems that need to be resolved or changes needed to improve the FinanceCoach?

Data sources

Survey data

A survey was conducted in April 2025 designed to get both quantitative and qualitative data about the use of the application by G50 groups. Data was collected using AUXFIN's survey application named Fatou. The survey resulted in 258 valid responses. This sample was stratified by rural locality with a deliberate focus on women and youth to ensure alignment with the project's target demographics. The questions posed to farmers concerned the frequency of application use, the level of appreciation for the app and its videos by the groups, interest in specific themes, and group discussions.

In-depth interviews & field observations

During the course of the FinanceCoach evaluation, multiple field visits were conducted to monitor the introduction and adoption of the application.

Two rounds of in-depth interviews were conducted to get detailed qualitative information, focused on assessing the use, appreciation, and added value of the FinanceCoach application within G50 groups.

- First round (December 2025): The first series of in-depth interviews took place during the week of December 16 to December 19, 2025. This phase included both individual interviews with selected group members and focus groups with G50 members in areas such as Karangasso Sambla and Kindi.
- Second round (January – February 2026): A second mission involving ten semi-directive individual interviews with group leaders, secretaries, and ordinary members was carried out from January 27 to February 1, 2026. This series covered groups in the Centre-Ouest (Sissili/Didyr) and Centre-Nord (Kaya/Bissga) zones.

In-depth interviews were conducted both at the individual level and through focus groups with selected members. These participants, including group leaders, secretaries, and ordinary members, were chosen based on specific criteria such as gender balance and age diversity. These interviews covered topics such as collective versus individual usage, behavioral changes in financial management, and technical or social barriers. In addition to the interviews, direct observations during group viewing sessions were made of the tablets and non-verbal cues.

User experience and appreciation

How is the FinanceCoach used and appreciated by farmers? What does the learning process look like?

Introduction of the application & first impressions

Introduction and sensitization

The FinanceCoach is a new type of information technology for rural households. The quality of initial awareness-raising varies greatly between groups, but two key elements clearly stand out: clear instructions from the start and previous experiences with similar digitization projects.

Clarifying from the outset that no money will be distributed appears to be a key factor in building credibility and trust. When this message is well understood, it helps to reduce unrealistic expectations and reposition FinanceCoach as a tool for behavioral change rather than financial assistance. The role of local leaders (secretaries, presidents, former groups) is crucial in the dissemination and initial adoption of FinanceCoach. Where these leaders are active and convinced, the introduction seems to be better understood and accepted.

“The message was clear, and I think it’s good practice to tell the group right from the start that we don’t give grants or donations, but that we focus on sharing knowledge and personal development. So all that was clear from the outset.”
- Boureima



First impressions and reactions

The initial emotional reaction to FinanceCoach depends heavily on the community's previous experiences. The recurring reference to a certain other company in certain villages reveals a collective memory of projects perceived as fraudulent, which strongly influences the reception of any external innovation, particularly digital ones. The fear expressed is not only about the tool itself, but also about: the collective responsibility associated with the tablet; the risk of financial penalties; the fear of a disguised scam. For these groups, it was the observation of tangible results over time that dispelled their doubts.

“ From the outset, there was a fear that the tablet would break and you would be fined, which you would not be able to pay. At first, many people compared it to another company, which wreaked havoc in the village. At first, I really wondered: is this really a reality? Until this season, I realized that there are advantages and that it's really concrete; I saw it this season.”
- Gueswende



In other groups, the reaction was much more calm and people describe having mostly curiosity about the application. When the introduction is marked by curiosity rather than fear, the introduction of the tool seems more fluid.

“The first thing I felt when the FinanceCoach was introduced was curiosity, because we were really in the dark in terms of finances. Then when I saw the first videos, I liked it. ”
- Rihanata



Use of the FinanceCoach in the G50 group

The FinanceCoach is used during the group meeting on a weekly basis (87%). A small part of the groups uses the FinanceCoach in the group meeting only when the Key Activator visits them (13%). The FinanceCoach videos often are watched at the end of the rainy season, when farmers have finished the agricultural activities (and were using AgriCoach).

