



# Burundi G50 status report

This report describes the status and impact of AUXFIN services in the G50 groups in Gitega, Kayanza and Karusi as of May 2021. The services are described per pillar: Social (social inclusion, G50), Finance (financial inclusion, saving, access to credit), Work & Income (AgriCoach, access to fertiliser and improved seeds) and Health (HealthCoach).

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# AUXFIN



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# At a glance

Results of G50 in Gitega, Kayanza and Karusi



4656

G50 groups in Gitega,  
Kayanza in Karusi



11

Unique digital applications to  
support rural households



264.813

Rural households directly  
reached



4 h 56m

Of training material on video



42% Female  
28% Youths



227

training videos produced on  
agriculture and health

256

Field agents of AUXFIN to  
support the network

Master Activators	14
Super Activators	48
Key Activators	194



862 million BIF

Saved by groups in season B21  
(~\$500.000)



31.965

fertiliser bags sold in season B21



91%

Of groups are (very) content with  
the financial services



+35%

Yield increase by use of AgriCoach  
measured of 402 maize farmers

Contributing to:

1 NO  
POVERTY



2 ZERO  
HUNGER



8 DECENT WORK AND  
ECONOMIC GROWTH



13 CLIMATE  
ACTION



15 LIFE  
ON LAND



17 PARTNERSHIPS  
FOR THE GOALS



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## METHOD

This report describes the status and impact of AUXFIN services in the G50 groups in Gitega, Kayanza and Karusi as of May 2021. Activities outside G50 in these provinces, and activities in other provinces are excluded.

The status and impact is described per pillar: Social (social inclusion, G50), Finance (financial inclusion, saving, access to credit and digital payments), Work & Income (AgriCoach, access to fertiliser and improved seeds) and Health (HealthCoach). The pillars Governance and Education are still in development and not included in this report.

A combination of qualitative and quantitative data analysis is used:

- **UMVA data:** qualitative data on the registration, transactions, savings, purchases was gathered from the UMVA platform in April 2021 for the time frame April 2020 to April 2021.
- **Surveys:** In March and April 2021 G50 groups were surveyed weekly using the JEANNE chatbot of AUXFIN. Questions are filled in by the group leader. The response rate was usually around 1700 G50 groups.
- **Interviews:** In February and March 2021 a total of 12 G50 groups were interviewed on their use, appreciation and impact of the AUXFIN services and functioning of G50. In the province of Kayanza, group selection for interviews was done by the field coordinator. In Karusi and Gitega, the groups were selected randomly using an online random picker. Interviews were done by the M&E manager and communication officer. The group leader and several group members in varying amounts were present. Interviews took place at the group location and had a length of 2 to 3 hours (full interviews available on request).
- A total of four studies to evaluate the AgriCoach conducted over 2019, 2020 and 2021 have been used as input (reports available on request).

## AUXFIN, THE UMVA PLATFORM AND G50 APPROACH

### Who we are

AUXFIN aims to deliver financial solutions that are accessible to all, including vulnerable populations with low literacy and numeracy skills, limited access to internet, no- or low access to electricity, and limited experience with mobile and other technologies.

The mission of AUXFIN is: 'Financial Access for All'. This means to deliver, against very low prices, basic elementary banking functions such as registration, savings, loans and payments, thus enabling financial and social inclusion. However, recognizing that some vulnerable participants may require additional assistance to complete a transaction, trained agents and digital coaches are foreseen in our community activation platform. Delivering solutions that offer an appropriate balance between accessibility for all users, while still offering efficiency and transparency gains, is our daily challenge. Several types of organizations can use the platform free of charge, leading to fast and scalable installations and a large userbase. The many transactions result in big data that is the basis for development plans of the government and NGOs.

## DIGITAL PLATFORM: UMVA

Our digital services are integrated in a single service platform, called the UMVA platform, enabling the efficient recombination and sharing of data between different stakeholders, while respecting banking and privacy laws. The platform is enriching data from the field with satellite, weather, climate and agronomy using analytical tools, such as predictive analytics, crop modelling and blockchain like approaches to provide the right information to the right stakeholders in the ecosystem (farmers, MFIs, suppliers, government and offtakers).

**UMVA** (Universal Method of Value Access) is a set of interconnected solutions that forms the back-bone of our work and consists of:

- UMVA CLIENT, the e-banking solution for members
- UMVA BANK, the core banking solution in the cloud
- UMVA LOCAL, the banking solution for locations without internet
- UMVA AGENT, the solution for the last mile
- REG REP, the registration solution for cooperatives, schools and hospitals
- UMVA COOP, the core management solution for Cooperatives
- GEO UMVA, the GEO database solution
- AUX-EL is the e-Learning tool for UMVA users providing online courses that are tailor-made to the skills and needs of the users.
- JEANNE: is the digital coach with chatbot technology
- AgriCoach: digital training application on agriculture
- HealthCoach: digital training application on health

## G50 APPROACH & NETWORK

The G50 approach combines financial and social inclusion activities in networks. In our experience the sustainability is more secured by combining these two areas of intervention. It is an effective way to fight poverty in a sustainable way. It consists of grouping at most 50 neighbourhood households (neighbours) in order to access the different services through the tablet. The approach aims to improve the living conditions of households through social and financial inclusion.

It is an all-inclusive approach, meaning that all members of a certain community are connected to the networks. The G50 groups have people of different levels without any distinction. This contributes to strengthening the social bonds between members who exchange and organize themselves to solve and overcome the difficulties they face.

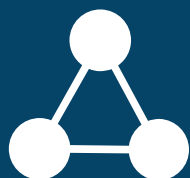
The groups are governed by three leaders elected by the group and who serve as representatives for the community: male and female, young and old. The groups are voluntary, but excluding members of the community is not permitted. Group leaders are trained in good governance and are expected to support the individual group members.

The G50 members are introduced to the culture of planning first, then organization to achieve the objectives set in the plan (per household/per group) for the improvement of their living conditions and those of their members. The group receives a unique ID named after their locality and all members an UMVA ID, so all groups and members are identifiable.

The G50 groups are supported by the network of activators. AUXFIN key activators, recruited from the villages, make sure that the technology is well understood by the group and its leaders, and encourages the group to start with their self development. The network of activators ensure 1) the understanding and adoption of our digital services; 2) the inclusion of the most vulnerable people; while 3) maintaining the efficiency of operation and therefore a lasting impact of our services.

## PILLARS

The development goals for the G50 groups are grouped in 6 pillars: Social, Finance, Work & Income, Health, Education and Governance. The groups identify their problems and opportunities per pillar, and agree on priorities. Each pillar is assisted by new technology and a digital coach per pillar, and altogether they build the foundation of the holistic approach that is required to achieve financial and social inclusion.



Social



Finance



Work and Income



Governance



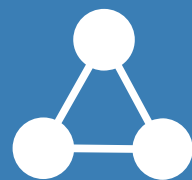
Education



Health







Social



4656

G50 groups in Gitega,  
Kayanza in Karusi



28% youth

Group members 18-35



264.813

Rural households directly  
reached



43 years

Average age of group members



42% female



97%

Groups report on improved  
social cohesion

## STATUS

In Gitega, Karusi and Kayanza there are a total of 4326 G50 groups. The total number of registered members within these G50 groups is 264.813. The majority of these registered members are part of a G50 group, if not they will be included in 2021. The G50 in these provinces reaches 17 communes and 396 collines, with an average of 9 groups per colline.

