

Multi-Stakeholder Technical Working Group and Consultative Workshop on Women's Financial Inclusion and Gender Responsive Budgeting in The Gambia

Draft Agenda

DAY 1 — Monday, 24 August 2026 <i>Context Setting and Introduction to the Draft Technical Guidelines</i>		
Time	Session / Activity	Facilitation / Lead
08:30 – 09:00	Registration and Welcome Registration of participants; distribution of workshop materials (Draft Guidelines, agenda, structured feedback questionnaire)	<i>ECA Mission Team</i>
09:00 – 09:45	Opening Session - Welcome remarks by the permanent secretary (Ministry of Gender, Children and Social Welfare) - statement by ECA representative/WYEES (Chief, WYEES) — project context, workshop objectives and five-day programme overview - Opening remarks by the minister of Gender, Children & Social welfare - Introduction of participants and working methods	<i>ECA Chief WYEES /& MoGCSW</i>
09:45 – 10:00	<i>Tea / Coffee Break</i>	
10:00 – 11:15	Session 1: State of Women's Financial Inclusion in The Gambia - Presentation: Overview of the national landscape — data, trends, gender gaps and policy context (NFIS 2022–2025, Women Enterprise Fund Act 2020, NDP, National Gender Policy) (Central bank of the Gambia) - Key statistics: ~15% of women vs. 23% of men formally financially included; ~77% of youth financially excluded - Overview of global and regional commitments: SDGs, Agenda 2063, WYFEI 2030 UNECA - Facilitated plenary discussion: What are the most pressing challenges and opportunities for women's financial inclusion in The Gambia?	ECA Central Bank of The Gambia and WEF fund manager
11:15 – 12:30	Session 2: Introduction to the Draft Technical Guidelines — Purpose, Scope and Structure Presentation: Overview of the Draft Guidelines — purpose, intended audience, scope and status; how it complements the NFIS, NDP and GRB processes without replacing them	<i>ECA / WYEES</i>

	• Walk-through of Guidelines Sections 1–5: Introduction, Policy Framework, Situation Analysis, Guiding Principles and Objectives, Institutional Roles and Coordination • Discussion: Does the Guidelines address the right issues? Is the scope appropriate? What is missing? • Participants complete Part A of the structured feedback form (Sections 1–5)	
12:30 – 13:30	<i>Lunch Break</i>	
13:30 – 15:00	Session 3: Institutional Roles, Responsibilities and Existing Coordination Mechanisms (Section 5 and Annex E) • Presentation: Proposed institutional roles — • Working group exercise (by institution type): Are proposed roles realistic and appropriate? What coordination structures already exist? • Mapping exercise using Annex E: Participants collectively document existing national coordination mechanisms (NFIS working groups, inter-ministerial gender committees, planning circulars), their mandates, membership and links to GRB/budget processes • Plenary synthesis: What mechanisms exist? Where are the gaps? What needs strengthening or establishment? • Participants complete Part B of the feedback form (institutional roles and coordination) • Note: Detailed design of coordination mechanisms will be developed in the Day 5 government consultation	<i>ECA & CBG</i>
15:00 – 15:15	<i>Tea / Coffee Break</i>	
15:15 – 16:30	Session 4: Planning and Budgeting Integration — Step-by-Step Guidance (Section 6 and Annex A) • Presentation: Integrating women's financial inclusion into national and sector planning using the five-step process (Section 6) • Demonstration: The Planner's Checklist (Annex A1) and the Sector Logframe Template (Annex A2) with a Gambian example • Hands-on exercise: Participants (in ministry/agency groups) apply Annex A1 to their own sector mandate and identify WFI integration entry points • Plenary debrief: What works? What needs adjustment for the Gambian context?	<i>ECA & Ministry of Finance Economic Affairs</i>