“We started watching the videos on Finance Coach a year and three months ago, because we started with the AgriCoach videos first until the end of the rainy season in 2024. The app is often used for a full month, but the content changes depending on the season. For example, we might watch a video on AgriCoach while Key Activator is present, but after he leaves, the group stays to watch a video on Finance Coach.”
- Abazeta



Watching videos during group meeting and/or outside

The videos are watched collectively during the G50 group meeting. During the group meeting, a video is viewed to the group and later on, on the tablet is passed around in the group so people can watch it in smaller groups.

In one third of the groups the FinanceCoach is not only used commonly, but these groups also use the tablet outside of the group meetings to watch in smaller groups or individually (33%). This individual viewing seems to enhance the learning process and behavioral change for group members. This high level of individual viewing largely explains: better mastery of the content, the ability to cite concrete examples of application and observable changes in behavior in terms of financial management.

“The videos are watched individually and in groups, as the majority of the group (26 of the 29) knows how to watch the videos individually, except for the three elderly women in the group who do not come out every day to participate in the meeting. A strategy has been put in place to enable members to master the tablet: subgroups of three people so that if today one person in the group of three uses it, soon it will be another person in the group; so it is taken in turns within the subgroup.

After viewing, the members stay to discuss the videos. Then for example, if we save money, we discuss what can we do with it together, as this is not something they are used to doing.”

- Hawa



Group discussion

After collectively viewing the videos in the group meeting, there is usually a group discussion facilitated by the group leader, secretary or Key Activator, but the quality and length of this group discussion varies.

In groups where a group discussion was effectively led by the group leader or secretary, the information is better assimilated by group members. In groups where a proper group discussion or follow-up was lacking, users were not always able to explain the content or key messages of the videos clearly.

“After viewing videos, there are often questions. If there are members of the group who can answer, the Key Activator gives the word to that person to provide answers; if that is not appropriate, she provides the answers herself. The questions are mainly related to the explanation of the videos. If others have not understood the meaning of what is said in the videos, she asks questions to gain a better understanding. [...] During the month, we can spend three weeks watching videos on Finance Coach, because if we go through them too quickly, others may not understand what is being said in the videos. That's why we devote time to this.”

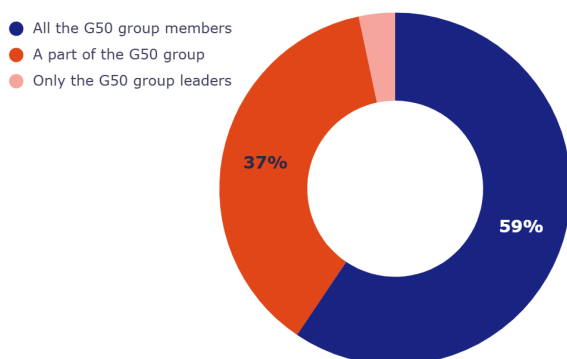
- Elisabeth



Group participation & gender

When the FinanceCoach is discussed, for the majority of groups (59%) all group members are present. For some groups only a part of the group members take part in the discussion (37%). In some rare cases, it's only the group leader who by himself/herself uses the FinanceCoach without including the rest of the group (3%).

Presence during the FinanceCoach discussion



Most groups consist of both males and females and the FinanceCoach is used together. In a few groups it was noted that the use of the FinanceCoach seems to play into existing gender dynamics, in different ways. There have been a few observations where this could either be the use constrained to one gender, or systems to improve use by one gender, but the exact dynamics are not fully understood just from the interviews done.

“The tablet is passed around during the group meeting to watch the videos. And, the women have adopted a strategy that allows them to meet up in the evening with the closest households to watch the videos together. Then the tablet is passed around the next day to go to another concession. ”
- Aroudjata

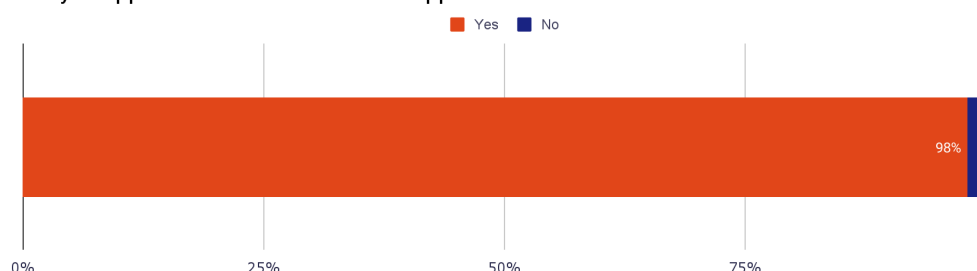


A difference in use between different age groups or people with different economic activities was not observed. In the very early stages some groups have had a misconception that the AgriCoach is for farmers and the FinanceCoach for people who run businesses, but later on all groups understood the purpose of the FinanceCoach well.