Kayanza

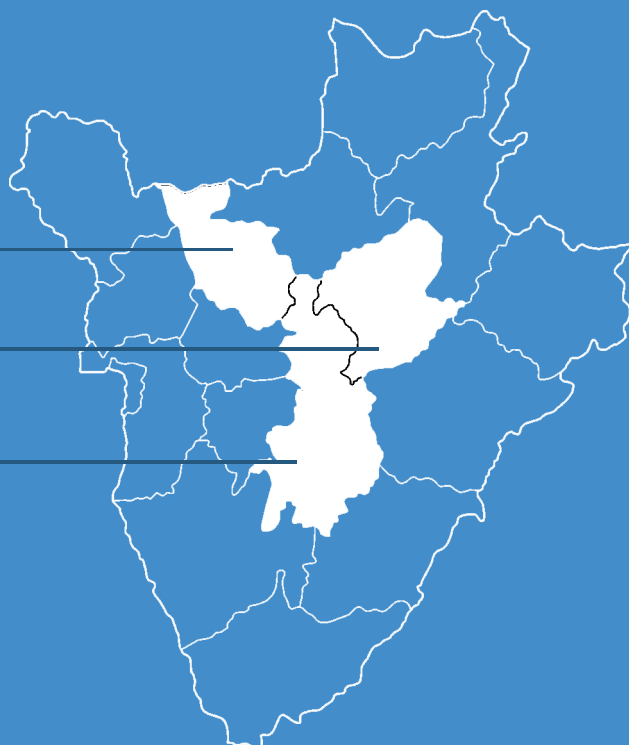
790 groups

Karusi

934 groups

Gitega

2603 groups



4326 G50 groups

In Gitega, Karusi and Kayanza

264.813 members

17 communes 396 collines

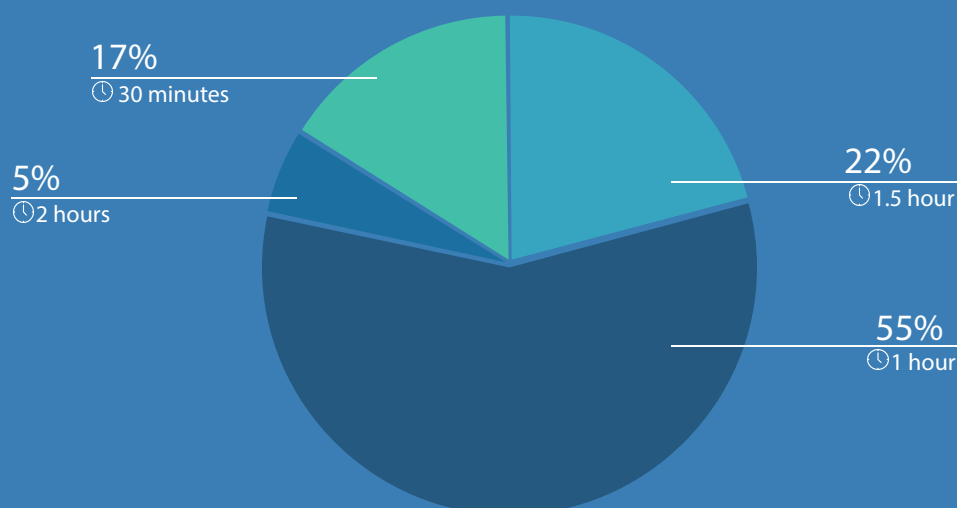
9 groups per colline



## GROUP FUNCTIONING

The groups meet on a weekly basis and the meeting takes 69 minutes on average. If registered group members do not join group meetings the main reasons are: other activities (68%) or illness (15%). Groups do savings, payments and go through training on agriculture and health on the tablet. The order of topics and the length of discussion per topics depends on the interest of the groups.

Average length weekly meeting of G50 groups



Some groups also use the meeting to share knowledge of more educated members, on any topic that is relevant for the group. For example, how to make compost or prevent malaria is explained by a trained member (these topics were not yet part of training content in the tablet). All groups also talk about common problems and strategies for the community.

“In the group we do not only do financial activities. We also gather to talk about social activities. We talk about health, among us we have social workers who work at the hospital. They talk to us about general hygiene. Also if somebody is sick we can discuss how to solve the problems.”

Firmin from Nyabikenke-gr1 in Kayanza

The reasons for being part of G50 and going to the meeting are many for group members. The main reason for joining the group meeting differs from person to person. For some it is the financial aspect and access to inputs, for others it is the training by HealthCoach or AgriCoach, and others are mostly drawn by the social aspect of the G50.



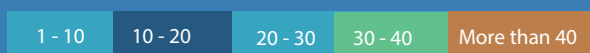
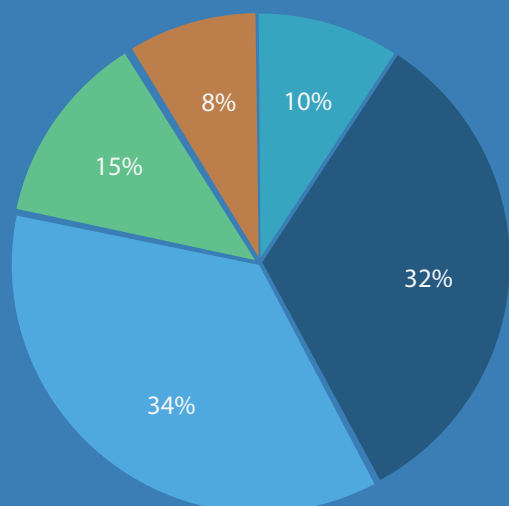
“ Several group members of Nyabwigungo-gr2 on their motivation for G50:  
 Marie-Josie: “The most important is the N’iCash and the fertiliser payment. The second is AgriCoach. In the group there is much information that will help the community that is why I like to be part of G50.”  
 Henry: “We are motivated to have the information on the cultivation practices, and also to get the fertilisers and improved seeds.”  
 Claudia: “Compared to before it was difficult to have enough money for fertilizers. Now it is easy to have them due to saving.”

The active members within the G50 vary. All groups have part of group members who join group meetings, but don’t use the services .The main reasons for inactivity are: not being convinced yet of the advantages, lack of trust in digital payments, lack of means (no means for saving or adopting Good Agricultural Practices (GAPs)) and other activities or groups.

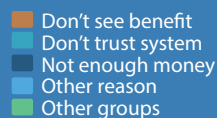
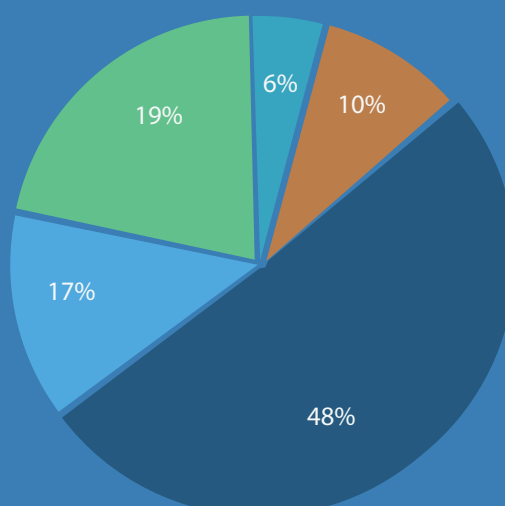
“ “When the G50 originally started I was watching, I am the neighbour of Anicet, but I was resisting the change at first. Then I saw I had to join. [...] I wanted to join because I saw the impact and the lives changing of members of the G50. ”

- Abdoul from Masake-gr1

Active members in G50 (attending every week)



Main cause of non-regular attendance



## SOCIAL INCLUSION

The aim of the G50 approach is to assure social inclusion, leaving nobody behind: all ages, gender, incomes levels.

### Age:

The members of G50 groups cover all age groups, with an average age of 43 years. The G50 groups consist of 28% youths (18-35 years). Some groups explain though that even though participation of older members is just as high, they don't always have energy to implement all new cultivation practices for agriculture or are resisting change.



"We have old members, they are committed and nobody is left behind. We are all at the same level".

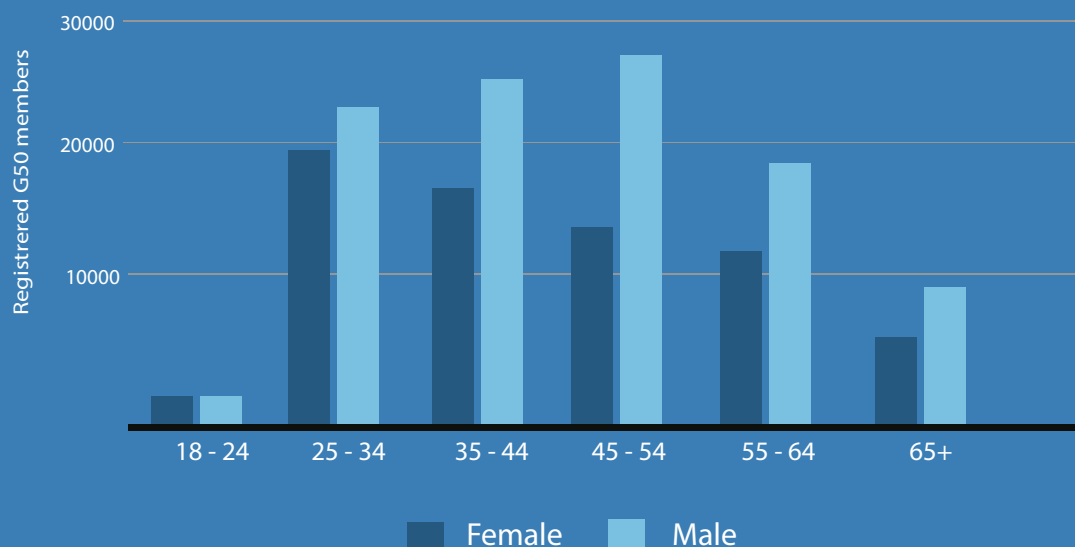
- Etienne from Rutoke-gr1

### Gender:

The gender balance for the G50 groups 42% females to 58% males on average. For youth the ratio of females to males is almost equal with 47% females, while for non-youth (ages over 35) the gender gap grows with 40% females



G50 members by age and gender



#### Income:

Lack of means is a challenge for active participation and implementation, mainly in regard to the application of agricultural practices. All groups report about of group members either don't have enough means to buy chemical fertilizers and/or don't have organic fertilisers, while both are important for improving crop yields with use of AgriCoach. These members can only apply the information to a part of their field, or not at all (elaborated under the section AgriCoach). Poverty is also a challenge for regular saving, a part of group members can only save periodically.



