

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.

Why technology matters for advancing women's financial inclusion

This UNCDF article highlights gender differences in financial inclusion. Women play multiple economic roles within society - they are consumers, business owners, farmers, employees and entrepreneurs. To close the gender gap in financial inclusion – and to expand women's overall level of access – policymakers and financial services providers need to understand what women value when it comes to financial products and services.

To read the UNCDF article please click [here](#).

ILCUF's MDP students' report on mobile money

Students studying for a TCD UCD joint Masters in Development wrote a research paper for ILCUF as part of their NGO placement module. Their project focussed on the best remote agent model for credit unions to deliver cost effective, user-friendly services that can reach the poor in both urban and rural areas.

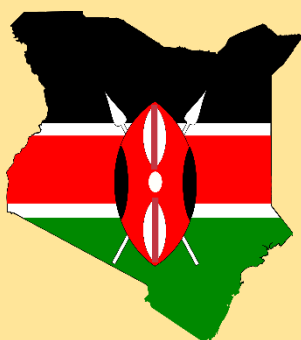
To read the paper please click [here](#).



Resource section added to ILCUF website

A Resource section has been added to the revamped ILCUF website. It will be updated on a regular basis and features documents such as Petronella Dhitima's evaluation of ILCUF's Irish Aid Gambia project.

To view the Resource section please click [here](#).



Mobile money helps Kenyans weather financial storms

A new MIT study shows how electronic cash transfers help people cope with income problems. Only one quarter of the population have access to a traditional bank in Kenya. The study shows that a growing form of electronic payments is helping Kenyans weather financial problems by letting them informally borrow and lend money more easily. The electronic payments systems was introduced in 2007 and is now used by at least 70% of Kenyan households.

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

Microfinance for Decent Work

An action research programme was developed by the ILO in collaboration with 16 microfinance institutions. The framework for this initiative contained specific social objectives including eliminating child labour and enhancing business performance through improved working conditions.

One key message emerged from the study, that MFIs can achieve desired results if they identify an issue and then focus on helping clients to improve a specific area.

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

What 'money' means to people around the world

The Guardian has published a series of photographs that underline the importance of financial inclusion and highlights the daily reality for those without access to formal financial services.

To see the pictures please click [here](#).



If you have suggestions for the next Knowledge & Learning eZine, to be issued in August 2015, please contact Jenny at jquinn@creditunion.ie.