Appreciation

98% of users appreciate the FinanceCoach. Users express the added value of FinanceCoach in their personal lives. Users praise the advantages of a digital learning tool and the usefulness of the information to their daily lives.

Do you appreciate the FinanceCoach application?



"The videos on Finance Coach have completely changed our lives. [...] FinanceCoach is a very important tool for us because it has enabled us to change our financial habits. We have learned a lot of techniques since we started watching the videos, such as saving. [...] It is important for the G50 group. This year I brought a friend into the G50 by explaining to her the importance of the group and how she can benefit in terms of money management, for example, and how she can save money for herself without asking. [...] The videos are more useful than face-to-face training because they are easier to understand, and we cover a lot of modules compared to face-to-face training, where only a few topics on finance are covered.

- Hawa



Appreciation of a digital learning tool

In all groups, the digital nature of the tool is seen as a great asset and highly appreciated. Especially having the ability to repeat a video multiple times and come back to it when they want plays a very important role for people to assimilate the information. All users indicate they repeat videos multiple times to let the information sink in.

"With videos, we always have our tablets nearby to watch and refresh our memory. [...] Generally, I need to watch videos twice for the information to stick in my head; otherwise, I risk forgetting it after just one viewing. But if I repeat it, it stays with me. [...] I didn't have the opportunity to learn about finance before the G50 group existed. It was through the videos that I really



gained financial skills. [...] The videos on “My Finances” and creating an account are things I can't forget because they made an impression on me. [...] The videos are similar to what happens in our daily lives; often I feel like the videos are talking about me.”

- Elisabeth

Comparison to tradition training formats

The majority of members report that they did not receive any structured financial training before FinanceCoach. For those who had already received information (often the group leader or secretary), FinanceCoach provides additional value because of its digital format. Video learning is considered more effective than a simple oral explanation, when the language is understood. Video is a powerful teaching tool, but its effectiveness depends on: language comprehension and the ability to review the content multiple times.

“The videos are very interesting because face-to-face training is not as practical as videos; moreover, if you are not literate, you risk leaving the meeting without learning anything concrete through face-to-face training. [...] Personally, I watch the videos five times before moving on to another video to fully understand and master the techniques properly. [...] The FinanceCoach is very important in relation to financial life because it allows us to change our financial behavior and adopt new financial management practices. ”

- Assane



Relevance of content

Overall, the examples are considered to be close to reality, but present practices they are not yet used to. Users explain they compare their own situation to that of Tiga (the main presenter and example farmer in the videos) and use it to consider how to do things differently.

The videos most often cited as useful relate to: money management, saving, and spending planning. Few videos are explicitly rejected. However, some are considered difficult to understand or unsuitable for the local linguistic context (more on this in section “Barriers to learning”). One group noted they prefer videos made with real people rather than drawings, because when it's a person, it's more concrete and realistic in their eyes.

“The videos allow people to see in a practical way what others are doing at the same time, because if someone else comes and explains it out loud, people will forget, and many learn through actual practice and the explanations in the videos. [...] The videos we watch don't really resemble our daily lives; it's a new way of life that is translated into the videos, because we learn a lot of strategies and ways of doing things. [...] The most interesting video is the one about saving, because that's the basis of everything for me; without a little savings, you can't do anything, so that's the basis, which is why I found it very interesting.”

- Bintou



Requests from farmers

88% of the FinanceCoach users want to see more videos on finance, such as more information on credit (getting access credit, interest rates and credit repayment), financial institutions or saving practices, proving their appreciation for video style learning and relevance of the financial topics.

Besides this, the group members also request additional videos for their topic of interest, such as: entrepreneurship, processing of products to add value to products and market gardening. Some of these are already being created by AUXFIN in other eCoaches such as the YebCoach and the PFNLCoach.

