



## **CONCEPT NOTE**

### **PROMOTING EFFECTIVE POLICIES FOR WOMEN'S ECONOMIC EMPOWERMENT (WEE-GHANA)**

#### **CAPACITY BUILDING FOR CSOS ON WOMEN'S FINANCIAL INCLUSION AND DIGITALISATION**

#### **THEME: REIMAGINING FINANCIAL INCLUSION: CENTERING WOMEN'S REALITIES IN DIGITAL FINANCE AND POLICY ADVOCACY**

#### **INTRODUCTION**

The WEE-Ghana project is a three-year Research and Advocacy initiative which seeks to advance gender-responsive policymaking and achieve a critical mass of economically empowered women in Ghana. The project is partnering with researchers, NETRIGHT and women in relevant sectors to develop demands and strategies for strengthening policy responsiveness to women's economic empowerment issues.

The project adopts a multi-pronged approach, including strengthening the knowledge base for policymaking, building the capacity of policymakers and women's rights organisations, enhancing advocacy and communication skills, and promoting collaboration among key stakeholders.

NETRIGHT is partnering with the WEE-Ghana project to enhance the capacity of its members and other organisations to be able to influence effective policy making on women's economic empowerment in Ghana. This will expand the terrain for NGO advocacy on economic justice issues from a gender perspective.

#### **BACKGROUND**

Financial inclusion has increasingly become central to Ghana's economic transformation agenda, particularly in the context of digital innovation and financial sector reforms. Over the past decade, Ghana has experienced significant growth in access to financial services, driven largely by the rapid expansion of mobile money, agent banking, and other fintech solutions. These developments have contributed to increased account ownership and have transformed the way individuals and businesses transact, save, and access financial services.

Despite these gains, important disparities persist. Women, who constitute a significant proportion of Ghana's informal economy particularly in trade, agriculture, and micro-enterprises continue to face structural and systemic barriers that limit their full participation in financial systems. While many women are economically active, their engagement does not consistently translate into improved economic security or accumulation of assets.

Data and emerging evidence suggest that women are less likely than men to access formal financial services beyond basic transactions. Their use of more advanced financial products such

as credit, insurance, and digital financial tools remains limited. This gap is further compounded by lower levels of digital literacy, restricted access to digital devices, affordability constraints, and limited control over financial resources within households and communities.

Financial digitalisation, while offering new pathways for inclusion, also presents new risks of exclusion. The shift towards digital platforms assumes a level of access, literacy, and trust that is not uniformly distributed. Without deliberate efforts to address these inequalities, digital finance may replicate or deepen existing gender disparities. In addition, financial inclusion policies and programmes often adopt a gender-neutral approach that fails to account for the differentiated realities of women. As a result, interventions may increase access in numerical terms without addressing deeper issues related to meaningful usage, control, and economic empowerment.

## **RATIONALE**

Over the past 2 years, the WEE-Ghana project has worked to strengthen the capacity of civil society organisations (CSOs) to integrate gender-responsive approaches into economic policymaking. This has been grounded in extensive research and engagement processes examining the policies, institutional frameworks, and socio-economic dynamics that shape women's participation in Ghana's economy.

Building on this foundation, the next phase of capacity strengthening focuses on financial inclusion and financial digitalisation as critical entry points for advancing women's economic empowerment. Insights from engagements with stakeholders, highlight that while Ghana has made considerable progress in expanding financial services, these gains have not translated into equitable outcomes for women.

There is a persistent disconnect between policy intentions and women's lived realities. Women continue to navigate financial systems that do not fully respond to their needs, particularly those operating within informal and low-income sectors. At the same time, the rapid expansion of digital financial services is reshaping the financial landscape in ways that require new forms of knowledge, skills, and engagement. While WROs and CSOs are strategically positioned to bridge this gap by amplifying women's voices, supporting community-level access, and advocating for inclusive policies, their ability to engage effectively in financial inclusion and digital finance discourse remains uneven. Many organisations require deeper technical understanding of financial systems, stronger capacity to analyse and influence policy, and practical tools to support women in navigating increasingly digital financial environments.

This workshop is therefore designed to equip participants with a deeper understanding of financial inclusion and digital finance, and their implications for gender equality and economic justice. It seeks to strengthen their ability to engage with policy processes, advocate for reforms that address structural barriers, and contribute to national dialogue on building inclusive and equitable financial systems.

## **OBJECTIVES**

The training aims to:

- Strengthen the capacity of WROs and CSOs and deepen their understanding of the gendered dimensions of financial systems and digitalisation.
- Enhance advocacy and policy engagement skills for influencing gender-responsive financial inclusion policies.

## **EXPECTED OUTCOMES**

- Increased knowledge and capacity of WROs and CSOs on financial inclusion and digital finance
- Strengthened gender-responsive advocacy and engagement in financial inclusion policy processes

## **METHODOLOGY**

A participatory, feminist, and practice-oriented approach will be employed for the training. This will include presentations, facilitated discussions, group work and practical exercises.

A variety of interactive techniques will be employed to ensure the sessions are lively and related to real-world situations.

## **PARTICIPANTS**

The training will bring together 40 participants from CSOs, women's rights organisations, trade unions, and academia who have been engaged in previous WEE-Ghana initiatives and other organisations interested in advancing women's economic empowerment.

## **DATE AND VENUE**

The training will take place from 12<sup>th</sup> -13<sup>th</sup> May 2026 at Fiesta Royale Hotel, Accra.