

Focus on Clients: Educating Clients to Increase Capability



freedom
from Hunger



Community Agents

Savings Groups

Formal Financial Services

Financial Education



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Savings Groups

- Groups of 15-25 members
- Members control and manage savings
- Internal Rules
- Annual share-out of savings and earnings
- Literacy not required: Completely oral record-keeping



- Education on health, business and money management
- MFIs support formation and linkage of Savings Groups to additional services (savings)



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Community Agents

- Illiterate or low literate women & youth leaders that train members on group formation & financial education
- Improve program cost-effectiveness by reducing dependency to paid-staff
- Empower Community Members to develop their communities.



Mobile tools for Community Agents



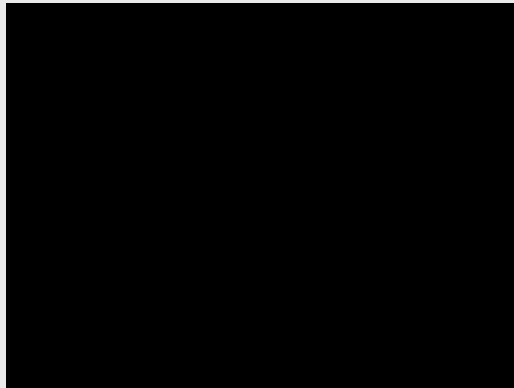
**Group Formation
Animations**



**Business & Financial
Education Animations**

How do Community Agents use the tools?







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Dialogue-based education that is ...

1. Relevant for savings group members
2. Focused on changes in practice or behavior
3. Enjoyable for group members
4. Easy to facilitate for community agents

