

INCEPTION MISSION ON WOMEN'S FINANCIAL INCLUSION AND GENDER-RESPONSIVE BUDGETING IN THE GAMBIA

THE GAMBIA

Mission Plan

Title	Mission on Women's Financial Inclusion and Gender-Responsive Budgeting: Stakeholder Consultation, Technical Validation and Coordination Assessment in The Gambia
Expected dates:	The Gambia: 24–28 August 2026
Format	Days 1–4 (24–27 August 2026): Multi-Stakeholder Technical Working Group and Consultative Workshop Day 5 (28 August 2026): Targeted ECA Consultation with Senior Government Officials on Coordination Mechanisms (restricted — ECA Mission Team and key government counterparts only)
Objectives	• To introduce the Draft Technical Guidelines on Women's Financial Inclusion and Entrepreneurship to national stakeholders and collect structured views to inform its adaptation and validation; • To assess the need for the Guidelines and complementary tools (screening checklists, training materials and GRB guidance note) among national institutions; • To review and assess existing national coordination mechanisms for women's financial inclusion, identifying opportunities for strengthening or establishing platforms, frameworks or planning circulars; • To consult with senior government officials on the design or update of national coordination mechanisms that integrate women's financial inclusion objectives, measures and indicators with explicit links to gender-responsive budgeting and public finance processes; • To gather evidence to support the integration of women's financial inclusion objectives, measures and indicators into national policy and planning frameworks.
Proposed Country	The Gambia
Workshop Participants (Days 1–4)	~30 participants: Ministry of Finance and Economic Affairs, Ministry of Gender, Children and Social Welfare, Central Bank of The Gambia, line ministries (Agriculture; Trade and Industry; Youth; ICT/Digitalisation; Social Protection), civil society, private sector/FSPs, development partners, Gambia Bureau of Statistics, academia
Day 5 Consultation Participants	ECA Mission Team + senior government counterparts: Ministry of Finance and Economic Affairs (Permanent Secretary or designated senior official), Ministry of Gender, Children and Social Welfare, Central Bank of The Gambia, National Planning Commission (TBC)

Concept Note

1. Mission Background and Justification

Women's financial inclusion is a critical enabler of inclusive growth, poverty reduction, and sustainable development, and is directly linked to SDG 5 on gender equality and women's economic empowerment, SDG 1 on no poverty, and SDG 8 on decent work and economic growth. In West Africa, women continue to face structural barriers to accessing and using formal financial services, including restrictive social norms, weak ownership of collateralizable assets, low financial and digital literacy, identification gaps, and limited availability of affordable, gender-responsive financial products and policy instruments.

The Gambia has established an important policy and legal foundation for women's financial inclusion, including the National Financial Inclusion Strategy (NFIS 2022–2025), the Women Enterprise Fund Act 2020, the National Employment Policy, the National Youth Policy 2019–2028, and the National Development Plan. The NFIS aims to increase access to formal financial services to at least 70 per cent of adults by 2025, with an explicit emphasis on women, youth and low-income groups, and includes a dedicated gender-inclusive and youth-financing working group. Despite this strong policy framework, implementation gaps persist. Only an estimated 15 per cent of women in The Gambia access formal financial services, compared with 23 per cent of men, and approximately 77 per cent of youth remain financially excluded.

Women entrepreneurs are concentrated in informal, low-productivity activities and face multiple intersecting constraints on both the demand and supply sides. Institutional capacity for gender analysis, inter-institutional coordination, and the use of sex- and age-disaggregated data remains weak. Coordination across NFIS governance structures, gender and youth mechanisms, sector ministries and development partners is fragmented, and many initiatives remain at pilot scale rather than being institutionalised in mainstream planning, budgeting and regulatory processes.