"25 people save regularly, among them 23 are regular and the rest are on and off. For the rest of the group members it is a struggle to save enough. When it is harvest time almost everybody has money to save, but outside that it is on and off."

Trésor from Kindahwe-gr2 in Karusi

## IMPACT

The main social impact of group formation is the increase of social cohesion. The social interaction and the strength of the community has improved drastically since they were formed as G50. This aspect is appreciated by members.



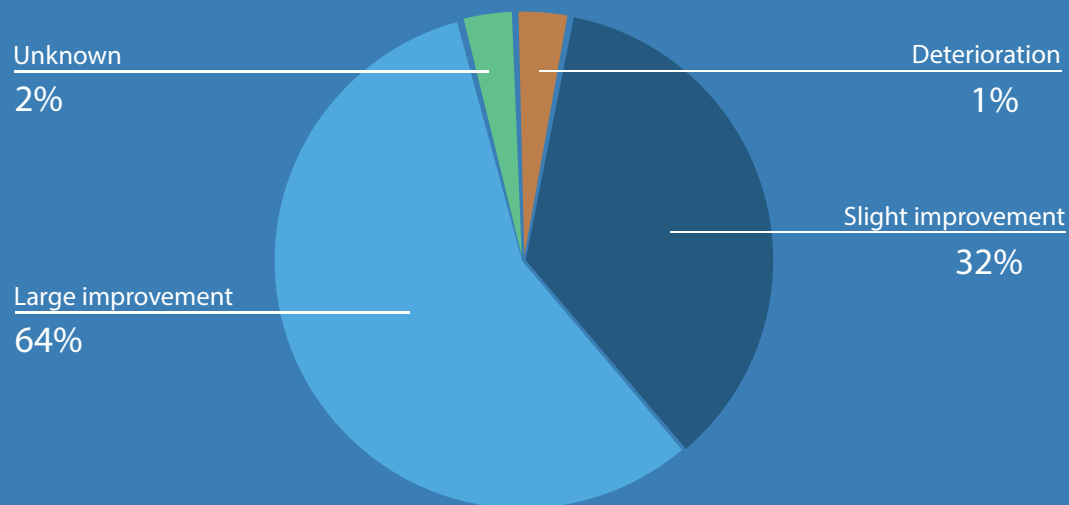
"I like the social side of it, where we get to help one another, there is less loneliness and we don't have to struggle on our own. That is what I appreciate as a group leader and also as being part of the G50."

Marguerite from Rutoke-gr1 in Karusi

"We can now trust each other. In the group we are close to one another and that has helped us to trust each other in the savings. If there are problems you know you can always depend on group members."

Everiste from Rwimbogo-gr1 in Karusi

### Change in social cohesion in community after G50 formation



The increase of social cohesion is caused by the formation of the group and the structured meetings and discussion points, where common problems and strategies are part of the weekly agenda. Even outside the discussion points initiated by AUXFIN, groups also take time to talk about any other problems in the community. The second contributor to social cohesion is financial inclusion. Groups value they now have a network of people and common savings to depend on when in need. This helps groups to solve problems in the community collaboratively when needed. Groups use it to give loans to members in need and in emergency situations.



“Here when somebody has issues like they lose a family member the group will get together and contribute. Nobody can go hungry around here. If somebody needs something they can always ask in the group. Before everybody was focusing on their own life. If there was a problem there was no help. Now we discuss it in the meeting. We discuss as a group the problem and how to solve it.”

Pascal from Muyange-gr1 in Kayanza

Another impact of group formation is that many groups started to do collaborative work on their fields. For most cases this is done for a payment. Where before, they would pay a labourer outside the groups, these group members work for each other for a lower price. In case of emergencies it can be



“We work for each other in the field. When one of us is sick or has somebody in the family that is sick that person can no longer cultivate their field. The rest of the groups get together and decide to help him advance in the field. If we would not do that and leave him like that, he would not have anything to eat after he would have gotten better. Ever since we started the group some months ago this has happened four times. We do

Gervé from Kindahwe-gr2 in Karusi

### Lessons learned

- AUXFIN provides services to help people improve their livelihood. However, part of the group members have access to these services thanks to the G50, but do not have means to start applying them. These members are in the poverty trap.

### Follow-up

- As an answer to this problem AUXFIN is starting with access to credit. By connecting several Microfinance to the platform. Hence the platform makes it possible to connect the supply of credit services on the part of Microfinance and the demand on the part of the members of the G50. In addition, AUXFIN is actively participating in the debate on Cash Assistance/Social Safety, taking it from the Humanitarian Aid domain to Development Aid. By combining Cash assistance with the types of tools and services that are made available through the G50 network, real change towards financial and social inclusion can be achieved, even for those members that are currently in the poverty trap.





 Finance



264.813

Number of rural households directly reached with financial services and connected to MFIs



51%

Of groups give out micro-loans to other group members



862 million BIF

Saved by groups in season B21 (~\$500.000)



91%

Of groups are (very) content with the financial services



72.475 BIF

Average amount saved per person in season B21 (~\$36)

## STATUS

The financial services consist of access to a digital transaction bank account (which is branded N'iCash), weekly savings and connection to MFI. 264.000 people have a digital transaction bank account and are connected to the financial services of UMVA. Out of these, The transaction account also handles credits from MFI or in the form of seed distribution in the planting season.

## IMPACT

The advantages of saving through UMVA is long-term financial planning for a specific need. It is less tempting to spend the money in the meantime and it is stored safely.



"Before I was part of G50 and started saving, when I would get money I would waste it on unnecessary things like spending it in the bar and using it unwisely. Now when I get 1000 BIF (~\$0.50) over time it becomes a lot. As before we would eat the money directly we would never see the impact. Now we are setting it apart. That is beneficial. We are learning to save for things that we need."

Floride from Kindahwe-gr2 in Karusi

The second added value of saving through G50 is the safety net provided by financial inclusion, as also described under the social pillar.

The main objectives of saving are for the majority of members the same: agricultural inputs (fertilisers and seeds), households and school materials and medical cover. Some have their specific projects as hiring or buying land and domestic animals.



“When you get sick randomly or your kids get sick you can always go get a loan from the group. Or withdraw your money”.

Damiel from Kindahwe-gr2 in Karusi

“We are no longer wasting money on unnecessary things, now we can spend responsibly. Whenever we get 500 BIF (~\$0.25) we can directly take it to the group. Over time that will have accumulated so we start a project we want to do.”

Clodien from Rwimbogo-gr1 in Karusi

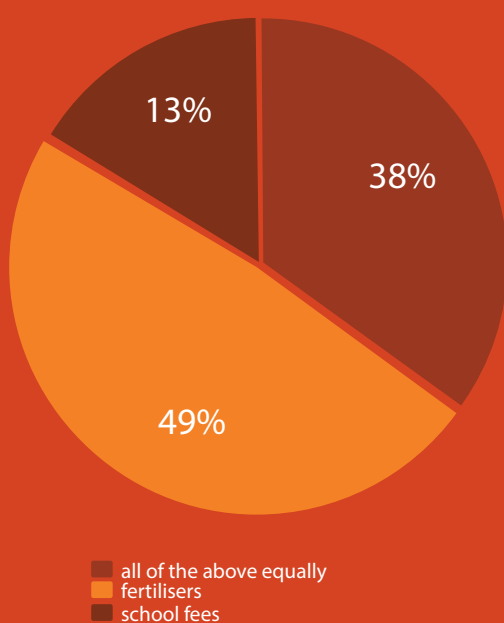
51% of the G50 group has started to give out micro loans to other group members based from the group savings account. This happens on a weekly basis (19% of groups), monthly basis (21%) or irregular (11%) and is either done for no interest or a low rate of 10%. This is greatly appreciated by group members, as it offers a safety net for life's emergencies. The only alternative for most is going to a businessman for an interest rate of 50 to 100%, or VSLA's.



