

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.

### Digital Finance Interoperability

Interoperability —the ability for different systems to connect with one another—is attracting a lot of attention among digital finance experts. This paper explores the global interoperability landscape through a 20-country scan. The study focuses on payments from and to small-value transactional accounts that are accessible to mass-market consumers. The report identifies three broad types of interoperability: multilateral agreements, bilateral agreements and independent third-party solutions. Findings reveal that progress in interoperability remains slow and often complex with all

countries showing multiple approaches in play at the same time. To read this report please click [here](#).



### A Guide to Gender Sensitive Microfinance

In December 2016 ILCUF welcomed gender expert Gerry Finnegan to discuss the topic of gender as a cross-cutting issue. While there are many resources available on the topic of gender and financial inclusion, FAO's publication of 'A Guide to Gender Sensitive Microfinance' is a practical resource for the practice of microfinance from field to policy level. The Guide takes the approach that it is not sufficient only to cater to women clients to solve gender issues. A gender-sensitive approach is inclusive rather than exclusive. Taking into account the needs and constraints of both women and men

when designing and delivering finance, helps to ensure gender sensitivity. Please click [here](#) to read this guide.

### Smallholder Diaries

Through examining experiences of smallholder householders from Mozambique, Tanzania and Pakistan, this paper explores the unique financial needs of such households and examines how financial service providers can better meet these needs. The study considers issues including income sources, agricultural production and sales, income volatility, risk mitigation and use of digital financial tools. An evaluation of the findings culminates with a discussion on appropriate financial tools tailored to smallholder household profiles. Please click [here](#) to read the report.

### Financial Inclusion Landscape of Youth Bank Accounts: Country Cases from Central and Eastern Europe

Customer segmentation can go beyond examining the needs of smallholders, by examining other

population groups such as youth. The younger generation faces even more challenges in accessing appropriate and affordable financial services than adults due to their social status, regulatory and other carriers. This study from Child and Youth Finance International provides an analysis of the available savings products and deposit accounts for children and youth, as well as the financial education programs offered by financial institutions in conjunction with such accounts in Armenia, Belarus, Croatia, Czech Republic, and Moldova. To read this report please click [here](#).



If you have suggestions for the next Knowledge & Learning eZine, to be issued in March 2017, please contact Gilly at [gosullivan@creditunion.ie](mailto:gosullivan@creditunion.ie)