Against this backdrop, the United Nations Economic Commission for Africa (UNECA), through its Women and Youth Economic Empowerment Section (WYEES) of Sub-programme 6 (Gender, Poverty and Social Policy Division), is implementing the project 'Strengthening Institutional Capacities for Women's Financial Inclusion and Gender-Responsive Policy and Budgeting in Sierra Leone, The Gambia and Ghana' (June–December 2026). The project builds on the analytical and preparatory work undertaken in 2025 and the 2026 scoping missions to Sierra Leone and The Gambia, operationalising recommendations from those missions by moving from diagnostics to targeted institutional strengthening, practical tools, and capacity development.

Under Outcome 1 of the project, a Draft Technical Guidelines on Women's Financial Inclusion and Entrepreneurship in The Gambia has been prepared. The Guidelines set out practical steps for public institutions, including the Ministry of Finance, the Central Bank of The Gambia (CBG), the Ministry of Gender, Children and Social Welfare, line ministries, and local governments, to translate high-level commitments into concrete, operational actions that expand women's access to and effective use of financial services. The Guidelines is complemented by a set of annexes with practical tools: a planner's checklist, a gender-responsive budget tagging system, scheme design templates, a core indicator menu, and mapping tools for existing initiatives.

The August 2026 mission to The Gambia will introduce the Draft Guidelines to a broad range of national stakeholders through a four-day Technical Working Group and Consultative Workshop, collect structured views and feedback on the Guidelines and complementary tools, and assess demand and existing coordination mechanisms. A fifth day will be reserved for a targeted, high-level ECA consultation with

senior government officials to translate workshop findings into concrete proposals for establishing or strengthening national coordination mechanisms that link women's financial inclusion with gender-responsive budgeting and public finance processes.

2. Purpose of the Mission

The mission aims to introduce the Draft Technical Guidelines on Women's and Youth Financial Inclusion and Entrepreneurship in The Gambia to key national stakeholders through a structured Technical Working Group and Consultative Workshop; facilitate participatory review and structured feedback collection; assess the need for complementary tools; and review the adequacy of existing coordination mechanisms. On the final day, the ECA mission team will convene a targeted consultation with senior government officials to develop concrete proposals for establishing or strengthening national coordination mechanisms to integrate women's financial inclusion objectives, measures, and indicators into national policy, planning, and public finance processes, with links to gender-responsive budgeting.

The mission will:

- Introduce the Draft Technical Guidelines on Women's Financial Inclusion and Entrepreneurship to government ministries (Finance, Gender, Planning, Agriculture, Trade and Industry, Youth, ICT/Digitalisation and Social Protection), the Central Bank of The Gambia, financial sector regulatory authorities, civil society organisations, women's business associations, academia and development partners, and facilitate structured, participatory review of its content, relevance and usability through a four-day Technical Working Group and Consultative Workshop;
- Assess whether the Guidelines and complementary tools (screening checklists, GRB guidance note, training materials and monitoring templates) respond to the needs of national institutions and identify areas for adaptation and strengthening;
- Examine the existing national coordination architecture for women's financial inclusion — including NFIS governance structures, inter-ministerial gender coordination mechanisms and any relevant planning circulars or frameworks — to identify opportunities for strengthening or establishment;
- Collect evidence on the institutional readiness and capacity for integrating women's financial inclusion objectives, measures and indicators into sector planning, budgeting and public finance processes with links to gender-responsive budgeting;
- Consult with senior government officials on Day 5 to translate workshop findings into concrete, government-owned proposals for designing or updating national coordination mechanisms, platforms, frameworks or planning circulars (Deliverable 1.4);
- Identify entry points and priority actions for embedding the Guidelines and associated tools in national planning and budgeting cycles, including within the NFIS review process and the National Development Plan.

