

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.

**The PROPEL Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach**

The PROPEL Toolkit is a step-by-step guide for organisations implementing an Ultra-Poor Graduation programme. It addresses programme components in depth and offers tools, forms and formats using experience of twelve years implementing programmes and technical advisory services to partners in Asia and Africa. The Toolkit also contains valuable insights and learning from peer organisations advising on and implementing the Graduation approach around the world.

Please click [here](#) to read the report.



**Current Trends in International Funders of Financial Inclusion**

CGAP's 2015 Cross-Border Funder Survey reports on commitments from the largest international funders of financial inclusion. CGAP has conducted the survey annually since 2008, and in partnership with MIX since 2012. Funding for financial inclusion was stable in 2014 and to a greater degree than in previous surveys, funders this year emphasised that due to other global priorities it was difficult to promote financial inclusion internally.

There was an increasing interest in digital financial services and a rapid and sustained growth in funding to the Middle East and North Africa. Funders also reported that they will increase their funding to sub-Saharan Africa and continue to focus

on supporting FSPs, as well as payment systems and consumer protection programs.

Please click [here](#) to read the report.

**The Global Microscope 2015: The enabling environment for financial inclusion**

This report assesses the regulatory environment for financial inclusion across 12 indicators and 55 countries; 3 of which are ILCUF countries of interest - Ethiopia, Ghana and Russia. The Microscope was originally developed for countries in the Latin America and Caribbean region in 2007 and was expanded into a global study in 2009. Most of the research for this report, which includes interviews and desk analysis, was conducted between June and September 2015.

Please click [here](#) to read the report.

**ILCUF Gambian Impact Study**

The ILCU Foundation commissioned a study to assess the impact of the Gambian Credit Union programme implemented by the National

Association of Cooperatives and Credit Unions in The Gambia (NACCUG) with the support of ILCUF and Irish Aid. The study took note of differences in poverty levels, livelihood, financial behaviour and gender issues in five rural Gambian credit unions (CUs) between 2012 and 2015 and gauged to what extent changes in the above can be attributed to credit union membership.

It is clear that Gambian credit unions have an important role to play in building the resilience of rural communities through providing a source of finance, enabling members to plan ahead through saving and delivering training on topics such as financial literacy.

Please click [here](#) to read the report.



**If you have suggestions for the next Knowledge & Learning eZine, to be issued in May 2016, please contact Jenny at [jquinn@creditunion.ie](mailto:jquinn@creditunion.ie).**