Learning of new knowledge & skills

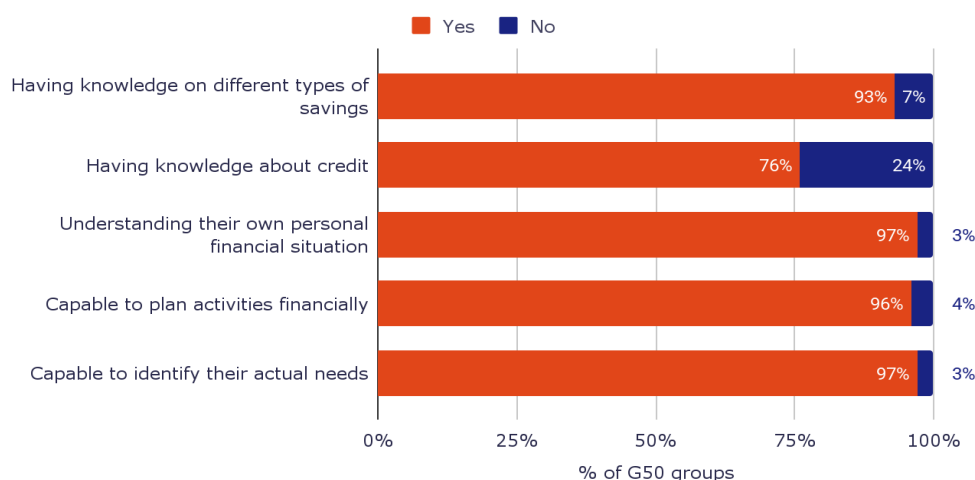
Does the FinanceCoach lead to increased knowledge and skills on finance among users?

This chapter evaluates what its users have learned from using the FinanceCoach. It presents the percentage of G50 groups that indicate to have financial knowledge and skills and presents anecdotal examples of how these skills are applied in daily life.

Acquired new knowledge and skills

In almost all G50 groups users indicate having knowledge about the different types of saving (93%), being able to understand their own personal financial situation (97%), being capable to plan activities financially (96%) and being capable of identifying their actual needs (97%). The assimilation of knowledge and skills related to credit/loans was slightly lower: 76% of users indicate to have a good understanding of credit.

Acquired knowledge and skills after using FinanceCoach



Acquired knowledge/skill: Understanding their own personal financial situation

Understanding one's own personal financial situation, transitioning from reactive, subsistence-based spending to proactive financial management.

“The videos have helped us change our behavior in general. For example, in my house, we couldn't agree on how to manage our money; with these videos, we've managed to save money and no longer depend on our husbands. For example, my son often asked me for a pen of 100 CFA francs



(0.18 USD); we couldn't manage, we said "please leave it," but now with the videos on "My Finances," we have managed the money and can meet urgent needs. And even if the child wants three pens, I can manage without any problems."

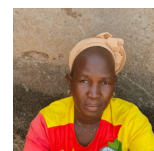
- Rihanata

Acquired knowledge/skill: Capable to plan activities financially

Being able to plan agricultural activities or other business activities financially, being able to calculate production costs and overhead to determine profits.

"I already bought some millet, made porridge, and then added up my expenses and what I had: three dishes of millet, which I divided into two; I used the other part to make porridge, and when I finished and added up what I had, I realized that I already had the money for the three dishes of millet I had bought, and I still had one and a half dishes of millet left. So I can already see that I'm making a profit, and I'm using that profit for my family while I wait to finish the rest. But before, I couldn't tell if I was making a huge profit or not, or if I was losing money or not; but now my practices have changed completely thanks to the videos."

- Abazeta



Acquired knowledge/skill: Capable to identify actual needs

Being able to identify the needs for agricultural or business activities, calculated precisely.

"Now, with the juice I make, I used to buy ingredients at random. Now, for example, I know how many kilos of sugar I need, how much bissap I need, how much electricity I need, for example, 10,000 CFA francs (18 USD) can last a week. Every day I sell, I subtract my mandatory expenses and keep the rest. At the end of the week, I add up what I've sold and see what I've actually earned after my expenses and sales. Really, it was the videos that taught me to organize myself like this."

