



EUROPEAN
MICROFINANCE WEEK 2014
DEVELOPING BETTER MARKETS

**INCREASING YOUTH ECONOMIC OPPORTUNITIES THROUGH
ACCESS TO FINANCE: HOW FAVORABLE REGULATORY
ENVIRONMENTS AND YOUTH FOCUSED SERVICES CAN SHAPE
BETTER MARKETS**

Panelist:

Anna Gicherman, Women's World Banking

Jules Theoneste Ndahayo, Umutanguha Finance, Rwanda

Moderator:

Maria Perdomo, UN Capital Development Fund



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ID REQUIREMENTS AND AGE RESTRICTIONS

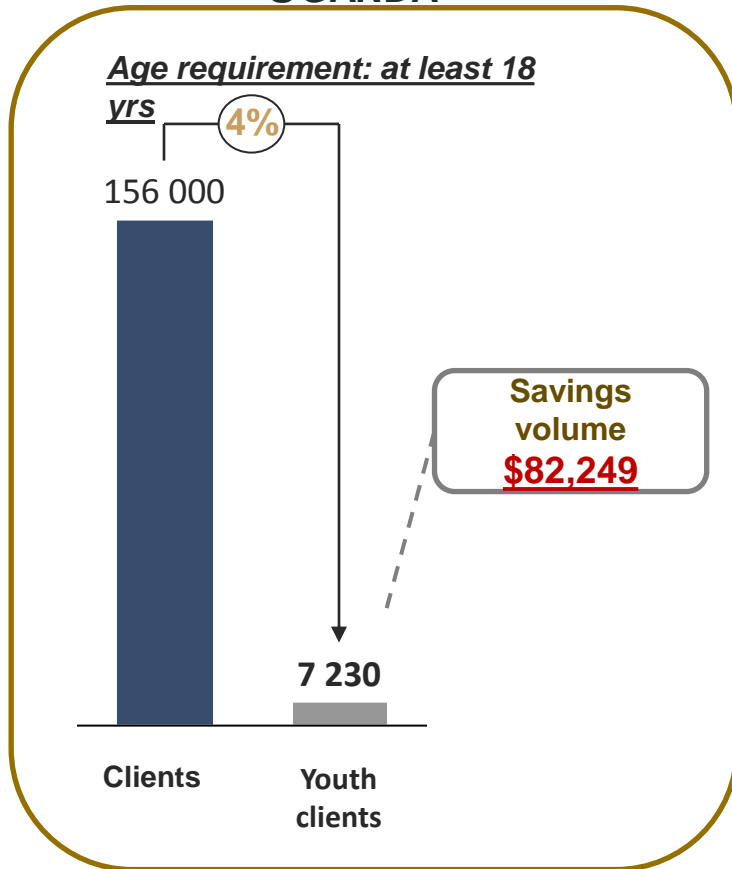


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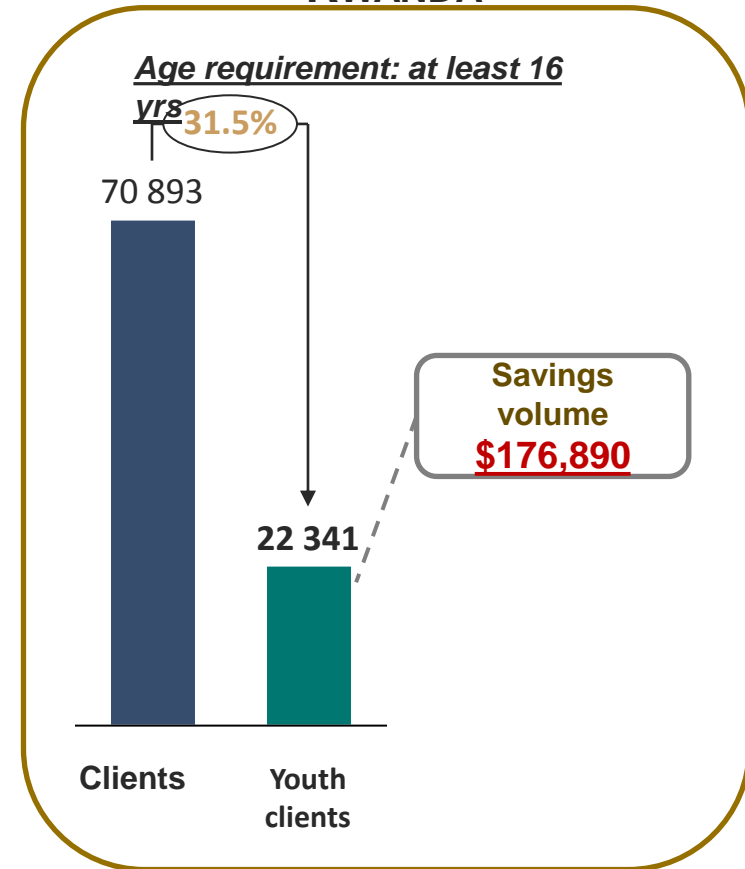
HIGH AGE REQUIREMENT

