



# Client Education in India

*We believe client education is integral to the long-term success and sustainability of the microfinance industry. Since 2008, we have been working in India on this key non-financial component of economic development through two major programs.*

## Our Programs

- Financial Literacy, through our MoneyPlan program, helps low-income people better manage their personal and household finances and become informed and savvy consumers of financial services. Financial literacy skills are a critical component of consumer protection, given that knowledgeable clients more effectively use financial services and avoid the risks of over-indebtedness.
- Business Training, through our Dialogue on Business program, is a set of award-winning modules that focus on building the business-management skills of microentrepreneurs.

## Our Approach

We partner with organizations in different fields, such as microfinance institutions, NGOs, banks, city governments, and universities, to train and certify course facilitators so they can deliver these unique training courses throughout India and beyond – in local languages and in a culturally appropriate way – including the states of Karnataka, Kerala, Madhya Pradesh, Tamil Nadu, Uttar Pradesh, and more. We are also active in China and Nepal.

## Partnerships

Benefits for Partner Institutions:

- Stand out among the competition
- Build client loyalty
- Increase investor confidence
- Clients receive services beyond credit
- Clients are sensitized to multiple forms of borrowing
- Minimum infrastructure required for instruction
- Creates a forum for financial inclusion

## Contact Us

### Address

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[www.accion.org/clienteducation](http://www.accion.org/clienteducation)

## What is full financial inclusion?

Accion's goal is full financial inclusion – a state in which everyone who can use them has access to a range of quality financial services, provided at affordable prices with convenience, respect, and dignity, and delivered by a variety of providers in a stable, competitive market to financially capable clients.

## Financial Literacy

Our financial literacy program, MoneyPlan, is a workshop-based training initiative. It focuses on seven topics: financial planning, cash flow management and budgeting, savings, debt, insurance, investments, and banking and business correspondence. The program is available in audiovisual and print formats, catering to both literate and non-literate audiences.

### Program Features

- Audience: Low-income households from across urban and rural areas
- Suitability: Content designed and derived from an Indian sociocultural context
- Scalability: Robust, built-in MIS that grows with the institution
- Learning Methodology: Easy-to-assimilate audiovisual format, with stories, games, and simple exercises for both literate and nonliterate learners
- Accessibility: Easy to deliver in an informal setting, for large or small groups, with short sessions that require modest training and supervision
- Languages: English, Hindi, Kannada, Tamil, Malayalam, and Marathi

## Dialogue on Business

Dialogue on Business is an award-winning business-training model that uses interactive games and role-playing to help microentrepreneurs solve real-life business challenges. Dialogue was developed specifically for adult learners and based on the knowledge and experience of participants. Because the workshops are based on the real situations of participants, rather than textbook cases, they are especially engaging for people with little formal education who may not learn effectively in a traditional classroom setting. Among the dozens of training modules available in our curriculum are courses on business feasibility, entrepreneurial management, leadership, communication and promotion, cash management, savings, investing, and debt.

### Program Features

- Audience: Male and female entrepreneurs. Easily adaptable and customized to MSME and SME segments
- Duration: Adapted to entrepreneurs' time and availability, usually three to six hours
- Learning Methodology: Puzzles, games, and exercises for both literate and nonliterate learners
- Standardization: All facilitators are trained and certified by Accion
- Languages: English, Hindi, Tamil, Marathi, Malayalam, Kannada, and Gujarati
- Modules: 53 different skills-building topics
- Assessment: Impact evaluation and regular monitoring

## About Accion

Accion is a global nonprofit dedicated to building a financially inclusive world with economic opportunity for all, by giving people the financial tools they need to improve their lives. We are building the next generation of top-tier microfinance institutions, and over the last 50 years have helped create 64 such institutions in 32 countries on four continents that today reach millions of clients. Our impact investing initiatives are pushing beyond microfinance to catalyze more than 20 innovative start-ups dedicated to improving the efficiency, reach and scope of financial services for the poor. And our Center for Financial Inclusion is helping to build a stronger industry with high standards and broad engagement. Currently, our work spans nearly two dozen countries, including the U.S., where we are the nation's largest nonprofit microfinance network. For further information, visit [www.accion.org](http://www.accion.org).

## Our Impact

One year after completing Accion's client education programs, participants reported the following gains:

55

PERCENT

*increased their skills to manage their money better*

37

PERCENT

*started saving*

35

PERCENT

*saw an increase in sales*

## Clients Trained

175

THOUSAND

*participants since 2008*