

The Knowledge and Learning eZine is a quarterly circulation to ILCUF staff and partners providing summary updates and news on ILCUF, as well as relevant research and developments from the sectors of micro-finance and development. The eZine forms part of ILCUF's learning strategy, facilitating knowledge transfer and encouraging organisational learning.



**Can an organisation lacking women's perspectives truly pursue an agenda of women's empowerment for its clients?**

In July 2014, Women's World Banking released a paper highlighting 5 key gender performance indicators that allow financial institutions to analyse their outreach to women. It aims to help understand how serving female clients contributes to overall financial sustainability.

Indicator 1: Outreach to women

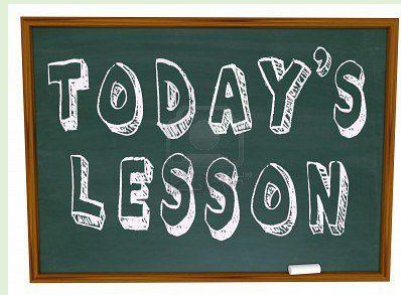
Indicator 2: Average loan balance for women borrowers

Indicator 3: Women borrower retention

Indicator 4: Women's Portfolio at Risk

Indicator 5: Women staff retention

To read The Select Five Gender Performance Indicators report please click [here](#).



**Client Protection in Microfinance: The current state of law & regulation**

Research has been carried out on client protection to identify how guidelines, self-imposed by the sector, are facilitated by law and regulation and focus on over-indebtedness, responsible pricing and transparency. The exploratory research includes 12 countries.

To read this report please click [here](#).

**Evaluations of the Irish Aid Gambia Project**

ILCUF recently completed a 3 year Irish Aid project in The Gambia, jointly implemented with NACCUG. Two evaluations were undertaken by ILCUF which provide an overall analysis of the successes of the 3 year project and an overview of the IT implementation process.

To read the Overall Evaluation of the Gambian Project [here](#).

To read the Technical Evaluation of the IT component of the project please click [here](#).

**Crop insurance, an idea worth Seeding**

Rose Goslinga gives a 10 minutes TED talk about how microinsurance is transforming the lives of small-scale farmers in Sub Saharan Africa.

To watch this talk please click [here](#).

**ILCUF Lessons Learned 2014**

A report has been compiled on ILCUF's Lessons Learned in 2014. Documenting learning is important to implement changes and ensure ILCUF continues to grow in its knowledge management capacity.

To read this report please click [here](#).



**Rwanda's Financial Inclusion Success Story: Umerenge SACCOs**

The Umurenge SACCO programme is an example of how financial inclusion can succeed when all stakeholders in a country pursue a specific goal under a shared vision. This report also includes a list of challenges and solutions in developing the movement including;

- Weak governance
- Weak internal control system
- Low financial literacy of SACCO members and non-members
- Lack of infrastructure

To read this report please click [here](#).

**If you have suggestions for the next Knowledge & Learning eZine, to be issued in May 2015, please contact Jenny at [jquinn@creditunion.ie](mailto:jquinn@creditunion.ie).**