

500.000 Burundian households connected to digital solutions

AUXFIN BURUNDI STATUS REPORT 2022



AUXFIN Burundi status report 2022

UMVA platform and G50 approach

About this report

This report describes AUXFIN's services and solutions of the UMVA platform and the G50 approach in Burundi as of 31st December 2022.

Results are related to multiple projects: 'UMVA/G50 expansion' funded by EKN Burundi (2019-2023; G50 group formation, MFI connection, NutritionCoach, HealthCoach, YEB and VSLA, local sourcing), 'PNSEB' the Fertiliser Subsidy Program in Burundi in collaboration with Burundi Ministry of Agriculture (2017-2022; fertiliser distribution), 'GAP4A' funded by Netherlands Space Office (2019-2022; AgriCoach), 'FinanceCoach' funded by EKN Burundi (2020-2022; FinanceCoach), 'SRHR solutions' funded by EKN Burundi (2022-2023; SSR-eCoach), 'Access to legal information' funded by EKN Burundi (2022-2024; LegalCoach), 'Seedonline' in collaboration with TMEA and an ongoing collaboration with Brarudi.

With many thanks to our donors and collaborative partners: **Embassy of the Kingdom of the Netherlands in Burundi, Burundi Ministry of Agriculture, Burundi Ministry of Health, Netherlands Space Office, MUTEK, World Food Programme, UNICEF, UNFPA, Cordaid, CARE, COPED, Brarudi, TMEA, N'iCash, WeatherImpact and AUXFIN Foundation.**

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3 Million
people

Benefit indirectly

2022 in Numbers

Connecting rural communities to digital technologies



10 751

G50 groups in Burundi



3 million people

Benefit indirectly



64%

of provinces in Burundi



8.1

Average rating of social collaboration in G50 groups by members (out of 10).