16:30 – 17:00	Day 1 Wrap-Up and Reflection • Summary of key emerging themes from Day 1; preview of Day 2; administrative announcements	<i>ECA Mission Team & Ministry Gender, Children & Social Welfare</i>
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DAY 2 — Tuesday, 25 August 2026 <i>Gender-Responsive Budgeting, Scheme Design and Regulatory Frameworks</i>		
Time	Session / Activity	Facilitation / Lead
09:00 – 09:15	Day 1 Recap and Day 2 Overview • Summary of Day 1 findings and outstanding questions; overview of Day 2 sessions	<i>ECA Mission Team & Ministry of Gender, Children & Social Welfare</i>
09:15 – 10:30	Session 5: Gender-Responsive Budgeting and the Women's Financial Inclusion Budget Tag (Section 7 and Annexes B1–B3) • Presentation: Gender-responsive public finance in The Gambia — current status, entry points in the budget cycle and the role of Budget Circulars (Directorate of Budget, MoFEA) • Demonstration: Applying the Women's Financial Inclusion Budget Tag (Annex B1) and the Budget Summary Table (Annex B2) • Worked example: Budget tagging applied to the Women Enterprise Fund (Annex B3) • Group exercise: Participants practice budget tagging on a sample programme narrative • Discussion: How can WFI budget tagging be embedded in existing budget circular instructions?	<i>ECA & Ministry of Finance & Economic Affairs Budget Division</i>
10:30 – 10:45	<i>Tea / Coffee Break</i>	
10:45 – 12:15	Session 6: Public Scheme Design for Women's Financial Inclusion (Section 9 and Annexes C and F) • Presentation: Core design parameters for gender-responsive public schemes — eligibility, product design, bundling finance with skills and consumer protection • Worked examples: The Scheme Design Checklist (Annexes C1–C3) applied to the Youth and Women Enterprise Fund (Annex F1), Women Enterprise Fund (Annex F2), and Women Smallholder Agriculture Finance and Resilience Facility (Annex F3) • Small group exercise: Participants review an existing Gambian public scheme and use the checklist to identify gender-responsiveness gaps and priority design improvements	<i>ECA, GBOs & CBG</i>

	• Plenary feedback and discussion	
12:15 – 13:15	<i>Lunch Break</i>	
13:15 – 14:45	Session 7: Regulatory and Supervisory Guidance for Women's Financial Inclusion — CBG Focus (Section 8 and Annexes G1–G2) • Presentation: CBG's role in gender-responsive regulation and supervision — non-discrimination, inclusive digital financial services, sex- and age-disaggregated data, market conduct and consumer protection • Deep dive: The 12-Month Quick Wins Action Matrix for CBG (Annex G1) and the Two-Year Action Matrix for Gender-Responsive Regulation and Supervision (Annex G2) • CBG-led discussion: Which measures are most feasible and impactful in the current Gambian context? What sequencing makes sense? • Discussion: Digital financial services and women — current landscape and priority regulatory actions • Participants complete Part C of the feedback form (budgeting, scheme design and regulation)	<i>ECA & Central Bank of The Gambia</i>
14:45 – 15:00	<i>Tea / Coffee Break</i>	
15:00 – 16:30	Session 8: Sector Deep Dives — Agriculture, MSMEs, Youth and Social Protection • Breakout groups by sector (Agriculture; Trade and Industry/MSMEs; Youth, Social Protection and ICT) • Each group reviews relevant Guidelines sections (Section 9, Annexes C and F) and sector-specific tools • Groups discuss: (i) sector-specific barriers to women's financial inclusion; (ii) adequacy of the Guidelines for the sector; (iii) priority adaptations; (iv) entry points in sector strategies and plans • Group rapporteur presentations to plenary and cross-sector discussion	<i>ECA / Line Ministries</i>
16:30 – 17:00	Day 2 Wrap-Up and Reflection • Key themes and emerging recommendations from Day 2; preview of Day 3	<i>ECA Mission Team & MoGCSW</i>

DAY 3 — Wednesday, 26 August 2026 | *Data, Monitoring, Capacity Development and Stakeholder Perspectives*

