



United Nations
Economic Commission for Africa

Multi-Stakeholder Technical Working Group and Consultative Workshop On Women's Financial Inclusion and Gender Responsive Budgeting



ECA / Socioeconomic Development Division(SED) /Women and Youth
Economic Empowerment Section (WYEEES) | 24–28 August 2026

STAKEHOLDER WORKSHOP • THE GAMBIA

Introducing the Draft Technical Guidelines

Promoting Women's Economic Empowerment and Impactful
Entrepreneurship through Financial Inclusion

Purpose • Scope • Structure • Path to Action

ECA / Socioeconomic Development Division(SED) /Women and Youth Economic
Empowerment Section (WYEES) | 24–28 August 2026



SESSION ROADMAP

What this session will achieve

Purpose

Why the Guidelines are needed and what they are designed to achieve

Scope and audience

Who should use the Guidelines, what they cover and what they do not replace

Navigate the structure

How Sections 1–13 and annexes work together

Prepare for review

Questions for stakeholder feedback and adaptation

THE IMPLEMENTATION GAP

Why the Guideline is needed

35%

**Women formally
financially included**

Access remains low

34%

**Registered companies
owned by women**

Yet many women work in
informal micro-enterprise

84.7%

**Women in informal
employment**

Finance must work for
informal realities

The Gambia has important policy commitments, but women and young women remain underserved by formal finance.

The Guidelines provide operational steps for government institutions, CBG and partners to translate commitments into planning, budgeting, regulation, programmes, data and coordination.

From commitment to implementation

Existing commitments

NFIS 2022–2025 •
Women Enterprise
Fund Act 2020 •
NDP • youth and
employment policies

Practical guidance

Clear roles,
processes,
templates and
institutional actions

Gender-responsive action

Planning • budgeting •
regulation •
programmes • data

Better outcomes

Meaningful use,
enterprise growth,
resilience and
livelihoods

The Guidelines work through existing national frameworks and processes—they do not create parallel systems.

STATUS AND USE

What the Guideline is — and is not

✓ They ARE

- A practical technical guide for public institutions
- A bridge between policy commitments and implementation
- A tool that institutions adapt to their mandates and capacity
- A complement to NFIS, NDP and gender-responsive budgeting processes

– They are Not

- A legally binding regulation or law
- A replacement for NFIS, the NDP or the Women Enterprise Fund Act
- A one-size-fits-all programme
- A separate coordination structure outside government systems

Who should use it?

Ministry of Finance and Economic Affairs

Planning, budgeting and
public finance

Central Bank of The Gambia

NFIS, regulation, supervision
and consumer protection

THE GUIDELINES

A shared reference for
coordinated action

MoGCSW

Gender leadership,
women's empowerment
and accountability

Line ministries & local governments

Sector programmes,
delivery, outreach and local
feedback

Also relevant for state-owned FIs, CSOs, women's
organisations, FSPs, GBoS, academia and development

WHAT THE GUIDELINES COVER

Scope: four levers for system change

Planning integration

Embed WFI in national and sector plans, log frames and priorities

Gender-responsive public finance

Use budget entry points, tagging, tracking and reporting

Regulation & supervision

Strengthen CBG action on non-discrimination, DFS, consumer protection and data

Data, capacity & coordination

Improve SADD data, learning, institutional capability and collaboration

A “WHY → WHAT → HOW” ARCHITECTURE

How the document is organised

WHY

Sections 1–3

Rationale, policy
framework and
situation
analysis

WHAT

Sections 4–5

Principles,
objectives, roles
and coordination

HOW

Sections 6–13

Planning,
budgets,
regulation,
programmes,
data, capacity
and roadmap

TOOLS

Annexes A–G

Checklists,
templates,
indicators,
mapping and
worked
examples

Sections 1–5: the foundation

1. Introduction & rationale

Purpose, problem statement, scope, audience and status

2. Policy & legal framework

NFIS, Women Enterprise Fund Act, NDP and gender/youth/MSME policies

3. Situation analysis

Inclusion gaps, entrepreneurship landscape and ecosystem bottlenecks

4. Guiding Principles & objectives

Non-discrimination, meaningful usage, intersectionality and complementarity

5. Institutional roles & coordination

Responsibilities, coordination, oversight and accountability

HOW DECISIONS SHOULD BE MADE

Guiding principles

Equality & non-discrimination

Remove direct and indirect barriers in access, pricing, documentation and redress

