

VisionFund International Embedded Education

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VisionFund Embedded Education

- Every contact with client is education opportunity
- Short and simple messages
- Reduced training time of field agents (loan officers)
- Less time for clients away from their businesses
- Illustrations/stories for oral preference learners

Existing Embedded Education Modules

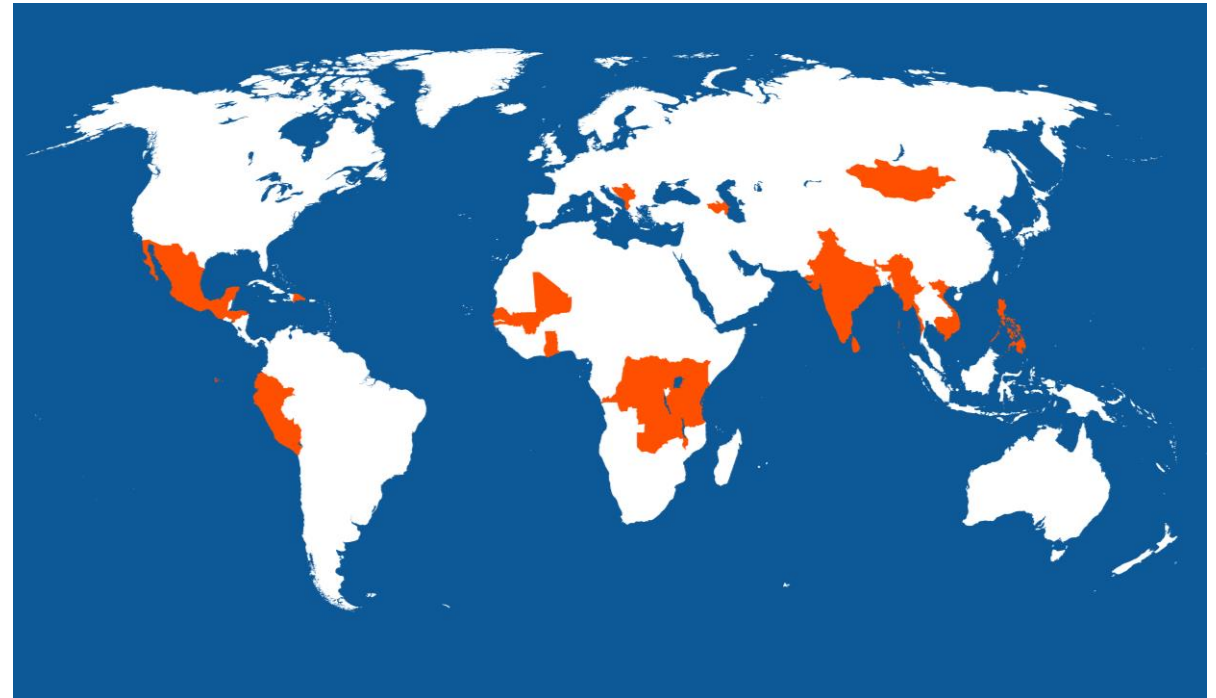
- Avoiding Over-indebtedness
- Savings Wisely
- Budgeting
- Insurance

Client Education in VisionFund Network

- Clients 1,238,000
- Rural 70%, Women 72%
- Loans disbursed >830 million US\$
- Savings >60 million US\$

Client-education *units* in 12 months

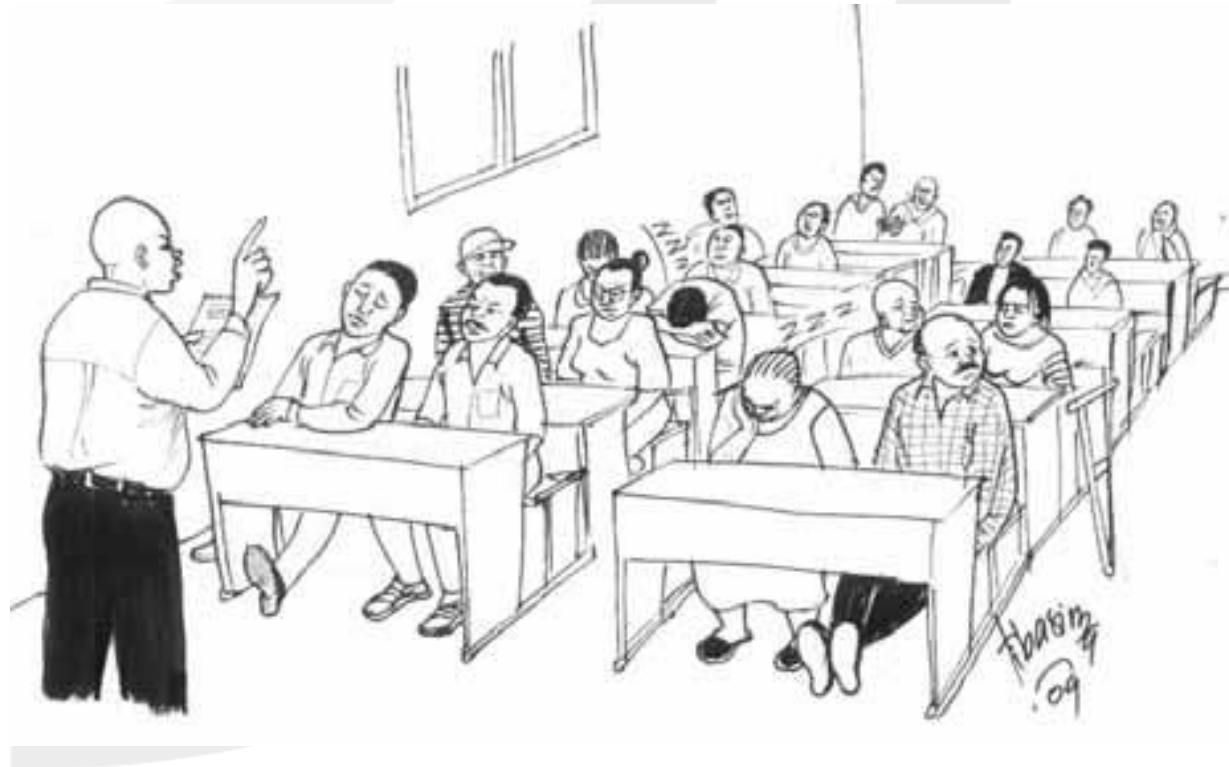
530,000



Example of simple, repeated messages:

- Borrow only what you can afford to repay
- Use your loan for its intended purpose
- Save money for emergencies to avoid further borrowing
- Protect your family by using credit wisely

Traditional versus Participatory Learning



Example of simple, repeated messages:

- Very poor people with little money are not able to save for emergencies
- If you borrow more than you need, you are more likely to default on your loan
- Using your loan to pay for a family festival will help protect your family
- Buying a productive asset is a bad use of your loan



OR