Time	Session / Activity	Facilitation / Lead
09:00 – 09:15	Day 2 Recap and Day 3 Overview • Summary of Day 2 key findings; overview of Day 3 sessions	<i>ECA Mission Team</i>
09:15 – 10:30	Session 9: Data, Monitoring, Evaluation and Learning (Section 10 and Annexes D1–D3) • Presentation: Core indicators for women's financial inclusion (Annex D1) — what to measure, why and how; monitoring and reporting template for MDAs and local governments (Annex D2); sample results framework entries for sector programmes (Annex D3) • Discussion with GBoS and CBG: What sex- and age-disaggregated data currently exists? What are the critical data gaps? • Working group exercise: Each institution selects 3–5 core indicators from Annex D1 most relevant to their mandate and assesses data availability and reporting feasibility • Participants complete Part D of the feedback form (data and monitoring)	<i>ECA, GBoS & CBG</i>
10:30 – 10:45	<i>Tea / Coffee Break</i>	
10:45 – 12:00	Session 10: Capacity Development and Change Management (Section 11) • Presentation: Priority capacity development needs — planners and budget officers, regulators, programme managers, local governments; delivery modalities (training, coaching, peer learning, communities of practice) • Discussion: What capacity gaps are most critical for the Guidelines' successful uptake? Which institutions need the most support? • Group exercise: Participants identify top 3 capacity development priorities for their institution and preferred delivery modality • Synthesis: Draft capacity development priorities as inputs to the project's training package (Deliverable 2.1)	<i>ECA & All Participants</i>
12:00 – 13:00	<i>Lunch Break</i>	
13:00 – 14:30	Session 11: Civil Society, Women's Organizations and Community Perspectives	<i>ECA, GCCI, Reliance Bank, & GWCC</i>

	• Panel: Voices from women's rights organizations, women's business associations, savings groups and community-based organizations on barriers to women's financial inclusion • Discussion: Does the Guidelines adequately reflect the lived realities of women entrepreneurs — particularly in rural areas and informal sectors? What is missing? • Feedback on the Guidelines' treatment of social norms, unpaid care, digital literacy, consumer protection and grievance mechanisms • Discussion: How can civil society participate meaningfully in the proposed coordination mechanisms? • Participants complete Part E of the feedback form (civil society and community dimensions)	
14:30 – 14:45	<i>Tea / Coffee Break</i>	
14:45 – 16:00	Session 12: Development Partner Alignment and Support • Panel and discussion with development partners (UNCDF, UN Women, UNDP, World Bank, AfDB, bilateral partners): Overview of ongoing programmes on women's financial inclusion, financial literacy, digital skills and institutional strengthening in The Gambia • Discussion: How can existing development partner programmes align with and support the Guidelines and coordination mechanisms? • Identification of entry points for development partner support to project Deliverables 1.2, 1.4 and 2.1–2.2	<i>ECA, UNDP, UN Women, UNCDF, AfDB & World Bank</i>
16:00 – 17:00	Session 13: Gender-Responsive Procurement and Mid-Workshop Reflection • Brief presentation: Gender-responsive procurement as an instrument for women's financial inclusion — set-asides, certification, e-procurement and linkages to finance (Section 9.4) • Discussion: Current status of gender-responsive procurement in The Gambia and priority entry points • Mid-workshop check: Are the workshop objectives being met? Any adjustments needed for Day 4? • Preview of Day 4 — Synthesis and Validation	<i>ECA & All Participants</i>

DAY 4 — Thursday, 27 August 2026 | *Synthesis, Validation, Recommendations and Workshop Closing*