- Elisabeth



Acquired knowledge/skill: Capacity to choose a loan

Understanding the principles of responsibly taking credit, understanding the importance of limiting debt relative to existing savings.

“Thanks to the videos, we were able to take out a loan: how to take out a loan, and the principles of credit—you don't take out three times more than you have saved.”

- Aroudjata



Barriers to learning

Group organization

As discussed in the previous chapter, a thorough understanding of the FinanceCoach content is influenced by how the application and the videos are being managed by the group leaders or Key Activator. Effective best practices for active learning are:

1. High repetition of video watching
2. Watching videos in sub-groups or individually
3. A well managed group discussion after viewing

In groups where these good learning practices were not managed well by the group leaders or Key Activator, the knowledge does not assimilate as well to the group members.

Language

The FinanceCoach application content and its videos are provided in three languages: French, Mooré and Dyula. In some locations (for example in Didyr) the majority of members do not understand any of these languages. In this case, the video content is translated after watching (usually by the Key Activator, group leader or secretary). The language barrier is a major obstacle to the assimilation of messages. In groups that face a language barrier, a digital tool alone is not enough to really learn from the videos.

“The content is mainly explained by the secretary. The secretary then says: “After each video, I try to explain the content to the group members who don't understand Mooré, French, or Dioula, because I'm the only one who understands French.” Out of the 30 people in the G50, four people understand the language on the tablet; so the group relies mainly on those who understand French to explain the content in the absence of the KA after each video. The KA visits them every two weeks, and every Thursday the group has a tradition of meeting even in the absence of the KA. [...] The



tablet is not passed around because the majority do not understand the language used in the videos.”

- Bintou

Technical challenges / chapter navigation

Some groups have a problem with the navigation, with how to change chapters and watch other videos, apart from the first few chapters. This seems to be the case when group leaders themselves still have difficulty navigating the application, due to a low level of digital skills, and need the presence of the Key Activator for that. A few groups mentioned they had an issue with the audio volume.

“The only difficulty is mastering the tablet and being able to change chapters whenever we want, without having to rely on the facilitator.”

- Boureima



Application of information (theory to practice)

*Did the FinanceCoach users apply any of the newly learned information in their lives?
Did they change any of their daily practices or behaviour?*

The use of the FinanceCoach has led to real behaviour change, however, this behavioural change is uneven between its users and influenced by language and internal group organization. This chapter categorizes the main behavioural changes observed from active users of the FinanceCoach using anecdotes.

Behavioral change: Adoption of regular savings

Transition from immediate consumption of agricultural income to voluntary and planned savings, sometimes at regular intervals.

"I learned that it is more beneficial to save money yourself and save up to solve your own problems than to go and borrow money from a neighbor. But because of the videos, these are behaviors that I currently have."
- Gueswende



"Before and after the season, we only eat what little we have, but now I've adopted a culture of saving. The idea I came up with is that every two weeks I scramble to do something so that I have something to save every two weeks. That's one of the practices that has changed for me. "For example, I've learned to plan ahead, to identify my needs before taking any action related to a loan or credit; so now if I want a loan, it's very specific, I don't take money beyond my needs. [...] I no longer make unnecessary purchases and am more focused on saving, which has enabled me to purchase several bags of fertilizer this season compared to previous seasons, thanks to the savings techniques I have learned."
- Boureima

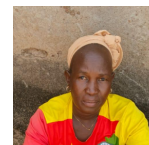


Behavior change: Reduction of unnecessary expenses

Awareness of non-essential expenses and redirection of resources toward savings or agricultural investment.

"I learned how to invest from Tiga's investment example, and now when I earn money, what comes to mind is Tiga's experience, and I ask myself how I can make my money grow, and ideas come to me; but before, I didn't even think about that. When you have money, it's easy to spend it unnecessarily, but now our way of seeing things has changed."

- Abazeta



"Before, after the rainy season, after selling our produce, we would deposit the money at home and waste it. But now I know how to save: for example, I can have a bag of sesame seeds with a selling price 75,000 CFA francs (135 USD) that I sell after the season. Before, I would spend all the money from the sale without knowing where it went. But thanks to the FinanceCoach, I know how to prioritize expenses after the sale and how to save so that I don't find myself in need with no solution (with my savings, I can have 25,000 CFA francs (45 USD) in savings, whereas before that wasn't the case).