43% female



27% Youth



93%

Of group members are happy with AUXFIN services



79%

of G50 groups that have started a group project

517 220

Rural household on UMVA and directly reached with information & services

Provinces	11
Communes	53
Zones	181
Collina	1136
Sous-collines	3360

Digital solutions & training content



14

Unique applications developed by AUXFIN to support rural communities

4 Banking solutions



2 Market connection solutions



6 eCoaches for information and training



2 Solutions for social development



7000

Tablets to provide communities access to digital solutions



593

Training videos produced by AUXFIN specifically for rural communities



10

Success stories to inspire group members



6h 47m

Total length of video material

Deposits & Sales

 **790**
Local staff

 **2**
MFIs connected to offer financial services

 **\$72**
Average amount transacted per person (BIF 150,806)

 **9.336.325 kg**
Fertiliser sales through UMVA platform

 **67%**
of G50 groups are doing transactions

 **2000kg**
Improved seed variety sales through UMVA platform

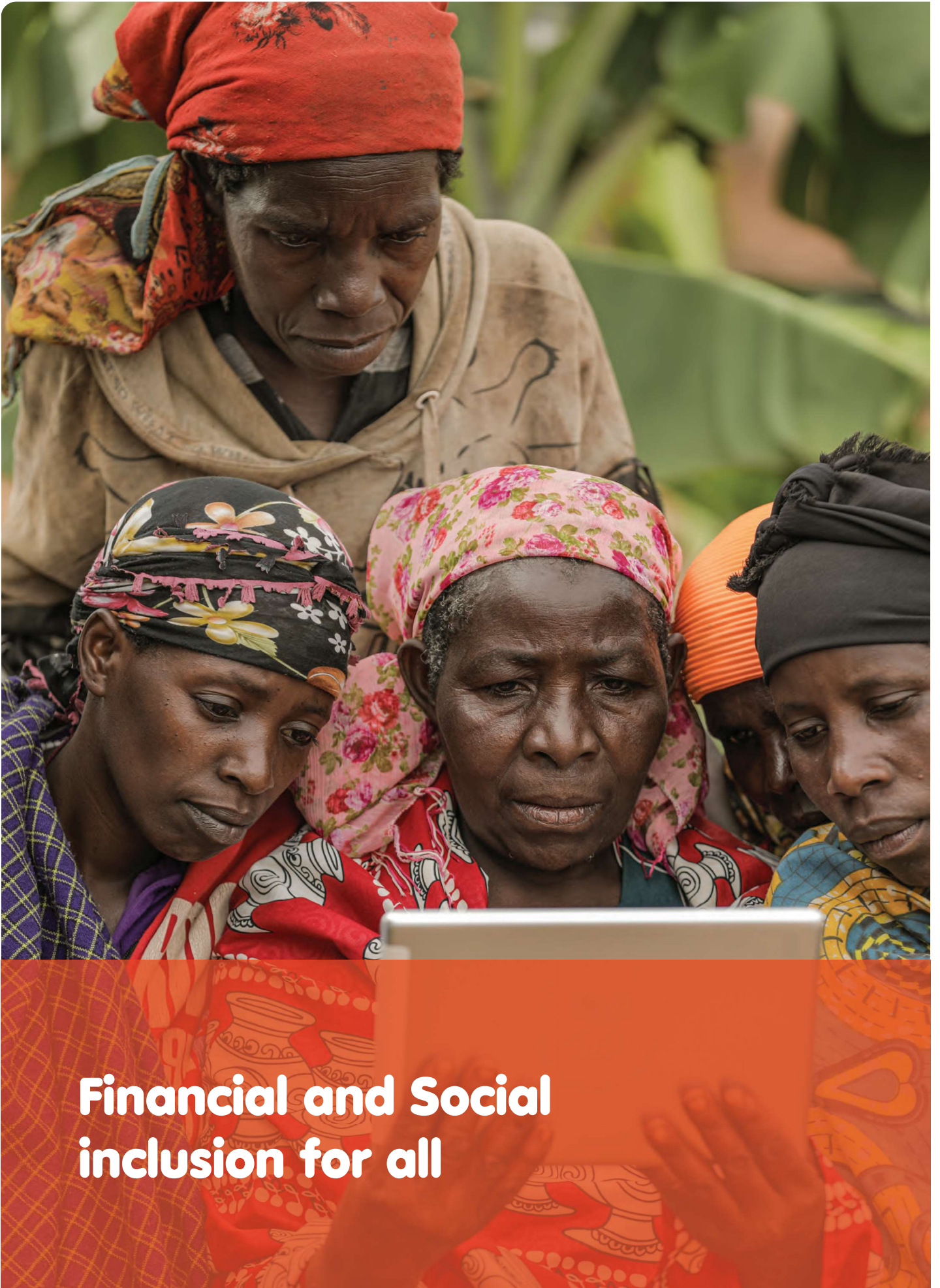
Leadership & job creation

 **32.253**
G50 leadership roles created

 **41% female**
53% Youth
in G50 leadership roles

\$4.448.345

Total amount of digital money transactions (BIF 9,265,902,000)



Financial and Social inclusion for all



Who we are

AUXFIN delivers financial, value chain and community development solutions to all, including vulnerable populations, refugees, smallholder farmers, micro entrepreneurs, with low literacy and numeracy skills, limited access to the internet, no- or low access to electricity, and limited experience with mobile and other technologies. Recognizing that some participants may require additional assistance, AUXFIN builds value networks of people organised in groups around a tablet and assisted by trained agents to make sure our technologies are well understood and used. These networks are developed through the so-called 'G50 approach'.

What we do

1. Build networks of connected smallholder farmers (Social Capital)
2. Provide these networks with targeted solutions via the UMVA platform (ICT4D)
3. Operate these networks as a business (Sustainability)



Effective way
to fight poverty
sustainably

The G50 Approach

The G50 approach is an effective way to fight poverty sustainably. It consists of organising groups of a maximum of 50 households around a tablet connected to the UMVA platform and community activation program (CAP). Each group is governed by self-elected and representative leaders, considering age and gender. Each member is provided with, and connected to information and services through the UMVA platform through the tablets. To ensure the groups are well governed and our solutions are used well each group is supported by a field agent.

UMVA platform

UMVA (Universal Method of Value Access) is a set of interconnected solutions that forms the backbone of our financial and value chain solutions.

After registration and group formation, each group goes through a resource mapping and mobilisation phase to make an inventory of their biggest challenges and opportunities to get to self-development as a group. Based on this assessment the group prioritises a plan and can use the tools and services provided to realise this plan. E.g., the group can start working with the HealthCoach learning how to prevent major diseases or buy mosquito nets from a local service provider, another group can decide to improve agricultural production and to sell collectively.

AUXFINs digital solutions and the SDGs

ICT solutions are considered a catalyst for achieving the United Nations Sustainable Development Goals¹. AUXFIN Burundi contributes to 10 of the 17 SDGs. Here are examples of how the digital solutions of the UMVA platform and our G50 approach contribute:



Our solutions help to **end poverty** by providing possibilities to improve productivity so people can better provide for themselves and their families. This is done by providing access to basic services such as financial services and eCoaching. Also, by giving access to the viable market, group members sell the surplus at competitive prices and have more money to invest in their lives and their families.



AUXFINs digital solutions contribute to **reducing hunger** and increasing food security by giving farmers information on Good Agricultural Practices, weather forecasts, nutrition, health, and others helping to increase yield and wellbeing.



Our eCoaches provide information **on health**, nutrition, and family planning and connect farmers to local health services, contributing to good health.



Through the G50 groups, adults and youth can access non formal training and **education**, anytime, anywhere. ICT skills are increased, which are relevant for entrepreneurship and employment.



The G50 approach closes the digital divide **for women**, enhancing the use of ICT by women, which contributes to gender equality and empowerment. Women are provided directly with information, training, access to services and employment that help improve their livelihoods.



The G50 approach and solutions promote productive activities, **entrepreneurship**, innovation, and creativity. The FinanceCoach and YEB-Coach strengthens financial and entrepreneurial skills, which combined with improved access to financial services, encourages the formation of small businesses. Also, digital technology is transforming business operations, creating new opportunities for the rural population.



The UMVA platform and G50 approach connect the unconnected, providing them with direct access to **ICT solutions** provided on the UMVA platform. It allows them to participate in the knowledge society of today.

¹ UN; The Impact of Digital Technologies; January 2023;
<https://www.un.org/en/un75/impact-digital-technologies>



The G50 approach contributes to reducing **inequality**, helping to bring information and knowledge, and therefore social and economic progress, to disadvantaged and marginalised communities.



The AgriCoach strengthens farmers' capacity to adapt to **climate change** by providing them with a seasonal outlook, a weather forecast and climate resilient practices



The LegalCoach will promote equal access to **justice** for all by ensuring public access to legal information and enabling access to legal structures.



