

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 microfinance and development. The eZine forms part of ILCUF's learning strategy, facilitating knowledge transfer and encouraging organisational learning.

#### **Financial Inclusion Scorecard Released for 2015**

Three African countries have topped the 2015 Financial Inclusion Report and Scorecard by The Brookings Institution, who evaluated access to and usage of affordable services by underserved people across 21 countries worldwide.

There is an interactive guide through the report's findings which enables visitors to select which data they wish to view; the country's commitment to financial inclusion, mobile capacity levels, the regulatory environment and their adoption of traditional and digital financial services.

To view the report in full, please click [here](#).

#### **How and Why Young People in Developing Countries Save Money**

A five-year research project led by the Center for Social Development in Washington University was completed earlier this year which examined the attitudes and practices of young people in developing countries towards saving money.



The research showed that in Ghana and Kenya, having parents or guardians as co-signers to an account generally led to higher savings amounts. One key finding showed that in order to include more girls in the formal financial system, it may be better to enhance access to formal savings accounts rather than to increase the amounts that are saved.



To read the original report, released in February 2015 with a focus on Kenya, Nepal, Ghana and Colombia, please click [here](#).

To read a supplement of the report, which focuses primarily on Ghana and was released in August 2015, please click [here](#).

#### **Islamic Microfinance**

In August a World Islamic Economic Forum roundtable discussion was held in Cambodia. A presentation was delivered focusing on Islamic Microfinance

around the world and the challenges it faces.

To view the presentation, please click [here](#).

#### **Financing for Development Summit, Addis Ababa**

The third Finance for Development Summit took place in Addis Ababa in July, where it was deemed the 'starting point in a new era of cooperation and global partnership.'

To watch the opening address, given by UN Secretary General Ban Ki-Moon, please click [here](#).

#### **The Role of Peer To Peer Lending**

Positive Planet have released a report that focuses on the development of Peer to Peer lending and examines its impact on growth, industry and commercial value.

Peer to Peer loans are best thought of as a new approach lending rather than a specific financial project. The report notes that in developing countries Peer to Peer lending both actively and passively promotes financial inclusion by reaching under/unbanked borrowers. Positive Planet aims to assess the long-term impact of Peer to Peer lending, along with outlining the direction it will take in the future.

To view the report in full, please click [here](#).

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