

## **INTRODUCTION**

The ECOWAS region faces many challenges as a result of high unemployment rate, natural disasters and security related problems in its member state. To address these challenges the Fund for Regional Stabilization and Development (FRSD) in Fragile Regions within ECOWAS was established as an instrument to prevent and manage the consequences of socio-economic crises through the implementation of tailor-made measures. This includes strengthening the organizational and institutional capacities of ECOWAS member states and local NGOs as well as implementing sustainable development projects in these fragile regions. Together with the partners, FRSD examines ways to improve the employment and income situation of young people and strengthen social cohesion in the relationship and sense of solidarity among members of the community in The Gambia, Guinea-Bissau, Togo and Benin Republic and this cannot be achieved without promoting gender equality.

## **EFFORTS IN PROMOTING GENDER EQUALITY**

Through trainings and capacity development projects, the FRSD has been able to breakdown some of these traditional gender roles and stereotypes, create more equitable access to resources and opportunities and influence attitudes towards gender equality. A good example is the establishment of a Gender Mainstreaming and Social Inclusion Strategy (GMSI).

As part of FRSD ongoing commitment in promoting gender equality, we undertook the task of developing a comprehensive gender mainstreaming strategy for one of our implementing partners- The National Association of Cooperative Credit Unions of the Gambia (NACCUG) in effectively incorporating gender principles in their governance structure and operation. As an apex association for global financial corporations, getting them to adopt this strategy makes it easier for other associations to follow suit.

The NACCUG is the body responsible for the overall supervision and coordination of credit union activities in The Gambia. They provide credit union education and sensitization on the philosophy and operating principles of credit unions to both new and existing credit unions. They also offer capacity building trainings.

As part of its mission, NACCUG seeks to enhance the financial empowerment of credit unions and their members through inclusive programming. The organization is committed to promoting gender equality, diversity, and inclusion, and to contributing to national efforts towards achieving the Agenda 2030 and Sustainable Development Goals.

The Gender Mainstreaming and Social Inclusion (GMSI) strategy of the National Association of Cooperative Credit Unions of The Gambia (NACCUG) is committed to promoting gender equality, diversity, and inclusion, and to contribute to national efforts towards achieving the Agenda 2030 and Sustainable Development Goals. The strategy seeks to promote sustainable development that is equitable and inclusive, through the development of infrastructure and the efficient and transparent use of public resources in procurement, project and programme management.

The use of technology is also highlighted as a means of improving efficiency and expanding outreach to communities regardless of their location in the country. The strategy is built on an approach that ensures equal opportunities for women, girls, men, and boys and for all social groups, and therefore a more level playing field. The ultimate aim is to engrave gender equality and social inclusion into the DNA of the organization and into its role as apex body and convener of cooperative credit unions in The Gambia.

To achieve this objective, the strategy looks “Inward” to what is happening in the organization, ensuring to provide gender and social inclusion safeguards, drawing concrete examples from its projects to ensure the mainstreaming concept no longer remains an approach that is managed but now becomes a programming principle and an organizational culture that allows staff to thrive and reach their full potential. It then looks ‘outward’ to its programmes and partnerships for greater social inclusion that ensures equitable access to resources with a view to transforming lives of the poor and marginalized in society, providing them with opportunities for a more decent livelihood.

The GMSI strategy specifically promotes financial inclusion through the removal of the institutional and structural barriers within NACCUG that excludes women and other marginalized groups. It promotes increased participation and benefit sharing of resources by these marginalized groups (women, youth and PWD) by enhancing opportunities, access to resources, voice and respect for human rights. With a GMSI strategy in place, NACCUG is moving from commitment to action to ensure a transformation of the organization promoting and advancing GMSI with associates at field level.

## **IMPACT**

A major highlight of the NACCUG achievement is in the introduction of the Microenterprise Start-up Support Initiative (MESSI). The MESSI aims to contribute to the country's economic and social stabilization through the improvement of the employment situation and income generation capacity of youths in three regions of the Gambia- Greater Banjul Area, Lower, and Upper River Regions. The NACCUG with the introduction of the Messi mini grant has been able to provide equal access to finance for our target group.

Encouraging female entrepreneurship is also another measure in which the FRSD has been able to promote gender equality. Using our pilot project in The Gambia as a case study, – 34.7% of Gambian women have no education compared to 21.6% of men. About 57% of women are economically inactive. Adult female literacy is 47% compared to 67% of men (15-49 years). Women's low participation in the economy, their low level of literacy and skills have exacerbated poverty and place them amongst the vulnerable groups in society. (RFNDP 2023-2027). FRSD has in the past years trained 1,875 women to start, grow and manage their businesses just like their male counterparts. This initiative has helped in removing the barriers faced by young women in obtaining a good means of livelihood.

Employment promotion through the provision of vocational trainings is also pivotal to driving gender equality. The provision of these trainings (horticulture, poultry, fishery etc) targets both young men and women thereby reducing gender-based biases and enhancing equal participation. This initiative aid in removing the barriers faced by young women in obtaining education or skills that have traditionally been dominated by men, thus ensuring that no one is left behind in terms of socio-economic development.

Promoting gender equality has had a significant and multifaceted impact on the success of our work, especially as we strive to create employment opportunities and improve livelihoods for young people. By promoting gender equality, we empower more people - irrespective of their gender- to access and benefit from the opportunities we create. This holistic approach ensures social development is widespread, helping us achieve our broader goal of societal development.

Including gender equality as part of the important criteria to look out for in the implementation of our work has enhanced the project effectiveness in the sense that by recognizing and acknowledging the diverse needs and potentials of men and women, our measures has been

tailored to meet these specific needs thereby resulting to a greater project effectiveness. Through promoting gender equality, we have been able to promote social cohesion and achieve sustainable development.

### **CHALLENGES FACED**

A major challenge faced in our organisation was the lack of gender diversity awareness within the organisation. As a team, we recognised the importance of promoting diversity and inclusion in the workplace so certain measures were put in place to address these challenges, some of which includes:

- **Gender Sensitivity Training:** we initiated gender sensitivity training programs for all employees. These workshops aimed to raise awareness about unconscious biases, stereotypes, and microaggressions related to gender. We invited external experts and created a safe space for open discussions.
- **Organising Knowledge Cafes:** We regularly organised knowledge Café sessions to educate colleagues on gender issues.
- **Family-Friendly Policies:** On-site childcare facilities to support work-life balance, making it easier for both men and women to manage their professional and personal lives.

### **APPROACHES THAT PROVED SUCCESSFUL**

The following approaches were successful in enhancing gender competence within our organisation:

- **Regular Knowledge Café Sessions:** Conducting regular gender sensitivity knowledge café sessions helped raise awareness and changed the mindset of employees, making the workplace more inclusive.
- **Visible Commitment from Leadership:** Our senior management actively endorsed and promoted the diversity and inclusion initiatives, signalling the importance of gender competence from the top down.
- **Monitoring and Reporting:** We implemented metrics and regularly tracked progress in terms of gender diversity, conducting annual reports and sharing the results with the unit.

In summary, by implementing these strategies and initiatives, we successfully enhanced gender competence within our organisation. While there is still work to be done, our organisation has made significant strides in promoting a more inclusive and diverse work environment, benefiting not only our female employees but the entire organisation as well.

Link: [Gender Situational Analysis Report](#)