UGANDA



LOWER AGE REQUIREMENT

RWANDA





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POLL FOR THE AUDIENCE

DO YOU AGREE OR DISAGREE?

**ANY YOUTH (15 TO 24 YEARS OLD) SHOULD BE ABLE TO OPEN
AND INDEPENDENTLY MANAGE A SAVINGS ACCOUNT**



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**MAKING TECHNOLOGY
WORK FOR YOUTH**



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LET'S HEAR FROM DRC



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DO YOU AGREE OR DISAGREE?

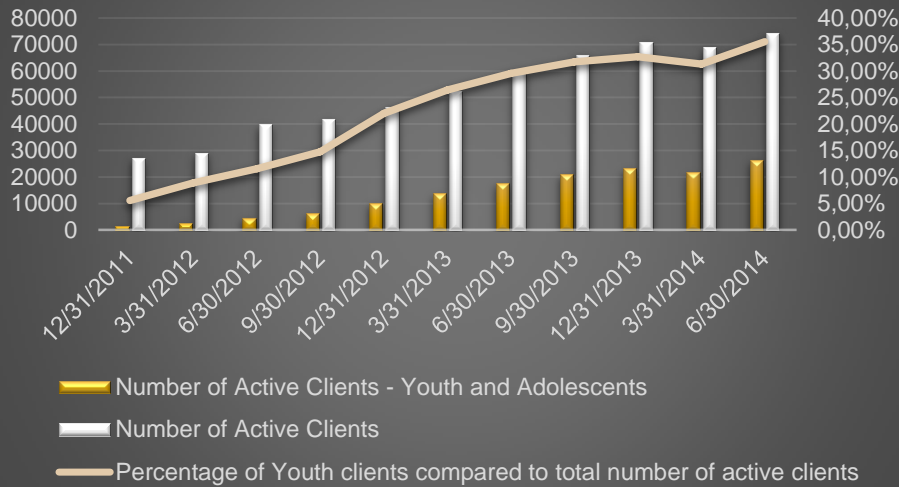
SOME PEOPLE ARGUE THAT THE MORE WE INVEST IN TECHNOLOGY, THE MORE YOUTH WE ARE GOING TO REACH, SO THERE IS NO NEED TO DEVELOP YOUTH-CENTRIC PRODUCTS AS LONG AS WE ARE USING TECHNOLOGY



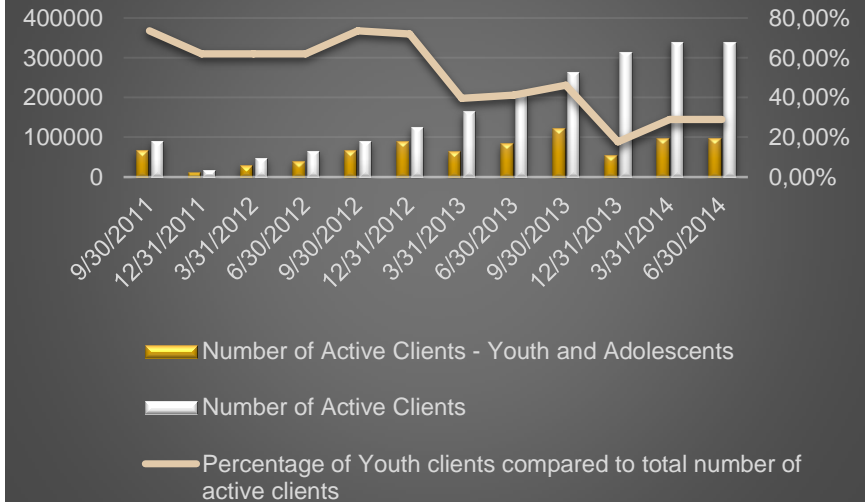
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HOW INFORMED WAS YOUR GUESS