Connecting the unconnected



Half
a million
people reached
with digital
solutions

Connecting the rural population to digital technologies

In Burundi, only 6% of the population uses the internet, ranking as the lowest internet penetration rate worldwide². AUXFIN is changing this number by offering digital technologies to the rural population. In 2022 AUXFIN has succeeded in reaching **half a million people on a regular basis with digital solutions** that contribute to their development.

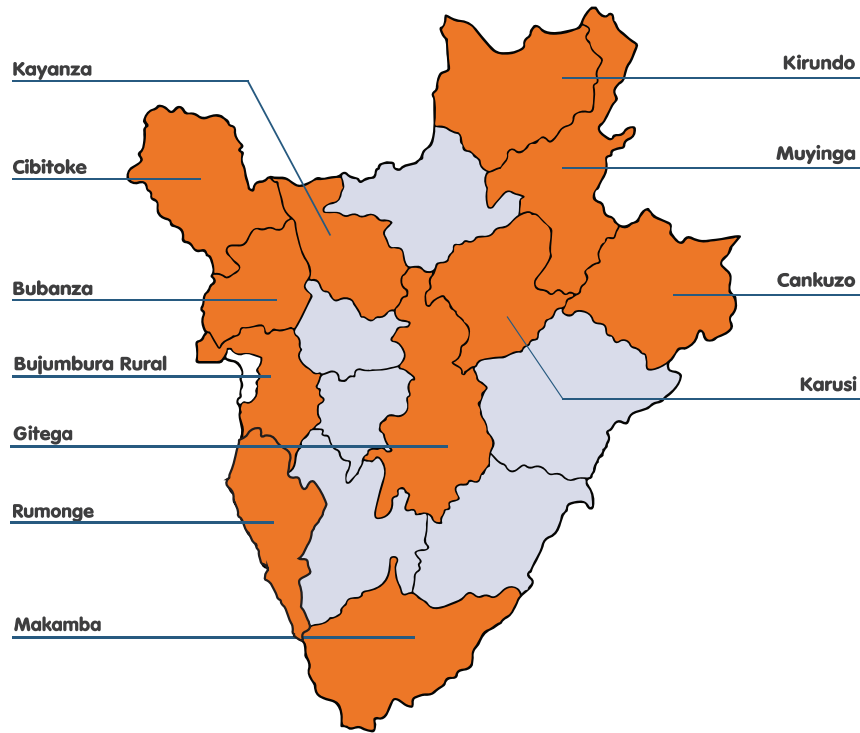
G50 grouping

In 2022 AUXFIN continued to create new G50 groups, now reaching **10,751 G50 groups** in the 11 provinces in Burundi. The 10,751 groups save weekly, purchase inputs such as fertilisers, use financial services and go through the training content from the eCoaches together. These G50 groups comprise 517.220 registered households, indirectly reaching about **3 million people in Burundi**³.

Geographically the G50 groups cover the majority of provinces in Burundi: there are G50 groups in 11 provinces, 53 communes, 181 zones, 1136 collines and 3360 sous-collines.

² International Telecommunication Union; Measuring digital development, Fact and Figures: Focus on Least Developed Countries; March 2023

³ The average Burundian household consists of 5.7 household members (EKN Burundi; Mapping FNS interventions; October 2020)



On average, the group meeting takes 69 minutes, and 31 of the group members take part in it. It is also common that several non-members join the group meeting (6 on average) to receive information from the eCoaches.

Most groups collaborate together, enabled by the social cohesion of the G50 group and stimulated by the examples for projects from eCoaches. G50 members give the social collaboration in the group a score of 8.1.

79% of groups have a joint group project, most often farming or livestock breeding together. Overall, group members appreciate this joint project (98%) but have difficulty finding an offset market for their production. ([listen to G50 farmers explaining their group project](#)).

A large part of the G50 groups (63%) will provide microloans from group savings to group members, either on a weekly or monthly basis. These microloans are commonly used to buy agri inputs and in a few cases used for domestic animals or school or hospital bills.



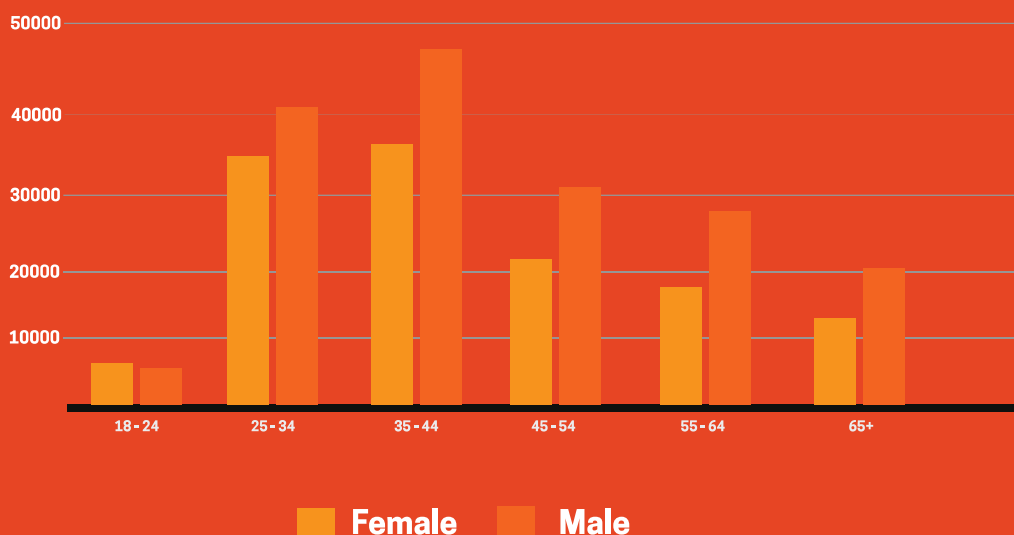
“We have a group project to breed pigs. We choose pigs because they grow quickly and will provide us with manure. During the group meeting every member puts 1400 BIF in our common savings fund and from that we have bought four pigs by now. It is our objective that every member should have one pig over time..” - Nasthasie from Gitega