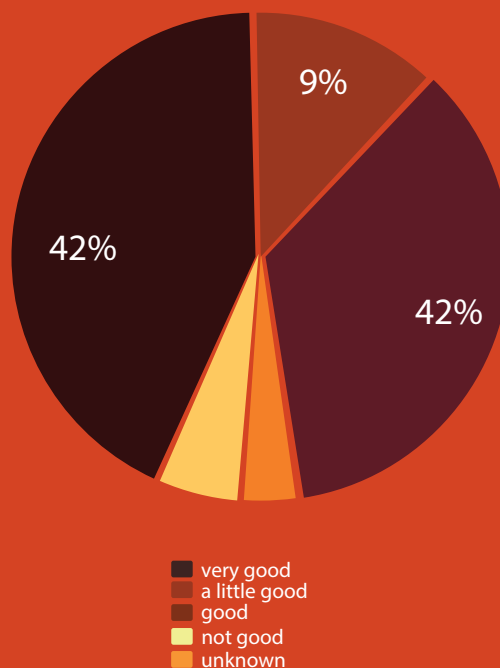
“Before there was no helping one another. If a person had a problem we were faced to go to a businessman. There you pay 100% interest and now it is 10 percent interest. At some point we had to sell our plots of land to pay back the interest and give everything we have not to go to jail”

Jacoline from Kindahwe-gr2 in Karusi

Most common purpose of micro-loans to group



Appreciation of financial services by G50 groups

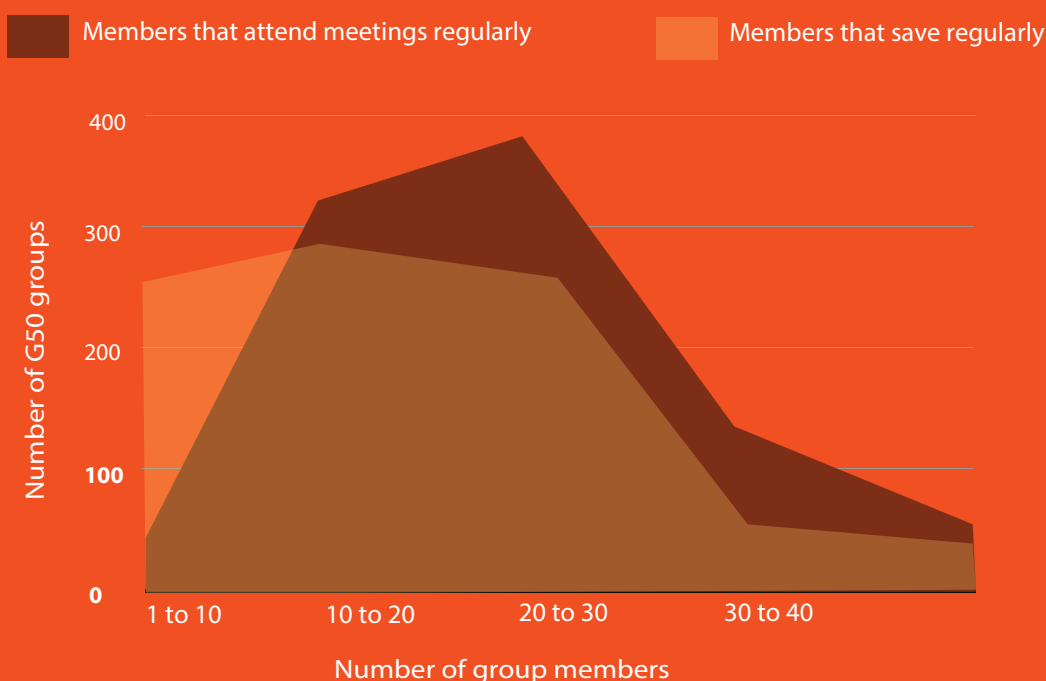




Not all members in the G50 save on a weekly basis. On average 17 group members save regularly, others more periodically or not at all. As explained in the chapter Social, part of the members don't have enough means.

Another reason is that some also take part in an VSLA where they have access to credit. Most people are in several groups, G50 and VSLA's. The advantage of G50 for the group members is that savings are used to buy fertilisers, and there is information on agriculture and health. The advantage of VSLA's over G50 is that some give access to credit, which is not yet implemented in G50 at the moment of writing, but will be implemented in 2021.

Members that attend meetings regularly and group members that save regularly



### Lessons learned & follow-up

Main limiting factor for group members who are not saving is poverty. This is discussed under the header of social.

Getting access to credit, mainly for agricultural purposes, is requested by all groups. To get this access, AUXFIN is putting efforts in data collection, in making the social capital of the groups quantifiable and visible as a quality indicator, in improving market opportunities for the farmers, and in convincing the MFI that these efforts significantly reduce the lending risk. Moreover, AUXFIN is developing FinanceCoach with ICCO, bringing 3 modules to the group members: financial education, financial planning and financial services.



## Work and income - AgriCoach



100.000

Households (in)directly trained on good agricultural practices (appx.)



+ 35%

Yield increase measured of 402 maize farmers



27

Crops published in AgriCoach



+ 102%

Yield increase measured of 29 bean farmers



224

Movies on good agricultural practices published



+ 65%

Increase in applied Good Agricultural Practices of farmers using AgriCoach



96%

Of the users rate AgriCoach as (very) good

## STATUS

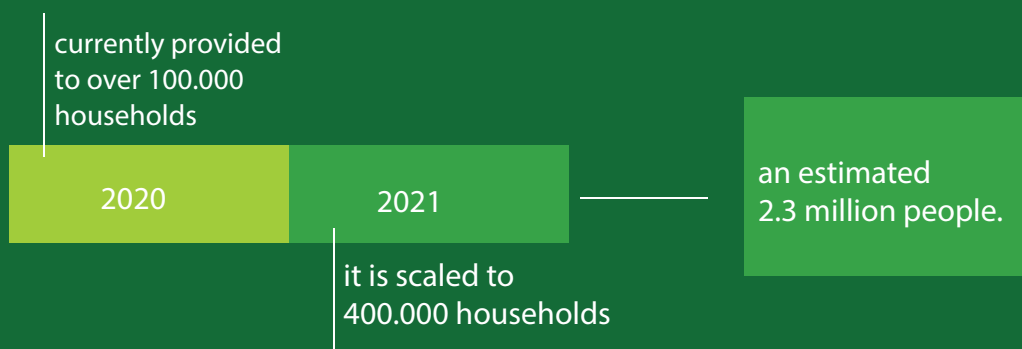
The AgriCoach application is developed by AUXIN as part of the GAP4A project as of 2018-2021. AgriCoach application supports smallholder farmers to improve their agricultural production and income.

The app provides farmers what, when, and how to grow their crops. The CropSelector presents what crops are suited for the specific location of the G50 based on satellite data and crop models. In addition it provides all information about the nutrition value, use, varieties, cultivation requirements and pests and diseases. After the crop selection the ActivityCalendar shows when to do the different activities for these crops during the growing season. The farmer can use the WeatherCenter to further optimize their timing. It provides the 9-day forecast and the. The SeasonalOutlook shows the expected rainfall in the coming months and indicates the start and end of the rainy season. The BestPracticeMovies shows the good agricultural practices in a 1-minute video per crop and activity. The AgriCoach functions offline, except for the weather forecast that must be updated with internet connection.

The current version contains the information of 27 crops and contains 224 movies with GAPs. The crop database and movies are still being extended with new crops and



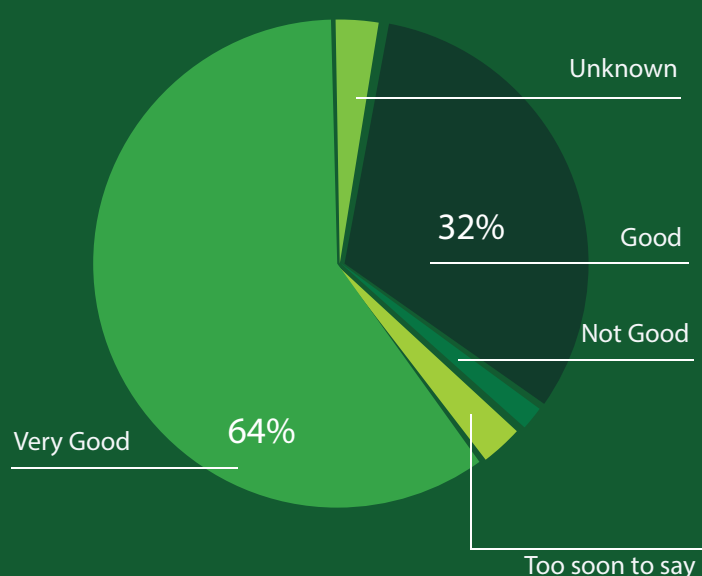
The AgriCoach was introduced to G50 households in 2020 and is currently provided to over 100.000 households in Burundi. In 2021 it is scaled to 400.000 households, an estimated 2.3 million people.



