



## HIGHLIGHTS OF THE MONTH

## QUICK LINKS



### [New course on financial education](#)

This year saw the launch of a brand new course: "Financial education: Programme design and implementation for policymakers and practitioners." It draws on more than 15 years' experience in financial education at the ILO, ITCILO, as well as other leading global agencies. [Click here](#) to find out about the work we do on financial education and the successful first edition of the training programme.

### *New blog*



## KNOWLEDGE UPDATE

### [Emerging Insight: Going digital – what to do first?](#)

Digital solutions facilitate access to insurance in emerging markets in various ways. But how can insurers embark on a "digital transformation journey"? [This Emerging Insight](#) highlights the approach adopted by Equity Insurance Agency in Kenya.

### [Briefing Note: Providing insurance responsibly](#)

Emerging consumers have a real need for protection, and insurance has the potential to reduce their vulnerability to risks while boosting productivity. For insurance to have a significant social and development impact, however, it must be provided through a responsible approach. But what does responsible insurance mean? [See our two-page Briefing Note explaining the seven principles of responsible insurance.](#)

### [Briefing Note: Make change happen](#)

To effectively serve merging consumers, insurance providers often need to go through a systematic change process to become more client-centric, more efficient, and more innovative. In [our latest paper](#), we outlined a process for insurance providers undergoing change. If you're pressed for time, take a look at the two-page [Briefing Note](#) explaining the six-step change process.

## NEWS FLASH

### [New training module: Make change happen](#)

Insurers and insurance providers need to make many changes to serve low-income households and emerging consumers effectively. Successful implementation requires that the process is managed systematically. [This brand-new training](#) will equip participants with a detailed framework for change management and provide lessons from institutions that have already gone through a change process.

### [Register now for European Microfinance Week](#)

The annual [European Microfinance Week](#) is coming up! Join us in Luxembourg from November 14 to 16, when 500 leaders, including our partners, will be present. In this unique meeting, ILO's Social Finance will talk about social performance and insurance. The agenda for the European Microfinance Week can be found [here](#).

### [Preview of SEMS self-assessment tool during the International CEO Forum 2018: DFIs and the Green Economy](#)

The Association of Development Finance Institutions in Asia and the Pacific and the Association of African Development Finance Institutions held their joint CEO Forum on the 23rd-25th of October in Northern Cyprus. The ILO

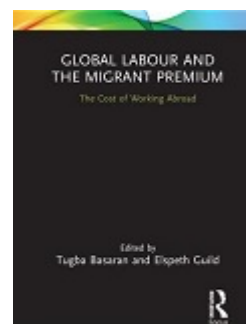
### [Improving the resilience of cocoa farmers in Côte d'Ivoire](#)

*Microfinance Gateway name change*



### [Meet the new FinDev Gateway.](#)

*New book: Global labour and migrant premium*



### [The cost of working abroad](#)

participated in the event and presented a new tool that allows DFIs to do a self-assessment of their social and environmental management systems. Many DFIs showed interest in participating in the testing of the tool, which will start in the next few weeks.

**[Recap of workshop on providing technical assistance to agricultural finance providers and clients](#)**

Social Finance shared its experience in technical assistance provision to agricultural finance providers and their clients at the workshop "**[Business Models for the Delivery of Technical Assistance Complementing Finance for Smallholders/Agri-SMEs.](#)**" This workshop, organized by the Smallholder and Agri-SME Finance and Investment Network in Rome on October 11 and 12, included participants from development finance institutions, UN agencies, technical assistance providers and fund managers.

**[First knowledge sharing workshop on agriculture insurance in Nepal](#)**

On October 9 and 10, the ILO, in **[partnership with USAID and the Feed the Future Innovation Lab for Assets and Market Access I4 Initiative at UC Davis](#)**, organized a workshop on promoting agriculture insurance in Nepal. Representatives of implementing organizations from Bangladesh, India and Sri Lanka discussed with Nepalese organizations the challenges that agriculture insurance schemes face, and mechanisms to overcome them. **[Click here](#)** to find out more about this first workshop.

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Housed at the International Labour Organization, the Impact Insurance Facility enables the insurance industry, governments, and their partners to realise the potential of insurance for social and economic development. The Facility was launched in 2008 with generous support from the Bill & Melinda Gates Foundation, and has received subsequent funding from several donors.

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