Group demographics

Everybody can become a part of the G50 groups, including demographic groups that are otherwise excluded and not connected to services. 43% of our registered members are female and 28% are youth (age 18-35). [\(listen how this G50 group leader mobilises his group\)](#)

G50 members by age and gender



Women and youth are included in leadership roles, to make sure they feel included. In the leadership positions in the G50 groups (president, treasurer and secretary of the G50 group), the representation consists of 41% female and 53% youth. For field staff, this rate is lower, with 24% females, and a point we want to improve upon.



“Everybody participates in the discussion of NutritionCoach. The only ones that miss it are those that are not able because they are ill or so. The women are most interested, but men are also interested. It shows them how to help their wives when they are pregnant. Older people can even be interested because they can still take care of young children in their home.”
- Ezechiel from Karusi about the use of NutritionCoach in his group

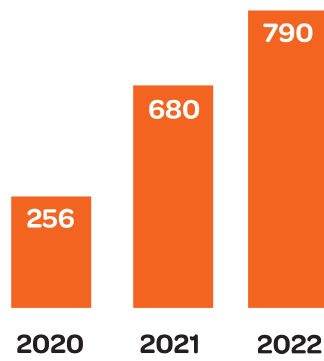


Support and facilitation of G50 groups

AUXFIN has 12 offices in Burundi, one national office in Bujumbura and local offices in each of the 11 provinces. Over the years, AUXFIN has purchased a total of 7000 tablets and 8156 power banks to connect the unconnected rural population to our digital technologies. These tablets are used by G50 members themselves, our activator network, and partners.

Our human resources have continued to expand following the increase in activities. AUXFIN Burundi is currently reaching **790 staff members, consisting of 45 office staff in Bujumbura and 745 staff of the Activator Network** (14 Focal Points, 50 Master Activators, 128 Super Activators, and 553 Key Activators.) To facilitate their frequent visit to the G50 groups, the network has been provided with 68 motorbikes and 420 bikes.

Growth of AUXFIN Staff Over the years





Banking the unbanked

Financial inclusion and market connection through e-Banking services

Financial inclusion is a key enabler in reducing extreme poverty, but during the last measurement, only 7% of the Burundian population had access to financial services⁴. Therefore, AUXFIN Burundi has connected half a million people to financial services, providing the possibility for **savings, digital transactions, credit, and other services offered by financial institutions**. It is the basis for providing people with additional services: AUXFIN connects farmers to agri-inputs such as seed and fertilisers, services, and offset markets.

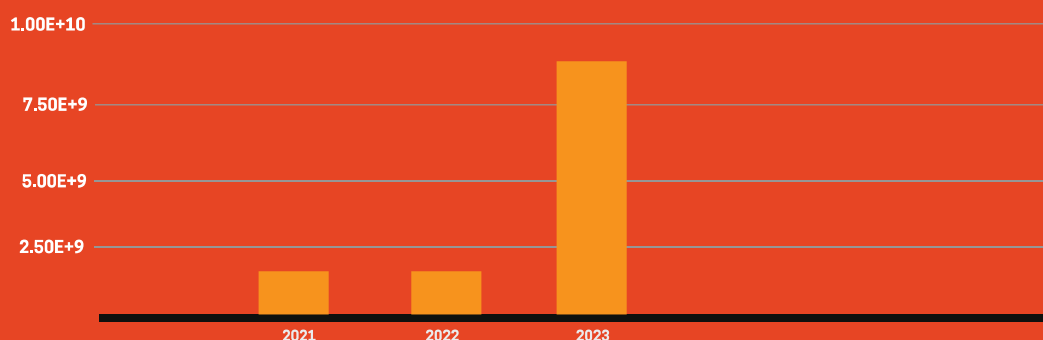
Financial services & transactions

AUXFIN has created a digital transaction account for **517.220 people**. A transaction account serves as a gateway to other financial services, it allows people to store money and send and receive payments.

The total value of digital transactions made by G50 members through their digital bank account in 2022 is **BIF 9,265,902,000 (equivalent to \$ 4.448.344,67)**, mainly for fertiliser purchases. This amount has increased more than tenfold compared to previous years, thanks to the scaling and activation of G50 groups. This increase is also linked to the trust between small producers and AUXFIN solutions.

The people doing transactions have bought inputs for **BIF 150,896 per person** on average in 2022 (equivalent to \$ 72,44).