Umutanguha - Rwanda



Equity Bank - Rwanda





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**REDUCING RISK OF
LENDING TO YOUTH**



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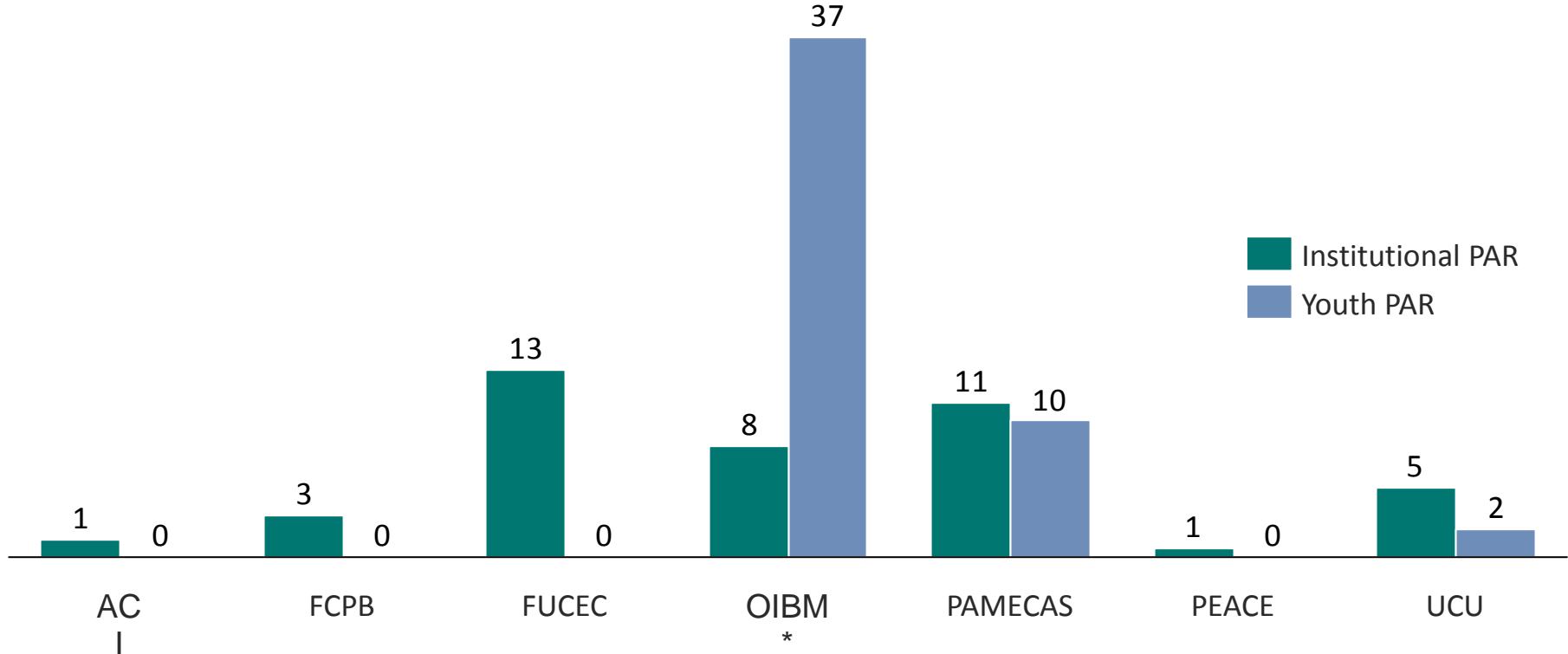
DO YOU AGREE OR DISAGREE?

**LENDING MONEY TO YOUNG ADULTS IS MUCH RISKIER THAN
LENDING MONEY TO MORE MATURE ADULTS**



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HOW INFORMED WAS YOUR GUESS





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**CLIENT PROTECTION
AND FINANCIAL
LITERACY**



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POLL FOR THE AUDIENCE

DO YOU AGREE OR DISAGREE?

SOME PEOPLE ARGUE THAT FSPS SHOULD NOT BE DELIVERING FINANCIAL LITERACY TO THEIR CLIENTS AS IT RISKS TO BECOME AN OPPORTUNITY TO JUST PROMOTE THEIR PRODUCTS. HENCE, GOVERNMENT OR YSOs ARE THE ONLY ONE THAT SHOULD BE DELIVERING THE FINANCIAL LITERACY THROUGH SCHOOLS



THANKS!

maria.perdomo@uncdf.org

ag@womensworldbanking.org

ndahajt@yahoo.fr