Time	Session / Activity	Facilitation / Lead
09:00 – 09:15	Day 3 Recap and Day 4 Overview Summary of Days 1–3 key findings; overview of Day 4 synthesis and validation process	<i>ECA Mission Team & Ministry of Gender, Children & Social Welfare</i>
09:15 – 10:45	Session 14: Consolidated Feedback Review and Guidelines Adaptation Priorities - ECA presents synthesis of all structured feedback collected across Days 1–3 on the Draft Technical Guidelines (Sections 1–13 and all Annexes) - Plenary validation: Participants review, confirm or revise the consolidated feedback matrix - Prioritisation exercise: Working groups identify the top 5–7 priority adaptations needed for the Guidelines to be institutionally relevant and usable in The Gambia - Agreement on the process and timeline for incorporating feedback into the revised Guidelines	<i>ECA & All Participants</i>
10:45 – 11:00	<i>Tea / Coffee Break</i>	
11:00 – 12:30	Session 15: Review of Coordination Mechanism Findings and Preliminary Recommendations - ECA presentation: Summary of mapped coordination mechanisms (from Day 1, Session 3) and assessment of adequacy gaps - Structured plenary discussion: Which existing mechanism(s) is best placed to serve as the coordination platform linking women's financial inclusion with GRB and public finance? - Working groups draft preliminary recommendations on coordination mechanism mandate, membership, functions, frequency and linkages to budget cycles - Note: These preliminary recommendations will be taken forward and developed into a full draft framework in the Day 5 government consultation (Deliverable 1.4)	<i>ECA , MoFEA , MoGCSW , CBG , All</i>
12:30 – 13:30	<i>Lunch Break</i>	
13:30 – 14:30	Session 16: Institution-Level Action Planning - Each participating institution identifies 2–3 concrete actions it will take within the next 3–6 months to apply the Guidelines, use the tools or contribute to the strengthened coordination mechanism - Actions recorded in a shared action log (institution, action, timeline, responsible person, support needed)	<i>ECA & All Participants</i>

	• Discussion: What ECA/WYEES follow-up technical assistance is needed? What should the format and timeline of the Policy Dialogue and Validation Forum be?	
14:30 – 14:45	<i>Tea / Coffee Break</i>	
14:45 – 16:15	Session 17: Closing Session — Validation, Commitments and Way Forward • ECA presentation of workshop outcomes: Key findings, agreed Guidelines adaptation priorities, coordination mechanism recommendations and action log • Plenary validation of workshop conclusions • Closing statement by a senior Government representative (MoFEA or MoGCSW) • Closing remarks by ECA/WYEES Chief • Group photograph	<i>ECA Chief WYEES & Minister of Finance/ Permanent Secretary MoFEA</i>
16:15 – 17:00	Internal ECA Mission Team Debrief (Closed) • Review of workshop outcomes and outstanding questions to be addressed in the Day 5 government consultation • Agreement on Day 5 consultation agenda; preparation of discussion papers, assessment matrix and draft coordination mechanism template for government counterparts • Assignment of responsibilities for the mission report and revised Guidelines	<i>ECA Mission Team (closed)</i>

PART B: ECA GOVERNMENT CONSULTATION ON COORDINATION MECHANISMS

Day 5 | Friday, 28 August 2026 | Restricted: ECA Mission Team + Senior Government Counterparts only

Purpose: Day 5 is a targeted, high-level consultation between the ECA mission team and senior government officials (Ministry of Finance and Economic Affairs, Ministry of Gender, Children and Social Welfare, Central Bank of The Gambia, and National Planning Commission). Its purpose is to translate the four-day workshop's findings and preliminary recommendations on coordination mechanisms into concrete, government-owned proposals for establishing or strengthening national platforms, frameworks or planning circulars that integrate women's financial inclusion objectives, measures and indicators with gender-responsive budgeting and public finance processes (Deliverable 1.4). This consultation is not open to all workshop participants.

DAY 5 — Friday, 28 August 2026 | *ECA Consultation with Government: Coordination Mechanisms (Deliverable 1.4)*

Time	Session / Activity	Facilitation / Lead
08:30 – 09:00	Preparation	<i>ECA Mission Team</i>