Total annual deposits on UMVA bank account by G50 members



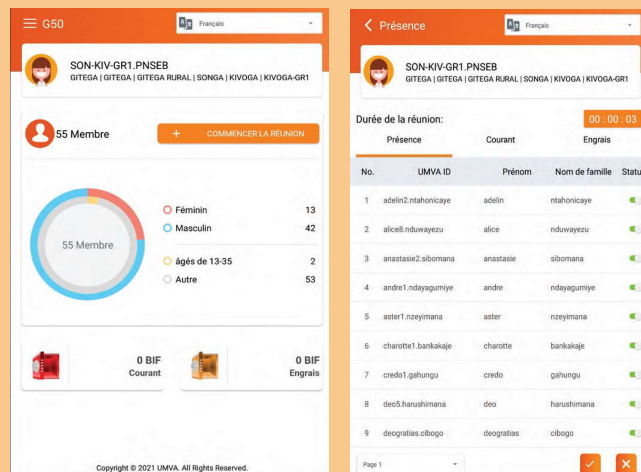
Two MFIs have been connected and can offer their services via the UMVA platform: N'iCash and MUTEK. 5 other microfinances are being connected and will be able to offer their services to all G50 members. This process is not easy, especially when we know that many microfinance institutions in Burundi were not ready for these kinds of remote services.

⁴ Republic of Burundi; National Financial Inclusion Study; October 2014

New UMVA Solution: G50 app

The G50 app is an offline application launched in 2022 to facilitate the group with easy registration of savings and purchases. The group can use it without assistance.

It starts by collecting who is present during the group meeting and continues by registering the amount of savings done per person. After that, purchases of goods and services, such as fertilisers, are registered.



Agri-inputs

AUXFIN provides the possibility to purchase agri-inputs online through the UMVA platform and connects fertiliser and seed producers to farmers. In 2022, 7157 G50 groups bought inputs through UMVA. **A total of 9,336,325 kilograms of fertilisers and 2,000 kilograms of improved variety seeds** were purchased via the UMVA platform. The amount of seeds available for sale at providers was limited and will be scaled up in 2023 since we have a huge demand.

Farmers appreciate the ability to buy fertilisers and seeds through UMVA: it is scored with a 7.6 and 8.1, respectively. It improves access to inputs, reduces costs as the inputs are delivered closer to home, and the weekly savings as part of the group meeting stimulate them to save for these investments. A recurring complaint is that inputs arrive late, unfortunately, due to the provider and not something AUXFIN can change, apart from selecting better providers. Farmers often request to be able to buy inputs on credit, which is something AUXFIN is working on together with MFIs.

Fertilisers sales over 2022

Saison	Kilograms
Saison A	3,273,875
Saison B	3,080,850
Saison C	2,981,600
Total 2022	9,336,325

Digitising sales markets

The digitisation of sales markets continued developing in 2022 in collaboration with World Food Programme and Brarudi. With the World Food Programme, a trial is conducted to digitise their local sourcing programme for school feeding. Without the UMVA platform, WFP is unable to source locally, forcing them to import food from abroad and thus not offering a market to Burundi farmers. With Brarudi, the largest brewer and soft beverage company in Burundi, their purchase of sorghum is digitised.

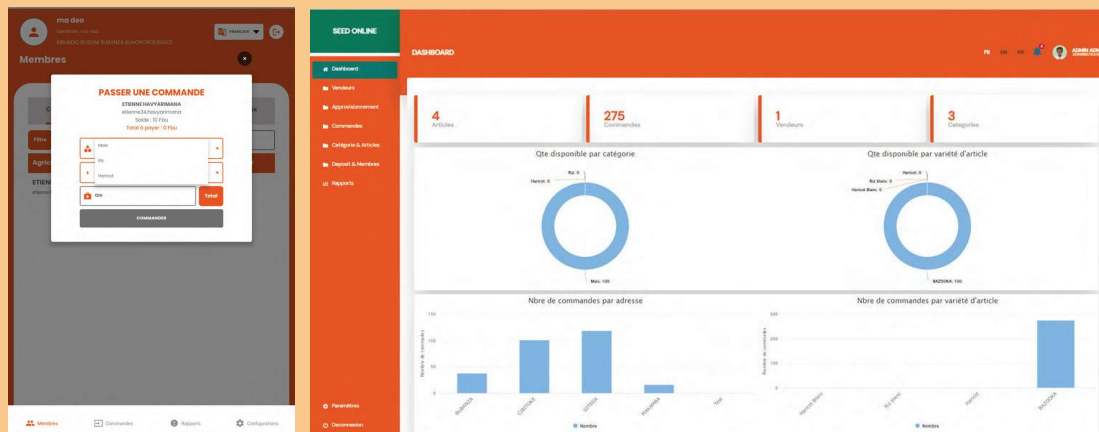
In both cases, farmers and buyers get a digital transaction account and are connected to the UMVA platform. Farmers offer their produce in local hangars, the purchase is registered digitally and farmers are paid-out on their digital transaction account. It reduces the buyer's aggregation costs and makes the process more transparent, less corrupt, and more efficient. It improves conditions for farmers by reducing payment delays, increasing post-harvest services, and decreasing the chance of being exploited by middlemen.

New UMVA Solution: Market app

UMVA Market aimed at digitising the process of ordering good quality agricultural inputs and at the same time the market for the sale of products from small producers.

It is in this way that AUXFIN introduces e-commerce in order to reach the segment of the population until the unconnected. This digitalization allows farmers in the G50 to order agricultural inputs directly from the platform and to benefit from a delivery through the network of community activators.

At harvest, the same process takes place where small producers in the G50 register the amount corresponding to their surplus for the market. These quantities are checked by local activators before they are visible on the Online platform and where everyone can place their order. The application functions both in online and offline modes. A website for administrators provides insight into the sales details and allows users to download data..