For example, if I want condiments, I go home and take the money out. After the rainy season, if I deposit 50,000 CFA francs (90 USD), before I could spend it all on household expenses, condiments, and expenses related to the mill. But now, thanks to FinanceCoach, if I deposit 50,000 CFA francs (90 USD), I can save 25,000 CFA francs (45 USD) in total."

- Rihanata



Behavior change: Systematic planning of economic activities

Introduction of advance planning (costs, needs, expected profits) before any income-generating activity.

"I have learned to plan my tasks when I have an activity. For example, if I want to make millet beer, I have to do some basic planning: the water I buy, the millet I buy, the other tasks involved in producing the beer, before I actually start; and after producing the beer, I try to see how much I have earned in total after the sale and I do some math to see if I have made a profit or not. But before, we really didn't know if we had made a profit or not."

- Gueswende



“During the rainy season, I rent land. So before the rainy season, I already make plans in terms of fertilizer (for example, a bag costs 25,000 CFA francs (45 USD)), land rental (for example, 25,000 CFA/hectare), and tractor rental (27,500 CFA francs/hour ((49 USD)/hour)). I calculate my total expenses before the season, and after the season I look at what I earned from selling the corn I planted on the rented land and deduct my expenses to see what I really made during the season. But before, I couldn't figure out how much I spent on land rental until production; now I have everything under control. [...] For example, I spent a total of 250,000 CFA francs (450 USD) this season, but it's not clear that I'll make a profit because I only got 20 bags of corn in total due to the cost of materials (rain and sowing methods; we had 15 days without rain, which had a big impact on my season), but currently a bag costs 14,800 CFA francs (27 USD).”

- Elisabeth



Behavior change: Tracking expenses and calculating profits

Moving from rough management to conscious tracking of expenses, income, and profits.

“I used to take out a loan to finance the purchase of fertilizer for my garden, and at the end of the harvest I wasn't able to repay the money. I often had to take out another loan from someone else to make up the difference. But since I started watching videos on financial education, things have changed: after the harvest, I am able to repay my loans and support my husband with the children's expenses. ”

- Aroudjata



“If I had 100,000 (180 USD) before, I could spend it all without knowing where the money actually went, but now I can save without any problems and track my expenses. [...] We help cotton farmers sow and harvest cotton in exchange for 750 CFA francs (1.35 USD) per day each, so this money allows us to save, and it's all thanks to FinanceCoach. Before, we would take the 750 and the next day it would already be gone, but now we are able to manage it well. [...] Before, if I had money, I would pay for food or clothes. But now, thanks to the videos, I know that it's better to invest than to pay for supplies. Tiga's case (*the presenter in the FinanceCoach videos, red.*) inspired me a lot by buying a cow and reselling it later to make a profit. So I think it's better to invest what little we have in livestock or something else than to pay for cloth or food, which was our habit.” - Hawa



Behavior change: More responsible and targeted use of credit

Reduction of excessive or uncontrolled borrowing in favor of loans that are proportionate to actual needs and repayment capacity.

“Before, I didn't know that even if you're not a civil servant, you can have a bank account or a microfinance account, but I saw the videos on microfinance and opening accounts, which led me to open an account with CODEC, separate from the G50 account. So it's an individual account, and I have an account with a microfinance institution based at CODEC.
[.] FinanceCoach can help us get a good financial education and manage my finances well, as well as overcome certain mental barriers in life, such as difficulties in saving and organizing one's financial life.”

- Assane



“FinanceCoach is a very important tool for us because it has enabled us to change our financial habits. We have learned a lot of techniques since we started watching the videos, such as saving. For example, I can now take out a loan without fear; this season I took out a loan of 50,000 CFA francs (90 USD) from SONAPOSTE/Prodia for the rainy season. I can track my expenses: 5 bags of corn, 5 cans of beans, 3 bags of peanuts, thanks to the loan. I haven't paid it back yet, but considering everything I've gotten from the loan, I know I can pay back the 50,000 without any problems. And I'm in no rush to pay. Before, if I took out a loan, I would worry if I didn't pay it back quickly, but now it's easy.