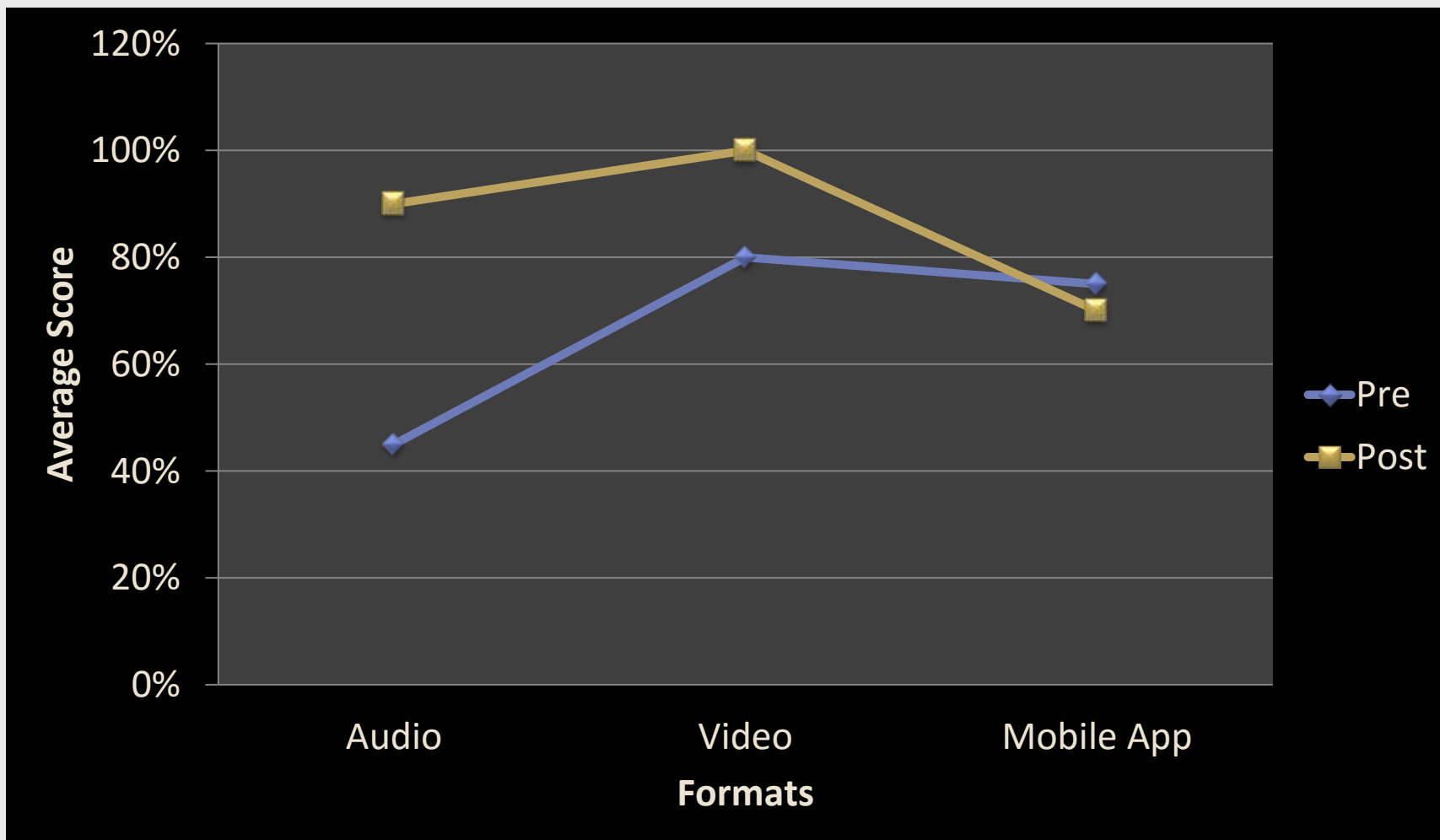


Dialogue based education

5 steps in each education session

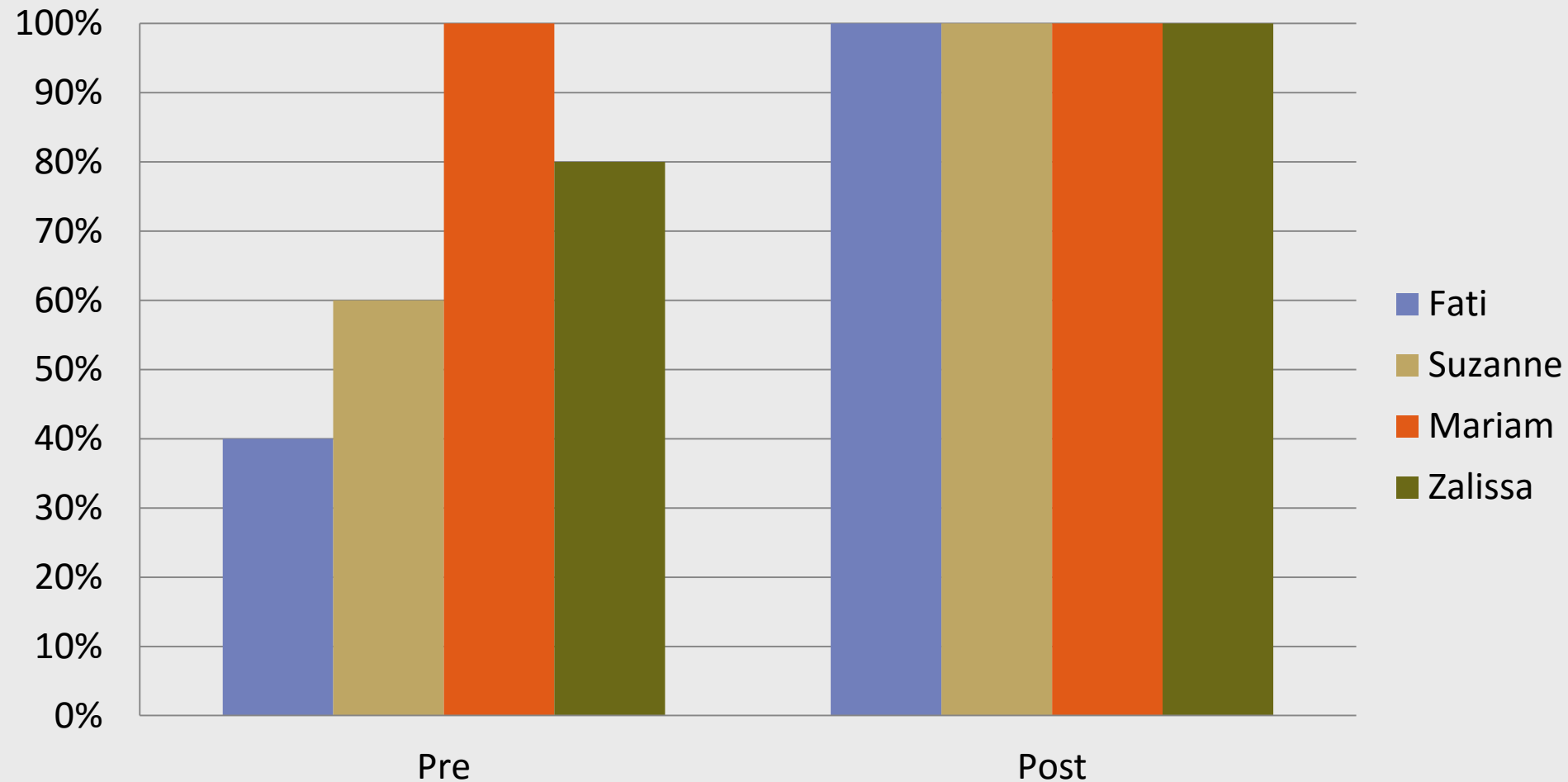
1. Introduce new topic
2. Share new information
3. Check participants understanding of the new learning
4. Help participants personalize and/or apply new learning
5. Close the session

Comparing knowledge gained while using Audio only, Audio-Video & Mobile App (Audio & Still Images)



Individual Performance of participants about the video format

Pre & Post Quizzes
Score Comparison





“Such tools can make it easier for us. Women believe more what they hear and see and it will help us not to forget some important aspects.”

Financial Education Topics

- Introduction to the product
- Benefits and costs of using the product
- Opening an account
- Making a deposit
- Withdrawing money
- Managing potential problems and risks
- Deciding whether or not to open an account



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Formal Financial Services Characteristics

| Characteristics | SOFIPE Product | RCPB Product |
|---------------------|----------------------|--------------------------------------|
| Accessibility | Airtel Money network | RCPB's field agents or branches |
| Account Opening | No fee | No fee |
| Account Maintenance | No fee | No fee |
| Interest Rate | 3.5% | 3% |
| Minimum Balance | \$5 | \$5 |
| Deposit | free | free |
| Withdrawal | Airtel Money fees | 43 cents per every tranche of \$ 172 |
| Transfer | free | free |

Thank you!