Access to training



Digitalising training through e-Coaches

Conventional training by institutions is often effective, but the high costs make their reach nationwide low. Through the eCoaches AUXFIN offers efficient and effective training to the rural population on basic life skills in finance, agriculture, nutrition and health. This will be expanded to Sexual Reproductive Health, justice, and aquaculture in coming years. Six hundred videos explain basic life skills in the local language. **Over 400.000 households have been trained**, a number that will continue to grow.

Digital media

Our media team has so far developed **593 training videos** and 10 success stories to inspire G50 groups with the successes of other groups. These videos are tailored to the rural population. They are short, in Kirundi language, easy to understand, using examples of farmers' lives and starring farmers (with special attention to representing women) so people identify with the content. This video material for the groups has a total length of **6 hours and 47 minutes** and is still expanding.

eCoaches

eCoaches provide essential life skill information and information on local services in a digitised format. As of 2022, four eCoaches had been evaluated and deployed in the G50 groups, these are the AgriCoach, NutritionCoach, HealthCoach and FinanceCoach. The launched eCoaches have been evaluated individually with a pilot and impact study (all reports available on request). Information is provided in the local languages and uses symbols, text, and movies to make sure the information is understandable for all members of the group including the illiterate and less educated people. Farmers highly appreciate the information on the tablets is always available and movies can be watched as often as needed.

Several new eCoaches are under development and will be launched in 2023: SSR-Coach, LegalCoach and FishCoach.

AgriCoach

AgriCoach was launched in 2019 and evaluated prior in years after introduction. Farmers appreciate having practical information that enables them to increase their production so close to them. The evaluation demonstrated a 94% appreciation rate and +102% yield increase for beans and +35% for maize.

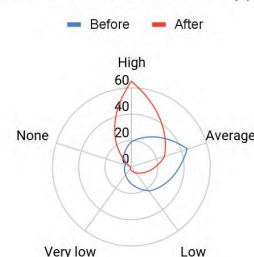
[\(watch farmer testimonies on AgriCoach\)](#)

Currently, 8033 G50 groups use AgriCoach, reaching **400.000 households**. In 2022 the AgriCoach content expanded by adding several new crops and creating Good Agricultural Practices movies. In collaboration with CABI, two movies on Pests & Diseases have been created and deployed to the groups.

NutritionCoach

The NutritionCoach pilot with 94 G50 groups showed a high appreciation and a significant increase in knowledge level. Farmers easily repeat the knowledge and lessons learned and can explain the underlying reasons for advice practices. Farmers described **changes in practices** such as: change in diet for children and adults combining three food groups instead of just carbohydrates, change in breastfeeding practices such as improving hygiene and not giving porridge before the baby is 6 months, and the start of a kitchen garden.

Level of knowledge on nutrition before and after use of the app



New UMVA Solution: NutritionCoach

The NutritionCoach is an Android app with the objective to combat malnutrition. The Education module provides information on a healthy diet and healthy feeding behaviour in a self-explanatory manner using 45 movies, pictures, and texts. The Monitoring module eases the collection, monitoring and evaluation of anthropometric measurements in the field and channels the data to a visualisation platform to enable the relevant organisations (Ministry of Health, UNICEF, NGOs) to obtain better insights into the nutritional status of the population, and performance of people and programs. By providing nutritional information offered by the current and proven programs in this app that can be used without training, more people can be reached.



Mid 2022 the NutritionCoach scaled to 4426 groups, **reaching 200.000 households** further scaled and the additional module to monitor the malnutrition of children with the MUAC measurement will be deployed.



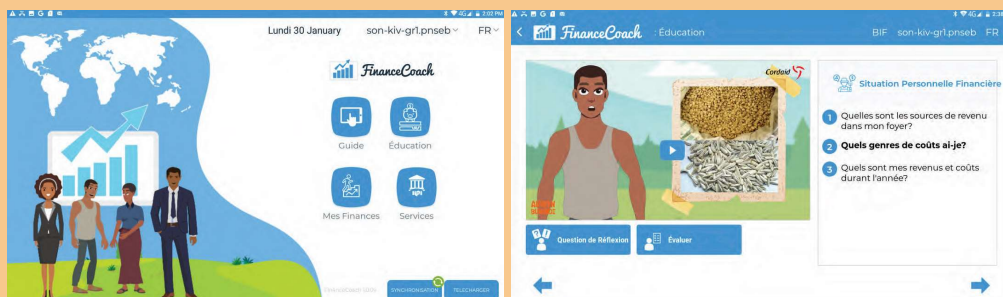
“Before I could only prepare potatoes and that would be the meal. But now I prepare food with the 3 food groups, carbohydrates, proteins and lipids. And I prepare it as a porridge that is soft, hydrated and cooked well. That way it is not so hard on the stomach. I did not eat a lot of fruits and vegetables, those that I produce I would sell at the market.” - Foustine from Karusi



FinanceCoach

New UMVA Solution: FinanceCoach

The FinanceCoach consists of 3 modules: Financial Education, Financial Planning and Financial Services. In the first module, the users are trained on basic financial concepts and services. The second module provides a tool to analyse the financial situation on household (or group) level and to create a basic financial plan. As such, the FinanceCoach assists the head of household in formulating a livelihood diversification plan. The last module provides a direct link to available digital financial services in the UMVA platform linked to local Financial Institutions.



The FinanceCoach Education module was piloted with 30 G50 groups in 2022, with very positive results. **95% of the users highly appreciated the application.** Farmers explained how it helped them to plan their finances, spend less on unnecessary expenses, plan step by step for income creating activities and created a feeling of empowerment to start a project. In 2023 FinanceCoach will be further scaled, and the additional modules will be piloted and launched.