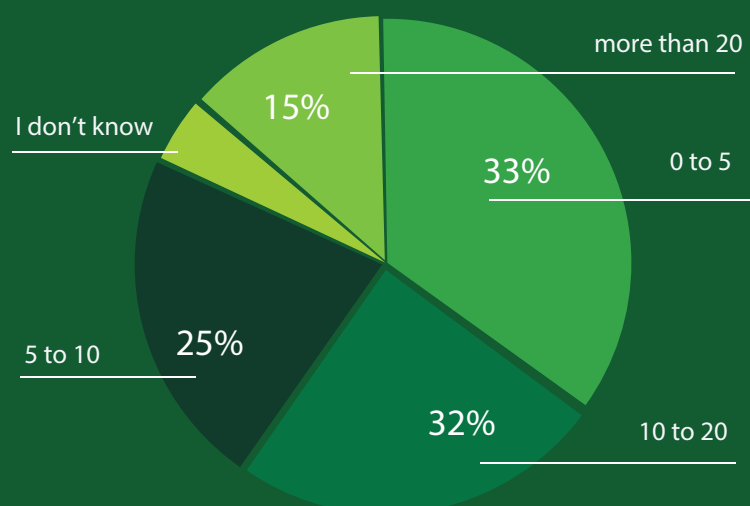
## IMPACT

96% of the farmers appreciate the AgriCoach. On average 14 people in the G50 start applying the practices on their field in the first season after receiving the information. It is estimated that in season B21 8.000 farmers applied the information on their field. The other members are indirect users, and receive the weather information and information about crops and practices.

Perception of AgriCoach in the 2000 G50 groups



Number of people in group that applied practices in season B21



The weather forecast was discussed in their weekly meeting and in some cases shared mouth-to-mouth in between meetings. The forecast is used by farmers to plan their activities for upcoming days, activities like planting, hiring labour, drying or visiting fields further away. The Seasonal Outlook is used to determine what crops to plant in the coming season, and to a lesser extent, to determine the planting date.

The information in the CropSelector, on what crops are suitable for the location, is used by the majority of groups. However, not all groups use it, some like to focus on the weather and movies with good agricultural practices. The CropSelector helps to learn what crops grow well in their area, and to learn more about these crops. It is very relevant for the groups to know the suitable crops for a season and land type.



"AgriCoach has been helpful because yesterday we saw that it was going to rain today. So if we need to prepare something we can know if it is going to rain. The fields that have been planted with AgriCoach look different, the neighbours are asking us what we are doing. Many people are coming together to form a new G50."

Evariste from Rwimbogo-gr1 in Karusi

"Which type of land can grow with what type of crop is important to me. And also the weather. Now I know that according to the slope of my land what kind of crop I can grow to maximise it. [...] Before I used to plant without the information. Now I know a place where I could grow beans I can also use to grow wheat and soy."

Immaculate from Nzobe-gr1 in Karusi

Particularly the videos are appreciated. Farmers find them easy to understand and learn new practices from them. Even previously trained farmers appreciated them, mentioning that it was easier for them to see something in a movie then being told how a practice should be done. Farmers request more material in movies, mainly more crops, Pest & Disease information and practices on holding animals. The ActivityCalendar helps farmers to plan and think ahead of the upcoming activities and is an encouragement of activities.

Farmers apply most of the recommended practices on their field, not all in the same numbers. The AgriCoach has a positive impact on the number of, with an increase of +65% of applied Good Agricultural Practices. Farmers are surprised they now use less seeds, but still get a higher yield from one area.



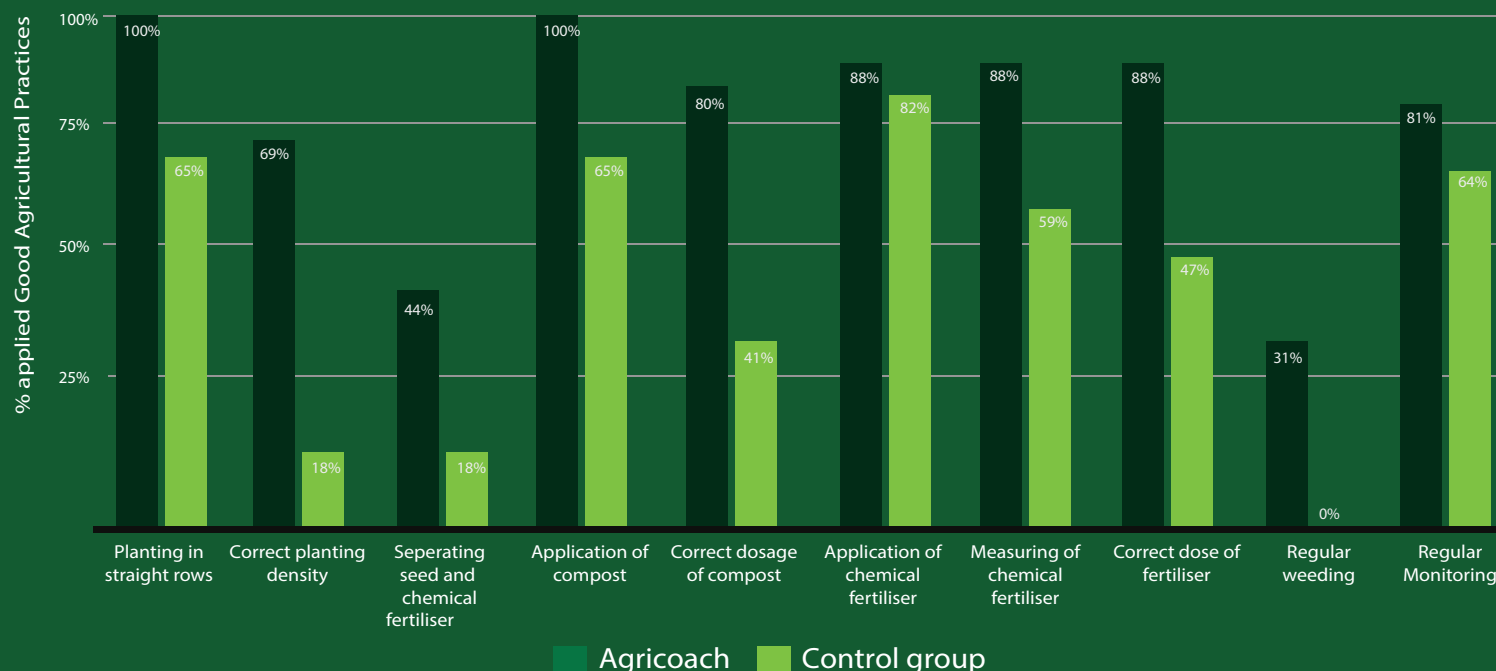
"AgriCoach is way better in my opinion. Because in AgriCoach we get to see practically in the videos step by step how to do it. It is not just words it is visuals and it sticks harder. So that is why I prefer AgriCoach."

Abdoul from Masake-gr1 in Karusi

"The way we used to use compost before, we would just spread it anyhow in the field. Now we used exactly how to use the compost and fertiliser together, so we maximise it. We also learn a lot about weather provision, our group-leader tells us about the 9-day forecast."