3. Roles and Responsibilities

Under the overall guidance of the Chief of the Women and Youth Economic Empowerment Section (WYEES), the mission team will work with national counterparts and the UN Country Team in The Gambia to:

- Introduce and present the Draft Technical Guidelines and its tools to workshop participants across four thematic days, facilitating structured, hands-on participatory review through working group exercises, plenary discussions and structured feedback forms;
- Facilitate structured key informant discussions, focus group sessions and plenary debates to collect views on the Draft Technical Guidelines, identify gaps, and gather recommendations for adaptation;

- Assess the relevance and institutional demand for complementary tools developed under the project (screening checklists, training modules, GRB guidance note and monitoring templates) and identify priority areas for strengthening;
- Map existing national coordination mechanisms related to women's financial inclusion — including NFIS working groups, inter-ministerial gender committees, and any planning circulars — and assess their adequacy, mandate, and capacity to integrate women's financial inclusion objectives with GRB and public finance processes;
- On Day 5, convene a targeted, high-level consultation with senior government officials to jointly develop a draft framework for the priority coordination mechanism(s), including mandate, membership, functions, links to budgeting cycles, indicators and short-term activation steps;
- Prepare a mission report with consolidated stakeholder inputs, workshop findings, and recommendations for the adaptation of the Guidelines and the strengthening or establishment of coordination mechanisms.

4. Expected Mission Outcomes and Outputs

Expected Outcomes:

- The Draft Technical Guidelines introduced to and reviewed by a broad range of national stakeholders, with consolidated structured feedback informing its adaptation and validation for institutional use in The Gambia;
- Assessed institutional demand and readiness for the Guidelines and complementary tools among ministries, the Central Bank of The Gambia, civil society and other national institutions;
- Documented review of existing coordination mechanisms, with identified gaps, opportunities and priority recommendations for strengthening or establishing platforms, frameworks or planning circulars that integrate women's financial inclusion with GRB and public finance processes;
- A government-owned draft framework and action plan for the priority coordination mechanism(s), developed through the Day 5 high-level consultation with senior government officials;
- Strengthened engagement and ownership of key national stakeholders — including at the senior government level — in the process of adapting and institutionalising the Guidelines and tools.

Outputs:

- Completed structured feedback matrices and consultation notes from the four-day Technical Working Group and Consultative Workshop, documenting participant views on all sections of the Draft Technical Guidelines and its tools;
- A draft framework for the priority coordination mechanism(s) and a time-bound action plan with institutional commitments, produced through the Day 5 government consultation;
- A comprehensive mission report documenting workshop findings, stakeholder views, the coordination mechanism assessment, the draft framework and recommendations for adaptation and institutional uptake;
- A summary matrix of institutional entry points and priority actions for integrating women's financial inclusion objectives into national planning, budgeting and public finance processes.

Deliverables:

- Mission report documenting consolidated workshop feedback, stakeholder consultations, assessment of coordination mechanisms, the draft coordination framework and recommendations for adaptation and institutional uptake (linked to Deliverables 1.2 and 1.4 under Outcome 1 of the project);
- Revised/annotated Draft Technical Guidelines incorporating structured stakeholder feedback from the four-day workshop, ready for further validation and institutional use (Deliverable 1.2);

- Draft framework and action plan for the design or update of the priority national coordination mechanism(s), developed through the Day 5 government consultation (Deliverable 1.4).

5. Mission Duration

The mission will take place in The Gambia (24–28 August 2026), with travel on 23 August 2026 (Day 0) and departure on 29 August 2026. The five days are structured as follows:

Days 1–4	24–27 August 2026 (Monday–Thursday)	Multi-Stakeholder Technical Working Group and Consultative Workshop — open to all invited participants (~30 persons)
Day 5	28 August 2026 (Friday)	Targeted ECA Consultation with Senior Government Officials on Coordination Mechanisms — restricted to ECA Mission Team and senior representatives of the Ministry of Finance and Economic Affairs, Ministry of Gender, Children and Social Welfare, Central Bank of The Gambia, and National Planning Commission (TBC)

6. Team Members from ECA

- Ms. Keiso Matashane-Marite, Chief, Women and Youth Economic Empowerment Section (WYEES), Socioeconomic Development Division (SEDD)
- Ms. Judith Beatrice Oduol, Economic Affairs Officer, WYEES, SEDD
- Ms. Edna Akullo, Economic Affairs Officer, WYEES, SEDD

7. Mission Activities

The mission is structured in two parts. Part A comprises the four-day Multi-Stakeholder Technical Working Group and Consultative Workshop (Days 1–4, 24–27 August), which is open to all invited participants. Part B comprises the Day 5 targeted ECA Government Consultation on Coordination Mechanisms (28 August), which is restricted to the ECA Mission Team and senior government officials.