[.] For example, with loans, it was the project leaders who gave us credit; we didn't know where the money came from; it was subcontracting between the leaders, microfinance institutions, and us; but now I can go to SONAPOST, for example, and take out a loan without any problems.”

- Hawa



“I used to take out a loan to finance the purchase of fertilizer for my garden, and at the end of the harvest I wasn't able to repay the money. I often had to take out another loan from someone else to make up the difference. But since I started watching videos on financial education, things have changed: after the harvest, I am able to repay my loans and support my husband with the children's expenses. ”

- Aroudjata



Behavioral change: Starting group loans or individual loans

Creating a self-initiated system for providing loans to G50-group members (informal) or collectively taking out a loan at a bank/MFI for a common project.

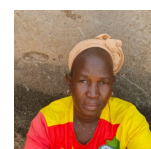
"In our own group, we used to simply collect contributions and then divide them up. But thanks to the videos on "My Finances," we now give loans to group members. For example, if we lend 50,000 CFA francs (90 USD) to a member, after three months the person pays back the 50,000 CFA francs plus 5,000 CFA francs in interest. If it's 100,000 CFA francs (180 USD), the person adds 10,000 CFA francs (18 USD)."

- Elisabeth



"We have already taken out group loans of around 200,000 CFA francs (360 USD) from SONAPOST/Prodia. But individually, I haven't taken out a loan myself yet. Before, we used to take out individual loans, which was complicated to manage, but now, if it's a group loan, the consequences don't automatically fall on you, but on the whole group, so you have peace of mind compared to an individual loan."

- Abazeta



Behavior change: Voluntary dissemination of FinanceCoach to other villages

Transition from beneficiary to disseminator, with active recommendation of the tool.

"Someone else from the village wanted to join the group, so I told him to talk to the KA to see if it was possible to create a group in his village or join our group. To convince him to take the next step, I explained the importance of the G50, because through the FinanceCoach, our financial habits are already changing, our financial management behaviors are changing, and this can help us plan our resources better, whatever they may be."

- Boureima



Lessons learnt & recommendations

This chapter summarizes the main lessons learned and recommendations from this evaluation. These have already enabled AUXFIN to implement strategic improvements where necessary.

Importance of a solid sensitization and Key Activator support

The FinanceCoach is effective and highly appreciated by the rural households in Burkina Faso. Effective use and learning throughout the G50u group the FinanceCoach also depends on good support by Key Activators and active group leaders:

- The clarity of the initial message (not money, but knowledge) is crucial for acceptance of the program
- Strong management of the groups by Key Activators and group leaders result in a high learning rate across the group. Organizing into local sub-groups, having a good group discussion and repeating the content are highly effective best practices for active learning.
- Initial fears, often linked to negative past experiences, can hinder adoption, but are not irreversible. Proof through experience (visible results) is the main lever for transforming perceptions.

Language and technical barriers

Some language barriers and technical navigation hurdles need to be overcome to achieve active learning across the entire G50 group:

- Language barriers can "entirely negate" the impact of the tool. Groups formed without a majority of speakers fluent in French, Dioula, or Mooré showed much lower behavioral change.
- Not all members are well capable of navigating the application on the tablet and going through all videos of one chapter.

Recommendations

- Promote sub-group or individual use of the tablet, both during and outside of regular G50 group meetings.
- Reinforce Key Activators on how to lead the group discussion after watching the videos.
- Incorporate language proficiency into the selection criteria for G50 leaders and secretaries. Ensure that the KA has the ability to accurately translate the videos into languages during group meetings after each viewing.
- Introduce "comprehension checks." KAs should ensure module titles and core lessons are memorized before moving to new content.

Conclusion

This evaluation confirms that FinanceCoach is perceived as a powerful and transformative tool by members who truly embrace it, with concrete changes observed in terms of regular savings, seasonal expense planning, responsible use of credit, and reduction of waste. Front-runner groups show that a combination of frequent individual viewing, internal strategies (local sub-groups, tablet circulation), and active leadership by group leaders can yield very significant results in terms of behavioural change.

In contexts marked by language barriers, dependence on KA or the absence of independent viewing, the information does not assimilate as well. These findings reinforce the need to replicate the observed best practices and to remove structural barriers (language, tablet navigation) to achieve a wider and more effective adoption of the FinanceCoach across all G50s and its members.