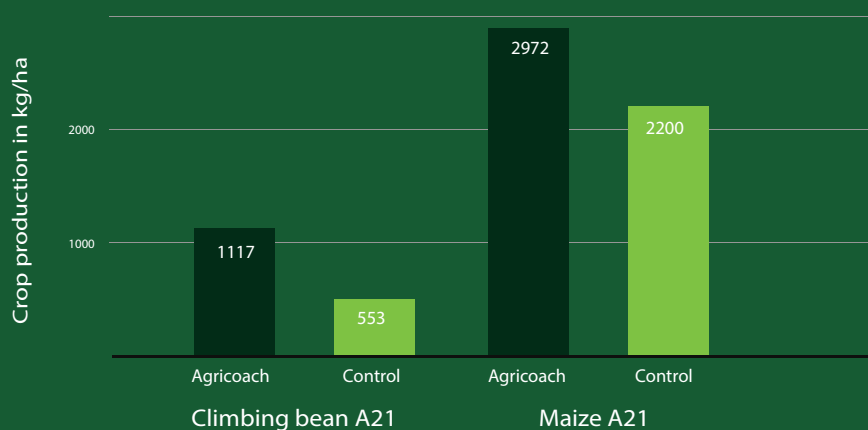
Gervé from Rwimbogo-gr1 in Karusi

Application of good agricultural practices (use version non-use) as percentage by Agricoach and control group



Yield measurements have repeatedly demonstrated a production increase for AgriCoach users compared with a control group. In season A21 a production increase of +35% for maize farmers (sample of 409 farmers in season A20) and +110% for climbing beans (sample 29 farmers). B21 showed a production increase of +127 for climbing beans.

Production in kg/ha by Agricoach user and control group



The main reason farmers are not applying AgriCoach in their field is the lack of organic compost and lack of chemical fertilisers. The G50 groups mention that about ½ to of members face this problem to some extent. Other reasons are that some members are old and don't have energy to implement all practices.



"The problem is accessing the compost from animal waste. Others have their plot of land very far from here, they have issues to carry the compost. They just use fertilisers. Also old people have less energy to do all the practices."

Abdoul from Masake-gr1 in Karusi



Case-studies showed that part of the groups actively use ALL the information that is offered to its full extent. Another part focuses mainly on the 9-day forecast, calendar and movies. This is explained by the fact that the AgriCoach contains a comprehensive amount of information. It requests a time investment from the groups to consistently go through all of it, while the time for AgriCoach at weekly meetings is limited. Groups will prioritise what is most important to them.

Farmers also showed independently that they are well able to grow a new crop with help of the AgriCoach. However, they indicated it is not easy and challenging as they need to learn the new information and apply all the recommended practices at the right moment. The majority of farmers were content

### Lessons learned

- The problem for farmers to get enough chemical fertilisers and/or compost in order to apply AgriCoach and improve their situation is serious. In most groups half or more of the members did not have means to apply the information. For chemical fertilisation it is a matter of financial resources, almost all farmers buy it but the poor will not have enough to make an impact. For compost, it is a matter of finances as well, but also owning animals and the belief that only with domestic animals there is a possibility to get compost. As not all groups try to make compost from plant material. It is also requested to include information on holding livestock.
- Many groups mention problems with P&D diseases. They explain that even with the P&D information in AgriCoach they cannot fight the diseases because they cannot afford the crop protection products or don't know how to access them.
- With yield increase the problem of limited access to the market arises. Farmers ask to be connected to markets or the possibility to become seed suppliers, to avoid having no place to sell or low prices.

### Follow-up

- Follow-up chemical fertiliser: Access to credit.
- Follow up organic fertilisers: include holding of domestic animals in AgriCoach advice (due to limited land aim for goats and pigs). Including in AgriCoach that compost from plant material is an option if there is lack of manure. Indicate that even without manure, AgriCoach advice can be applicable but maybe less successful. No slash and burn.
- The AgriCoach will start to make movies on Pest & Diseases.
- AUXFIN works to connects buyers and producers through the UMVA platform, and this will be continued in 2021. Currently this is being implemented with maize, rice and beans for school feeding programs and in the sorghum value chain.



Work and income -  
Access to agri inputs

**31.965**

fertiliser bags sold in season B21

**98%**

Of G50 groups consider digital payment of agri input as (great) improvement

**3446**

Kg of improved variety seeds sold

## STATUS

Access to quality inputs is a challenge for farmers in rural Burundi and a limiting factor to increase agricultural production. AUXFIN digitised the ordering, purchase and payment of inputs through the UMVA platform. This started with chemical fertilisers in 2017 and was extended to improved variety seeds in 2020.

Currently this service is offered to 4327 G50 groups. In season B21 over 31.965 bags of fertilisers were purchased by members of the G50 groups. Members saved money in their digital transaction bank account, made a prepayment and ordered fertilisers through UMVA. After delivery the rest amount was deducted from their transaction accounts.

Fertilisers purchased through UMVA in saison B21 per province and type of fertiliser

PROVINCE	IMBURA (Number of bags)	TOTAHAZA (Number of bags)	DOLOMIE (Number of bags)	BAGARA (Number of bags)	TOTAL (Number of bags)
GITEGA	12,929	852	208	56	14,045
KARUSI	8,093	620	106	34	8,853
KAYANZA	3,552	3,625	1,785	105	9,067
TOTAL	24,574	5,097	2,099	195	31,965



## Total value of purchases in BIF

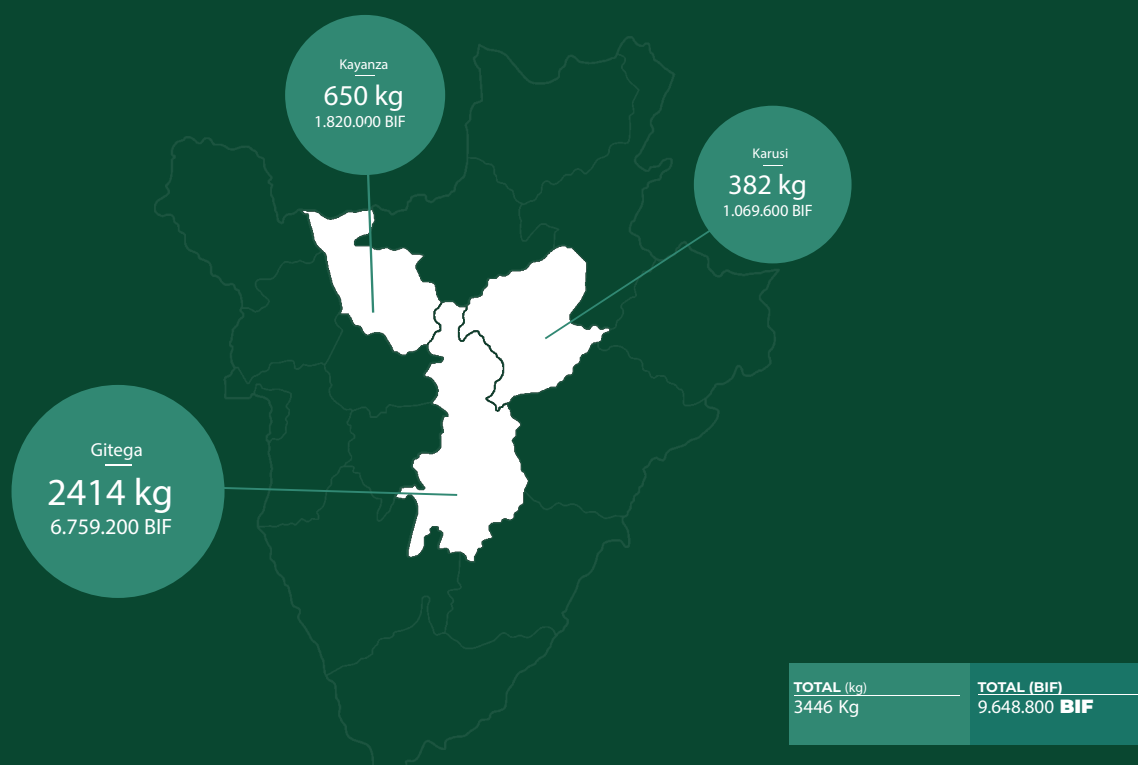
<b>GITEGA</b> <b>399.888.000 BIF</b>	<b>KARUSI</b> <b>252,320,000 BIF</b>	<b>KAYANZA</b> <b>210,543,500 BIF</b>
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**862,751,000 BIF**

### Improved variety seeds

The digital purchase of improved variety seeds through the UVMA platform started in A20 with a pilot for maize. 3446 kilograms of the variety ZM621 was sold, good for a total value of 9.348.800 BIF (~\$5000).