PART A: MULTI-STAKEHOLDER TECHNICAL WORKING GROUP AND CONSULTATIVE WORKSHOP

Days 1–4 | Monday 24 – Thursday 27 August 2026 | Open to all invited participants

Day 0 — Sunday, 23 August 2026 | Travel to Banjul, The Gambia

DAY 1 — Monday, 24 August 2026 | Context Setting and Introduction to the Draft Technical Guidelines

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 Government of The Gambia (Ministry of Gender, Children and Social Welfare and/or Ministry of Finance and Economic Affairs) • Opening statement by ECA representative/WYEES (Chief, WYEES) — project context, workshop objectives and five-day programme overview • Introduction of participants and working methods	<i>ECA Chief WYEES / MoGCSW / MoFEA</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) • 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 • Facilitated plenary discussion: What are the most pressing challenges and opportunities for women's financial inclusion in The Gambia?	<i>ECA / CBG / GBoS</i>
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 • 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)	<i>ECA / WYEES</i>
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 — Ministry of Finance, CBG, Ministry of Gender, line ministries, local governments, civil society and private sector	<i>ECA / MoFEA / MoGCSW / CBG</i>

	• 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	
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 / MoFEA Planning Officers</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</i>

DAY 2 — Tuesday, 25 August 2026 Gender-Responsive Budgeting, Scheme Design and Regulatory Frameworks		
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</i>
09:15 – 10:30	Session 5: Gender-Responsive Budgeting and the Women's Financial Inclusion Budget Tag (Section 7 and Annexes B1–B3)	<i>ECA / MoFEA Budget Division</i>

	• Presentation: Gender-responsive public finance in The Gambia — current status, entry points in the budget cycle and the role of Budget Circulars • 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?	
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 • Plenary feedback and discussion	<i>ECA / MoFEA / Line Ministries</i>
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?	<i>ECA / Central Bank of The Gambia</i>

	• 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)	
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</i>

DAY 3 — Wednesday, 26 August 2026 <i>Data, Monitoring, Capacity Development and Stakeholder Perspectives</i>		
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	<i>ECA / GBoS / CBG / MDAs</i>

	• Participants complete Part D of the feedback form (data and monitoring)	
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 Organisations and Community Perspectives • Panel: Voices from women's rights organisations, women's business associations, savings groups and community-based organisations 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)	<i>ECA / CSOs / Women's Associations</i>
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,	<i>ECA / Development Partners</i>

	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	
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 <i>Synthesis, Validation, Recommendations and Workshop Closing</i>		
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</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	<i>ECA / MoFEA / MoGCSW / CBG / All</i>

	• 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)	
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) • Discussion: What ECA/WYEES follow-up technical assistance is needed? What should the format and timeline of the Policy Dialogue and Validation Forum be?	<i>ECA / All Participants</i>
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 / MoFEA / MoGCSW</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	<i>ECA Mission Team (closed)</i>

	and draft coordination mechanism template for government counterparts • Assignment of responsibilities for the mission report and revised Guidelines	
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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 • ECA team finalises discussion papers, coordination mechanism assessment matrix and draft framework template	<i>ECA Mission Team</i>
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)	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>

	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	
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 • – 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	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>
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	<i>ECA / MoFEA / MoGCSW / CBG / NPC</i>

	• – 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)?	
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>

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. Keiso Matashane-Marite (Chief, WYEES)**; Ms. Edna Akullq; Ms. Judith Beatrice Oduol