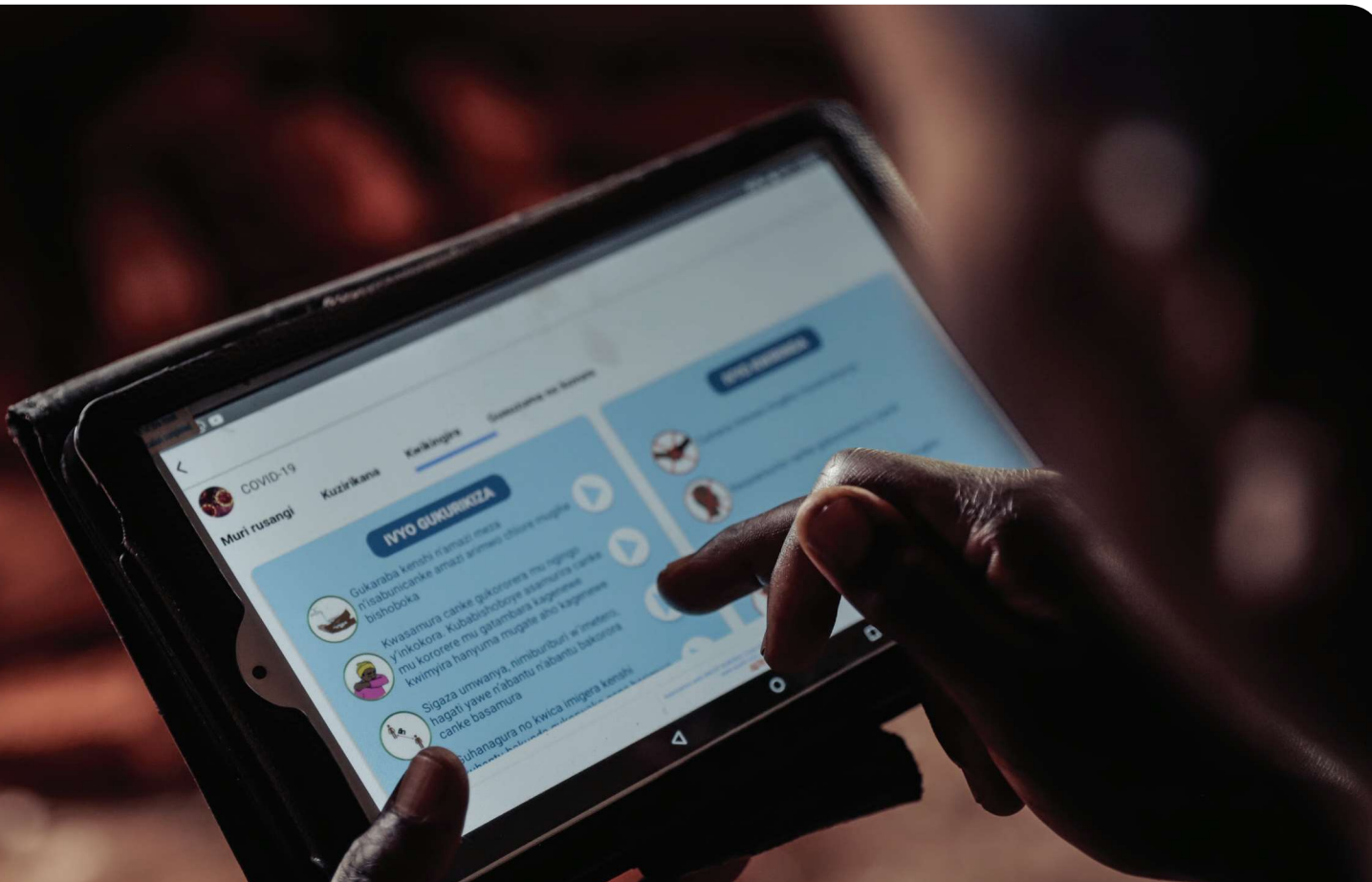


"I changed my mentality, before I used money for unnecessary things, especially for parties like children's baptisms. After learning about financial management through FinanceCoach, I realised the mistakes made in my home and consulted with her husband. Together, we decided to organise our upcoming banana and avocado harvest and allocate the expenses properly. From now on, expenses are planned in advance and we set aside money for projects. My husband encourages me to participate in the G50 meetings more because he appreciates the lessons received." - Micheline from Gitega



HealthCoach

In 2022, the HealthCoach was used by **4,302 G50 groups**, equivalent to **200,000 households**. The current HealthCoach contains 22 movies on COVID-19 and malaria movies. In 2023 the content will be expanded with more diseases and videos.