### Improved variety seeds purchased through UMVA in season A20

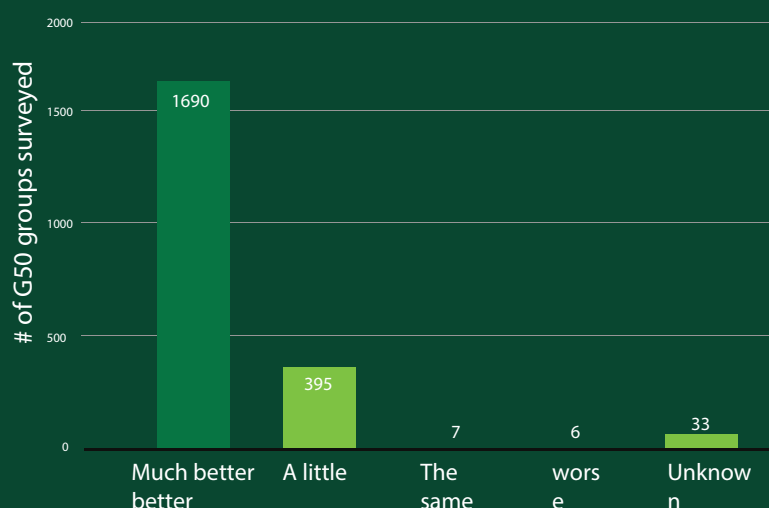


The fertiliser payment and distribution is highly appreciated by group members, 96% indicates it is an improvement. The main added value is that it saves a lot of time for group members. Instead of all individually getting fertilisers from far away it is now organised efficiently. Without the digital payment, people usually spend several days to get a fertiliser voucher and collect the fertilisers. Even then, there was no assurance they would receive them. With the digital payment, people save several days.

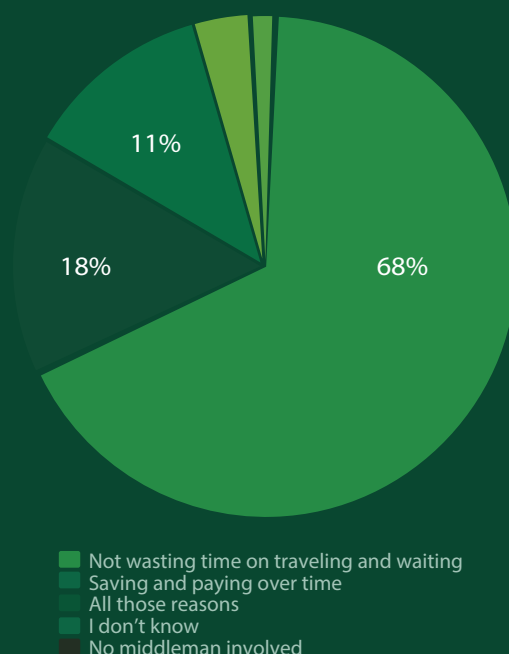
Additionally the saving allows people to be able to buy the fertilisers. Since it is known they can pay through UMVA, they start to save before the season and first do prepayment before paying the full amount.

In some cases there is an added value of price reduction as no businessmen are involved.

Perspective of G50 groups on digital fertiliser purchases compared to before



Main added value of digital fertiliser payment and distribution through AUXFIN



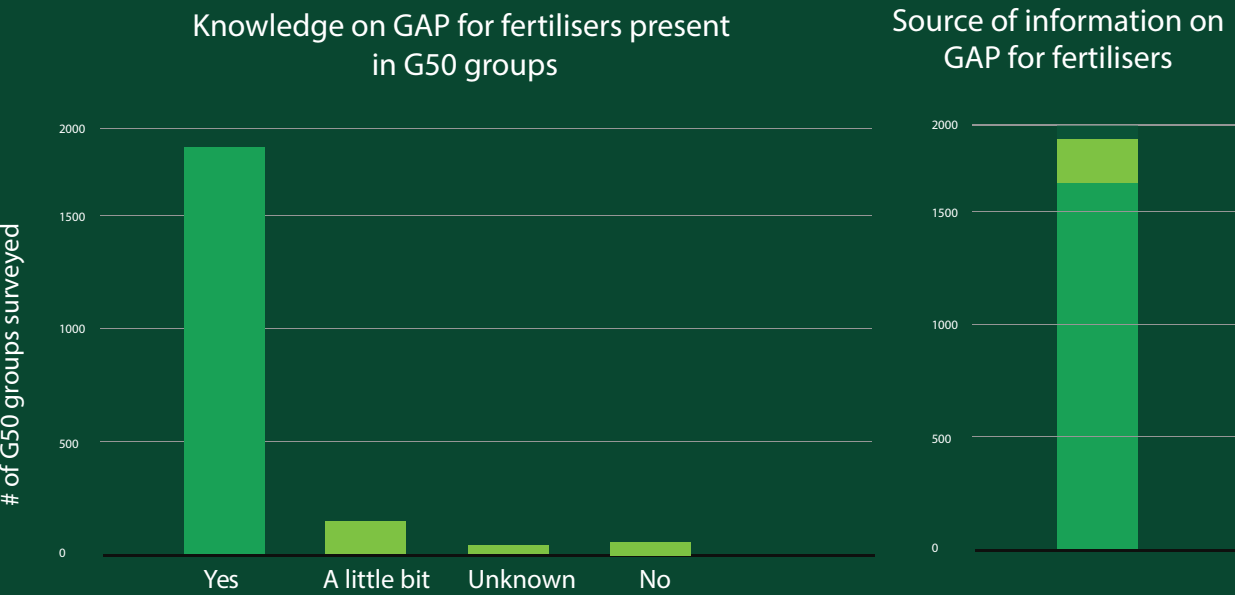
“Before we had to go to COPEC the post office to pay advances to get fertilisers. That was difficult. We had to pay 20.000 for 2 sacks of fertilisers. We had to leave in the morning and could return at 8 in the evening. After that to collect the fertilisers, we would spend several days or even a week, before we could hand in the voucher and get the fertilisers. We appreciate what AUXFIN is doing. Now it is better, we can get the fertilisers easier, without waiting.”

Agnès from Nyabwigungo-gr2 in Gitega

“It was not easy for us to get fertilisers before we joined G50. We no longer go to have long queues at the post office. Now we make the orders together, and it is delivered nearby. Now the new addition that we like most is that the voucher is delivered on the hill directly. We don't even have to go far to collect the vouchers.”

Jean-Marie from Kiribati-gr1 in Karusi

The groups that are also connected to the AgriCoach have the knowledge to correctly apply the chemical fertilisers purchased. The majority of these G50 groups indicate AgriCoach as their main source.



The access to improved variety seeds is appreciated as it is an answer to the lack of access to these inputs. Access to seeds and more crops is requested abundantly. In some cases the seeds were delivered late. Because only one variety was distributed, it is mentioned by some that this variety was not suited for their land.

“Chadrack on what is important to him in G50: “AgriCoach because it is our lifestyle, fertilisers because AgriCoach won’t be possible without fertilisers, saving because without saving we cannot buy fertilisers.”

Chadrack from Kanyereza-gr1 in Karusi,

“We are happy because the seeds we got were of good quality. We see the differences in the quality of the maize.” [...] “Before we were using the same seeds from each harvest. We would cultivate in the valley and use those seeds for the mountains. It is possible to get good seeds but very far away, in Karusi. But now it is close and they are ordered easily.”

Evariste from Rwimbogo-gr1 in Karusi

### Lessons learned

- A part of the groups complain that the fertilisers and seeds that are distributed arrived too late for the season. This is problematic for farmers. The other part says it was delivered in time.
- Farmers who cultivate in season C request to be able to buy fertilisers for that season too, or on-demand.
- Groups request the possibility to buy agricultural inputs on credit. This will allow people with lack of means to get quality inputs, and pay back after the harvest.
- The urgency for access to improved variety seeds is high. Groups that had been part of the pilot requested the seeds for other crops than maize. Groups that were not connected all ask to help with access to seeds.
- The seed pilot consisted of only one variety. This will not result in improved yields for all environments and soil types. For the good results, groups should be able to select a variety suited for their needs and location.

### Follow-up

- Beware to start these processes early.
- information in video content whenever possible
- AUXFIN is exploring possibilities for this, but it is our belief that the real solution is savings, rather than credit. FinanceCoach will assist the groups in grasping this and get the savings organized little by little.
- AUXFIN will increase the number of crops, volume and reach in 2021.
- AUXFIN is investigating possibilities to connect seed suppliers to their local market through the UMVA platform.





Health



100.000

Households (in)directly trained on COVID-19 measure



22%

Min. one person COVID-19 tests taken



7

Movies about COVID-19 measures HealthCoach



90%

Of G50 groups learned a lot from HealthCoach

## STATUS

The HealthCoach application is a digital service developed by AUXFIN to create awareness and improve the understanding of the rural population towards diseases that are common in their area. In the COVID-19 module in the HealthCoach, households have access to reliable and practical information about the coronavirus disease and prevention measures. The information is provided in a short and simplified way by the use of texts and short videos of 1 minute containing key messages. The content is developed with the Ministry of Health together and UNICEF. The application provides them with information about the disease in general, its symptoms, its transmission, what they can do to prevent it, also it provide information on what to do in case someone is found to have an elevated temperature or shows some symptoms like going to the nearest health center or calling the 117. The HealthCoach functions offline, to assure access in all rural areas.