	ECA team finalises discussion papers, coordination mechanism assessment matrix and draft framework template	
09:00 – 09:30	Opening of the Government Consultation - Welcome and purpose — focus on government ownership of coordination mechanisms - Recap of key workshop findings relevant to coordination (Days 1–4, Sessions 3, 15 and 16) - Overview of Day 5 agenda and expected outputs	<i>ECA Chief WYEES / Senior Gov. Representative</i>
09:30 – 11:00	Session A: Assessment of Existing Coordination Mechanisms — Government Review and Validation - ECA presents the consolidated mapping and assessment of existing national coordination mechanisms produced during the workshop - Government counterparts review and validate the assessment: Is the mapping accurate? What has been missed? - Structured discussion on each mapped mechanism (NFIS gender-inclusive and youth financing working group, inter-ministerial gender coordination committee, NDP review structures, budget circular processes, Women Enterprise Fund governance): – Mandate, membership, meeting frequency and current level of functionality – Existing links to GRB and public finance processes – Institutional authority and political support for strengthening - Agreement on a shortlist of 1–2 priority mechanisms for strengthening or establishment	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>
11:00 – 11:15	<i>Tea / Coffee Break</i>	
11:15 – 12:45	Session B: Designing or Updating the Priority Coordination Mechanism(s) - Working session: Using workshop preliminary recommendations as a starting point, government counterparts and ECA jointly develop a draft framework for the priority coordination mechanism(s), covering: – Name, mandate and legal/institutional basis – Composition and membership (lead institution, co-convenors, participating agencies, civil society and private sector representation) – Functions and responsibilities: integrating WFI objectives into planning circulars, budget Guidelines, NFIS reviews and NDP monitoring	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>

	• – Meeting frequency, reporting lines and accountability arrangements • – Links to gender-responsive budgeting processes (budget circular instructions, gender budget statements, WFI budget tagging) • – Indicators and review schedule for tracking integration of WFI objectives, measures and indicators • – Short-term activation steps and resource requirements • ECA provides technical inputs and draft templates; government counterparts lead on institutional feasibility and ownership	
12:45 – 13:30	<i>Lunch Break</i>	
13:30 – 14:45	Session C: Action Plan and Institutional Commitments for Deliverable 1.4 • Agreement on a concrete, time-bound action plan for establishing or strengthening the priority coordination mechanism(s): • – Lead institution and designated focal persons • – Key milestones and timeline (0–3 months; 3–12 months) • – Draft terms of reference or planning circular text for the mechanism (where appropriate) • – Resource requirements and potential sources of support • – ECA/WYEES follow-up technical assistance under Deliverables 1.4 and 2.3 • Discussion: How will the mechanism link to the forthcoming Policy Dialogue and Validation Forum (Deliverable 1.2)?	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>
14:45 – 15:00	<i>Tea / Coffee Break</i>	
15:00 – 16:00	Session D: Closing — Agreed Outcomes and Next Steps • Summary of Day 5 agreed outputs: validated coordination mechanism framework, draft action plan and institutional commitments • Agreement on format and timeline for the mission report and recommendations document for Deliverable 1.4 • Confirmation of timeline for follow-up technical assistance and the Policy Dialogue and Validation Forum (Deliverable 1.2) • Closing remarks by senior government representative and ECA Chief WYEES	<i>ECA Chief WYEES / Senior Gov. Representative</i>

16:00 – 17:00	Internal ECA Final Debrief and Mission Report Planning (Closed) • Lessons learned and process review • Agreement on structure, timeline and responsibilities for the mission report (Deliverables 1.2 and 1.4) • Timeline for the revised Draft Guidelines incorporating workshop feedback • Logistics for departure on 29 August 2026	<i>ECA Mission Team (closed)</i>
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Day 5 Consultation — Proposed Government Participants

- Ministry of Finance and Economic Affairs: Permanent Secretary or designated senior representative; Budget Director; NFIS Focal Point
- Ministry of Gender, Children and Social Welfare: Permanent Secretary or designated senior representative; Director, Women's Bureau
- Central Bank of The Gambia: Deputy Governor or designated senior official; Director, Financial Inclusion; Director, Consumer Protection
- National Planning Commission: Secretary-General or designated senior representative (TBC)
- ECA Mission Team: Ms. Edna Akullq; Ms. Judith Beatrice Oduol & Mr. Yirga Ewnetu Tamrie

Day 6 — Saturday, 29 August 2026 | *Departure from Banjul*