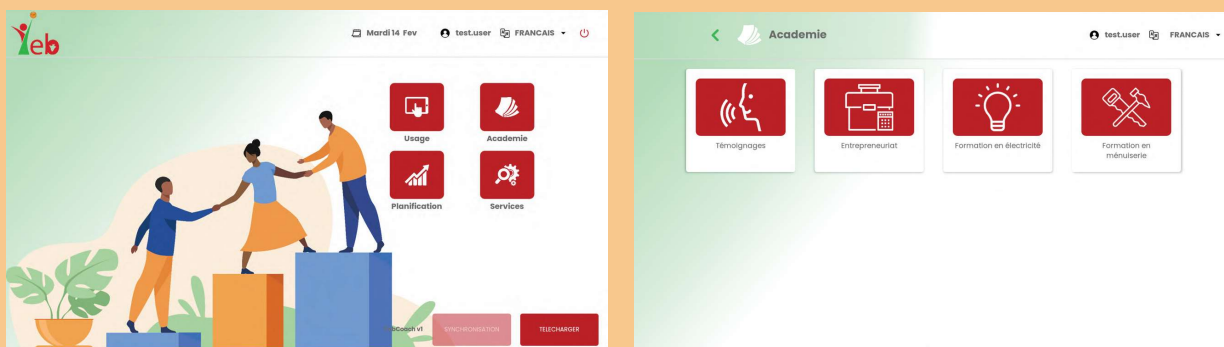
Digitalisation beyond the G50

YEB

The Young Entrepreneurs platform aims to connect entrepreneurs amongst youngsters with the resources they need to develop and build their ideas or businesses. In 2022, the first version of the YEB-Coach was created. To fill this app with content, the AUXFIN media team has started to develop training videos in collaboration with different partners. In 2023 the eCoach will be launched and brought to young entrepreneurs, both through the G50 as well as outside

New UMVA Solution: YEB-Coach and platform

The Young Entrepreneurs platform connects and supports young entrepreneurs. In 2022 the YEB-Coach was launched next to the YEB platform. The YEB-Coach has offline functionalities and offers different types of support for young entrepreneurs, including e-learning, information sharing, information on services, programs or events, and funding opportunities for young entrepreneurs.



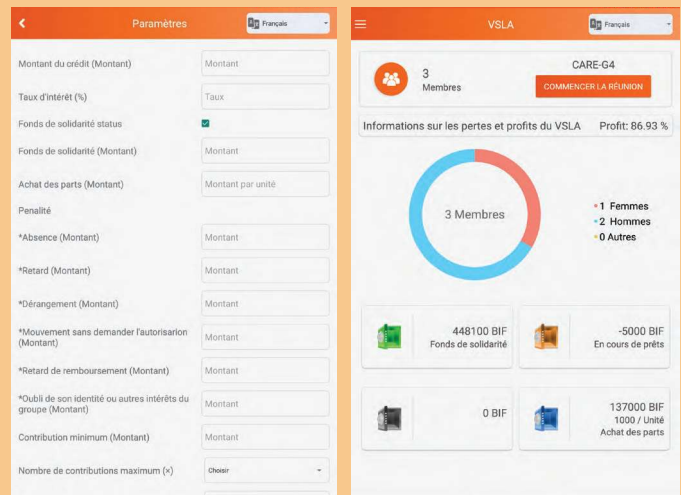
Digitalisation of VSLAs

The VSLA app digitises the way of working for VSLAs. VSLAs are connected to the UMVA platform, members are registered, and during the VSLA meeting the VSLA app is used. In 2022 the VSLA app was piloted with 30 VSLA groups in collaboration with CARE, which will continue into 2023.

New UMVA Solution: VSLA

The facilitates and digitises the VSLA process. VSLA app functions offline and is adaptable to different VLSA settings and guides Both the group and individual accounts are registered.

It guides theVLSAs through the different steps of their meet-ings. Savings and loans are registered, and anycalculations are automated. It provides transparen-cy and insight for members in the accounts andtransactions.





Lessons learned & outlook 2023

Lessons learned

2022 has been a year with the remarkable growth of the G50 network, reaching an impressive number of 10.000 groups and technological developments with 6 new solutions launched. This does not come without challenges and lessons learned:

- Farmers are highly interested in the credit and have high expectations from AUXFIN. These expectations need to be managed. One part of the answer lies in the scaling of the FinanceCoach that will educate farmers about the reality of credit, when it is helpful, when it isn't, and the possible consequences of taking credit. Secondly AUXFIN staff has been sensitised to inform farmers realistically about credit.
- A network of 10.000 G50 groups and 790 staff is challenging, an efficient approach is needed for effective management. AUXFIN is working on several new solutions for data-driven monitoring at different levels of staff. It is also needed to continuously evaluate the network of field staff and any issues that arise.
- Previous evaluations demonstrated that a small portion of group members lacks the means to benefit properly from the services offered, like not being able to afford buying fertilisers or make a small investment for a project. The G50 approach tackles this problem for some part as members can help each other, but it needs to be studied further to what extent these members can progress.
- Digital training has proven to be highly effective and appreciated by farmers. This was already demonstrated with the AgriCoach evaluation, but the NutritionCoach and FinanceCoach evaluations again confirmed the effectiveness of this medium. Farmers assign this to the ability to see an action versus hearing it, having the possibility to watch it several times, repeat it after a week and then again after several months, and the group discussion to take away any questions.
- Poor internet connectivity remains a challenge in Burundi. For this reason, all our solutions function largely offline. This also makes the operation of our solutions more complex, as we still need to transfer data. It was hoped that internet connectivity might improve over time, but this is not the case.

Outlook 2023

In 2023 we will focus on the scaling of eCoaches to all groups: the AgriCoach, FinanceCoach, NutritionCoach, and HealthCoach will be scaled so all the 10.000 groups are using them. We will also continue building the solutions currently being developed with the additional features and content (NutritionCoach, VSLA, YEB-Coach, HealthCoach) and creating a few new solutions such as a monitoring tool for staff, SSR-Coach, LegalCoach and FishCoach. Further on, we will continue to prepare for the transition into sustainability and start experimenting with developing new economic opportunities for our farmers, such as bottom up value chain development, carbon credits and fish farming.

