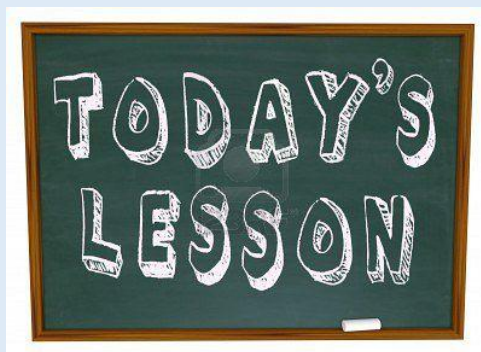


The Knowledge and Learning eZine is a quarterly circulation to ILCUF staff and partners providing summary updates and news on ILCUF, as well as relevant research and developments from the sectors of microfinance and development. The eZine forms part of ILCUF's learning strategy, facilitating knowledge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

#### Designing Digital Financial Services for Smallholder Farming Families

CGAP have released a report on providing digital financial services for smallholder farming families, using collated data from Zimbabwe, Senegal, Rwanda and Cambodia. The report focuses on giving financial service providers, donors and other stakeholders an insight on how to build successful smallholder digital financial services. It also identifies the next steps in the design process and outlines opportunities for further research.

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



#### Paris COP21: Development Banks Vow to Mobilise Collective Resources to Confront Climate Change

The leaders of the world's largest development banks have pledged to work together to substantially increase climate investments and ensure that future development programmes consider climate risks and opportunities. Speaking at the UN Convention on Climate Change, President of the African Development Bank Group Akinwumi Adesina stated that "Africa has already been short-changed by climate change. Now, we must ensure that African is not short-changed in terms of climate finance."

To read the joint statement by the Multilateral Development Banks at Paris COP21, please click [here](#).

#### 2015 Model Law for Credit Unions

WOCCU have issued a sample legislative framework to movement leaders, legislators, regulators and others in preparing and seeing approval of laws that will strengthen the safety and soundness of credit unions without imposing unreasonable regulatory burdens.

The Model Law for Credit Unions can be considered an optimal legislative framework for a jurisdiction that is revising its credit union regulatory regime or starting from scratch. The guide contains credit union legislative and regulatory summaries for over 100 countries and political provinces.

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

#### Empowering Women: Uncovering Financial Inclusion Barriers

Research shows that over 70% of beneficiaries of the financial inclusion agenda are women. The gender impact of microfinance is therefore a highly debated subject and industry experts are calling for greater insights in this field. Ernest & Young have issued a report on the importance of improving financial inclusion for women across the world. It details practical tips and insights gained from

interviews with leading experts in microfinance, highlighting that mainstream financial institutions can play a significant role in removing barriers for women.

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



#### CCA Programme Evaluation

In 2015 CCA undertook an in-depth evaluation of its largest ever programme. The four-year programme *Sustainable Livelihoods through Co-operatives* enabled 4.2 million co-op members in over 700 communities in 12 countries to improve their lives.

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

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