

# Social Finance Update

Your monthly insight into financial sector developments and Decent Work

## Case Brief: Putting client insights into practice

Doing customer research is one thing, but how to put those insights into practice? We share [six springboards](#) that can help build an organizational culture, structure and operations that responds to clients' needs.



[Read more](#)

## KNOWLEDGE UPDATE

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### Blog: The 2019 Impact Insurance Academy

Imagine creating a perfect combination of summer, Italian food... and inclusive insurance! We have done it in the second edition of the Impact Insurance Academy with the International Training Centre of the ILO. Our colleague Camyla Fonseca reflects on the academy and shares feedback from participants.



### Blog: Developing Universal Health Coverage in Pakistan

Pakistan has made great strides in health coverage, offering protection to some of the most vulnerable members of society through the Sehat Sahulat Program. [Read our blog](#) for an actuarial analysis of the program that we conducted together with the German Development Agency GIZ.



### Emerging Insight: Digitization of renewal processes

Did you know that thanks to our support, members of Ghana's National Health Insurance Scheme now save more than 3 million working days' worth of time? [Read our latest Emerging Insight](#) to learn more about this successful project with the French Development Agency AFD.

## LAUNCH OF PODCAST

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## Launch of the Feminist Finance Podcast

Join the quest to rethink the financial system and start following the [“Feminist Finance Podcast”](#), an exciting initiative by our former colleague Alice Merry. The first episodes are already available online, with new episodes uploaded regularly.

## EVENTS

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### Launch of the new financial education track

Social Finance started working on financial education in 2006 with a small activity promoting financial literacy in Cambodia. Today, our financial education team aims to help people make informed financial choices and ultimately change their financial behavior through our training courses. [Read the blog](#) by our colleague Yousra Hamed, where she discusses the recent launch of a brand new financial education track.

### “New public policy financing models: innovative or ineffective?” research project: provider workshop

[Social Finance participated in a workshop](#) organised by the University of Applied Sciences in Bern, Switzerland, as part of our research collaboration on the effectiveness of impact bonds on employment outcomes. Take away messages from the workshop discussions include: (i) involve service providers early on during the design process to ensure targets are sound and achievable within required timeframes; (ii) impact bonds have the potential to make service providers more target-oriented and efficient in delivering outcomes; (iii) impact bond set-up can be costly while they might not always be best positioned to address certain challenges.



Annual Report now available in French and Spanish



Report 5th Eastern & Southern Africa Regional Microinsurance Conference

## UPCOMING EVENTS

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November 12-13	Training <a href="#"><i>“Providing insurance responsibly”</i></a> – Lagos, Nigeria
November 21-22	Training <a href="#"><i>“The moment of truth: Claims management in inclusive insurance”</i></a> – Kampala, Uganda
November 26-27	Training <a href="#"><i>“The moment of truth: Claims management in inclusive insurance”</i></a> – Kigali, Rwanda

## OTHER INTERESTING READS

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- Interesting developments are taking place in the sustainable investing space, with ideas around financial return and social performance increasingly reaching the mainstream. Check out this blog by our partner the Social Performance Task Force, [“Suddenly, this summer”](#).
- The Microinsurance Network has published an interesting read on post disaster recovery and the role of insurance. [Can insurance help the survivors of extreme weather events overcome trauma?](#)
- Millions of working people worldwide support their families by sending money abroad. However the fees for customers can be steep, often well above the 3 per cent target as set by the United Nations in its Sustainable Development goals. Read this CGAP blog about how [Malaysia and the Philippines are paving the way](#).
- Insurtechs have been hailed as large-scale disrupters to the insurance markets through their introduction of innovative technology. Our partner Cenfri has now [mapped the number of insurtech initiatives in emerging markets](#).



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