

UJJIVAN EDUCATES CLIENTS ON THE DANGERS OF OVER-INDEBTEDNESS

Facing a growing incidence of multiple borrowing and ghost borrowing (clients taking out loans for other people in return for a commission), **Ujjivan (India)** developed an educational video highlighting the risks of these practices. Featuring the characters Sushila and Revati, rural women who represent typical microfinance borrowers in India, the video teaches by example. In the first segment, a respected relative visits Sushila and her husband and convinces them to take out a large loan in Sushila's name and hand him the proceeds, which he promises to repay punctually. Soon after, he vanishes, leaving Sushila stuck with repayments she cannot afford. The second sketch shows Revati, a microfinance client who is bullied by her husband into taking out a second loan so he can buy a motorbike, and a third loan to make the repayments. Soon after, they find themselves unable to repay. Ujjivan reports that clients are eager to discuss the scenarios after viewing the videos. Clients appear to identify readily with the characters, whose dealings with overbearing husbands and relatives closely reflect the family dynamics they see in their own homes. The film also introduces clients to the concept of a credit bureau, and it educates them on the importance of building a positive credit history. Within its first year, Ujjivan showed the film to more than one million families, through local television channels as well as during its own client meetings, where it follows up with a guided discussion. The video is now mandatory for all new Ujjivan clients and staff, and it represents a notable contribution toward avoiding the types of issues that often plagued Indian microfinance.