Use, quality & impact

Track meaningful use and enterprise outcomes — not accounts alone

Life-cycle & intersectionality

Respond to age, location, disability, livelihood and vulnerability differences

Complementarity

Combine finance with skills, markets, technology and enabling infrastructure

SECTION 5

Institutional coordination: a shared delivery system

MoFEA

Plans, budgets and
public-finance processes

CBG

NFIS, regulation and
supervision

NATIONAL COORDINATION

NFIS governance + gender /
planning mechanisms

MoGCSW

Gender leadership &
accountability

Supported by GBoS, FSPs, CSOs, women's
organizations, private sector and
development partners.

Line ministries & local governments

Sector implementation &
outreach

SECTIONS 6–11

Practical “how-to” guidance

Planning

Five steps integration process from gender analysis to M&E

Budgeting

Budget cycle entry points, WFI tag, programme narratives and public finance tools

Regulation and Supervision

CBG action on non-discrimination, DFS, consumer protection, data and innovation

Programmes and instruments

Gender-responsive schemes, finance with skills, agent networks and procurement links

Data & learning

Core indicators, SADD systems and results frameworks

Capacity & change

Training, coaching, peer learning and change management

FROM GUIDANCE TO EVERYDAY PRACTICE

The annexes: implementation tools

A. Planning & results

Planner's checklist and sector logframe template

B. Budgeting and public finance

WFI budget tags, summary table and Women Enterprise Fund example

C. Programme and Scheme design

Checklist, scheme template and completed examples

D. Data , M&E & Learning

Core indicators, reporting templates and results frameworks

E. Mapping & Coordination

Initiative and coordination mapping tools

F. Worked examples

Youth and Women Enterprise Fund, WEF and agriculture facility

G. CBG tools

12-month and two-year action matrices

SECTIONS 12–13

A phased roadmap for uptake

0–12 months

Activate

Endorse actions; pilot tools; agree core indicators; CBG quick wins; initial training

1–3 years

Embed & refine

Scale tools; improve schemes through evidence; embed dashboards and reporting

3–5 years

Institutionalise

Mainstream in planning, budgeting, supervision and performance management

What stakeholder feedback should improve

Relevance

Do the Guidelines address the most pressing barriers and opportunities for women and young women in The Gambia?

Scope

Is the scope appropriate for public institutions, CBG, local governments and partners? Are roles, tools and sequencing realistic?

Usability

Which sections, examples or annexes need simplifying, strengthening or testing?

Ownership

What can be embedded in existing plans, budgets and coordination? What policy, institutional, sectoral or community perspectives are not yet adequately addressed?

Immediate task: complete structured feedback on Sections 1–5 (Part A of the feedback form).

Structured feedback: Part A

Please complete Part A of the structured feedback form: Introduction, Policy Framework, Situation Analysis, Guiding Principles and Institutional Roles.

Identify

Note the section, issue and why it matters

Recommend

Propose a clear amendment, addition, clarification or tool improvement

Prioritise

Indicate whether the recommendation is high, medium or low priority

Support

Provide evidence, examples or institutional implications where possible

KEY MESSAGE

The Guidelines provide a practical pathway for The Gambia to turn financial-inclusion commitments into coordinated, gender-responsive public action.

Next: complete Part A and prepare for Session 3 on institutional roles and coordination.

Thank you

Thank You