The HealthCoach was introduced to G50 households in 2020 and is currently provided to over 100.000 households in Burundi. In 2021 it is scaled to 400.000 households, an estimated 2.3 million people.

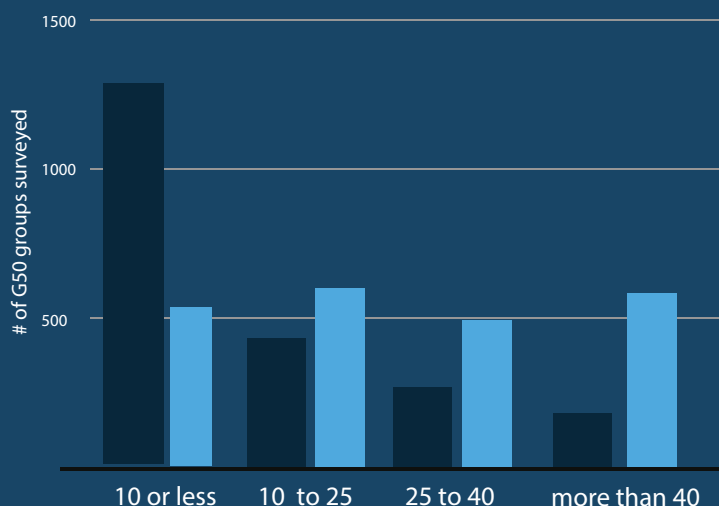
## IMPACT

Evaluations show that the G50 groups have increased knowledge of COVID-19 and implemented preventative measures. 90% of groups acquired a lot of knowledge from movies. The groups are appreciative of having learned how to protect themselves from COVID-19, they take the pandemic seriously and are afraid of the spread in their community.

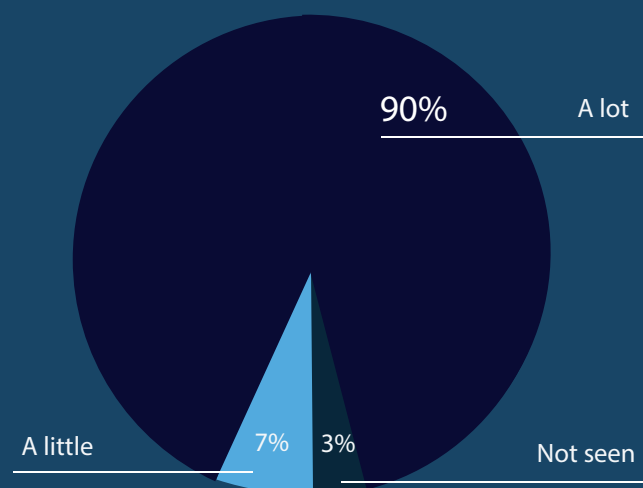
The two most implemented preventive measures are frequent hand washing and avoiding shaking of hands. The number hand washing stations in the groups increased after groups received the HealthCoach. Other measures taken are: temperature measurement, sneezing/coughing in the elbow, cleaning surfaces and social distancing at gatherings.

The taking of temperature had resulted in the signaling of an increased temperature in 23% of the groups. In 22% of groups COVID-19 tests were taken and this led to a diagnosis of COVID-19 in 2% of the groups, a total of 36 cases.

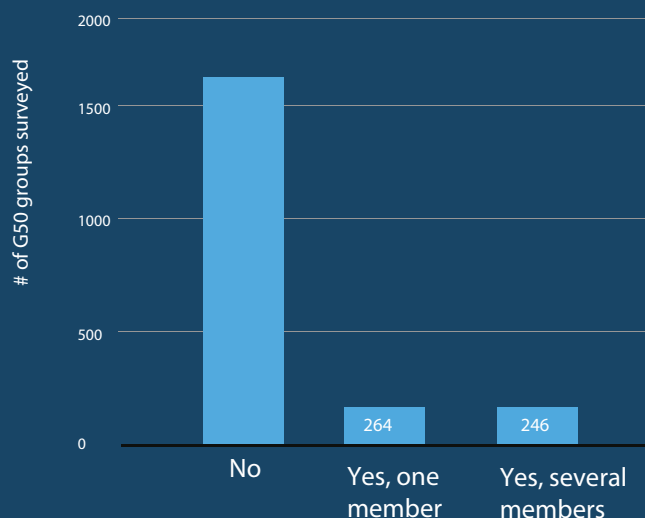
Number of washing stations in the G50 group before and after HealthCoach



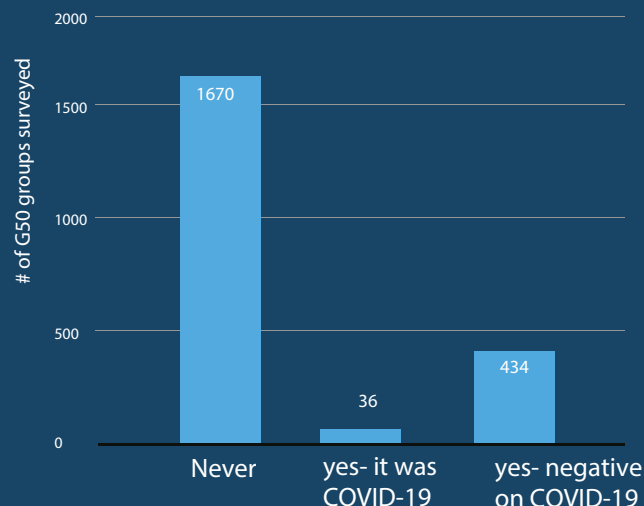
Acquired knowledge from COVID-29 movies in G50 groups



Occurance of increased body temperature in G50 groups



Occurance of COVID-19 testing and test results in G50 groups



Outside the HealthCoach a part of the groups had also received information from governmental campaigns and over the radio. Users explain:



"We appreciate the information about health. Many members don't have a radio. Now in the tablet those members can also receive information on health."

Thadée from Nyabwigungo-gr2 in Gitega

"The movies are helpful because we hear about coronavirus but do not know how to do the measures. We also have health workers who visit us every once in a while."

Jean-Marie from Kiribati-gr1 in Gitega

"The movies are helpful because we hear about coronavirus but do not know how to do the measures. We also have health workers who visit us every once in a while."

Jean-Marie from Kiribati-gr1 in Gitega

### Lessons learned

- During evaluations group members request to have the same information for other diseases. Most frequently mentioned is malaria, HIV/AIDS, eye problems, diabetes, birth control and family planning.
- Nutrition information is also requested. Some groups indicated they are informed on this topic, but other groups are not connected or say the information is not reached to all. Some of the farmers that cultivated a new crop with the help of AgriCoach ask for information on how to prepare it.
- Not all COVID-19 measures are implemented to a high degree. Hand washing seems to be done, as people explain and a lot of washing stations were visible before doorsteps, but not all seem to be running. Social distancing is hardly practiced.

### Follow-up

- The development of the HealthCoach continues and first launches the inclusion of malaria. The most relevant diseases in the G50 are measured in surveys and interviews in April and May.
- AUXFIN has started the development of the NutritionCoach, to be integrated into the HealthCoach in 2020. This app will help to create awareness via short videos and text about the importance of having a healthy diet composed of items from the different food groups (carbohydrates, proteins and vitamins) in adults as well as babies and growing infants. We also intend to develop a cooking module where the farmers could get more information on the cooking process of those crops they are not used to eating.
- Via the HC platform and the help of the GL their weekly meetings, we intend to continue increasing awareness of the members on the importance of following all the preventive measures both at home but especially during gatherings for their health.





# Outlook

In 2021 AUXFIN is expanding the network and services:

- Scaling of G50 in 7 more provinces
- Connection to seed producers
- Connection to output markets
- Connect the Youth to the YEB Platform
- Connect and Digitize VSLAs in UMVA
- Development of coaches: the development of the coaches for the different pillars continues:
  - AgriCoach: extending from 27 to 40 crops and increasing the movies for GAP, produce movies in Pest and Diseases and instruction movies on how to use AgriCoach
  - HealthCoach: extending to more diseases, starting with malaria.
  - NutritionCoach: included in HealthCoach
  - FinanceCoach: launch of FinanceCoach.