PROMOTING WOMEN AND YOUTH FINANCIAL INCLUSION FOR ENTREPRENEURSHIP AND JOB CREATION: COMPARATIVE STUDY OF SELECTED SUB-SAHARA AFRICAN COUNTRIES
CONCEPT NOTE FOR PROJECT INCEPTION MEETING

Under a grant provided by IDRC, ACET is undertaking a study to assess the extent to which financial systems in Guinea, Sierra Leone and Zambia are advancing women and youth financial inclusion. The emphasis is on evaluating how current financial systems in the selected countries are facilitating the ability of women and/youth to establish or expand the entrepreneurial and income generating opportunities available to them. Specifically, the objectives of the study are three fold:

- **On the regulatory side**, assess the nature and scope of public policy and regulatory environment in enabling progress in women and youth access to financial services.
- **On the supply side**, to take stock of the process and product innovations that are taking place in each country intended to deepen and to broaden financial services beyond the traditional male clients.
- **On the demand side**, to document: (a) the experiences of women and youth in financial services from four different lenses: access, quality, usage, and welfare; and (b) how entrepreneurial opportunities, especially micro-enterprise start-ups, are being made more accessible through financial services to women and youth.

Objectives of the inception meeting

As a vital component of the project, the inception meeting presents an opportunity to refine the project focus and reach a common understanding among the team members on the nature, scope and content of the study. The objectives of the workshop will be to:

- Review the inception report, project focus, and discuss the research objectives.
- Discuss the work plan and study approach for the field work
- Discuss and finalize the list of stakeholders for each country,
- Recognize country nuances and how they may inform study approach and activities across the countries
- Finalize the process and timeline of the project.
- Revise the terms of reference and study activities to reflect the outcome of the inception meeting.
- Ratify and harmonize the research instruments that will be used for the field work across all three countries

It is expected that this workshop will bring together staff from ACET, project advisors, the principal lead, gender specialist, country research partners as well as key stakeholders in the DFS landscape in Ghana. The event is tentatively scheduled to take place within on the 12th -13th March, 2018.

Deliverables/Outcomes

By the end of the meeting, the following documents should have been finalized:

- Final inception report with: agreed methodology, work plan with detailed timelines and study approach for the field work; agreed categorization of stakeholders to be engaged under the project.
- Summary of discussions from the inception meeting
- Final survey instruments including: questionnaires, interview guides, facilitation note for focus group discussions.
- Outline for the final country reports

**Program outline**

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<th>Time</th>
<th>Activity</th>
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| 09:00 - 09:15 | Welcome Remarks and Introductions  
Edward K Brown, Director of Country Engagements, ACET  
The chair will:  
(a) Welcome all participants  
(b) Have each participant introduce themselves  
(c) Through a presentation introduce ACET as an institution and its engagements over the years and then proceed to state the broad objectives of the meetings  
(d) Run participants through the agenda for the inception meeting and make changes where necessary. |
| 09:15 – 9:25  | Project background, objectives and scope  
Richmond Commodore, Research Analyst, ACET  
The presentation will provide a brief background and rationale for the whole project with a focus on the problem statement, the project objectives, scope, study countries and how stakeholders stand to benefit from the findings |
| 9:25 – 10:55 | Discussion: Project background, objectives and scope  
Ed Brown, Director of Country Engagements, ACET  
The floor will be opened for comments, inputs and questions in respect of the project background, rationale and the scope. By the end of this session, there should be a broad consensus on the purpose of the above-mentioned items. |
| 10:55 – 11:15 | Break |
| 11:15 - 13:00 | Presentation by country researcher partners moderated by  
Adadzewa Otoo, Project Gender Specialist  
Country researchers will be given 15 minutes each to present a summary of their country inception reports with special emphasis on the country context, literature reviews on works done in the countries and proposed methodologies evolving from the situational analysis presented in the country inception report. Each presentation will be followed by 15 mins of Q&A. |
| 13:00 - 14:00 | Lunch |
| 14:00- 14:20 | Presentation: Analytical/Conceptual framework and Methodology  
David Darkwo, Lead project consultant  
The presentation will focus on the proposed methodology, analytical and conceptual framework for the study. It will also highlight the major stakeholders to be engaged under the project and how ACET intends to engage these stakeholders beyond the project. |
| 14:20- 15:30 | Discussion: Analytical/Conceptual framework and Methodology  
David Sessions, Project External Reviewer  
This open session will allow for comments, inputs and questions on:  
(a) The analytical framework |
(b) The conceptual framework
(c) The stakeholder categories
(d) Research instruments to adopt and the sample size among other things. By the end of this session, there should be a broad consensus on the purpose of the above-mentioned items.

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<tr>
<th>Time</th>
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<td>15:30-17:30</td>
<td><strong>Working session: Research instruments</strong>&lt;br&gt; <em>Ed Brown, Lead project consultant</em>&lt;br&gt;The first hour of the session will be three breakout sessions, each of the breakout sessions will be led by a country researcher and the sessions will focus on the research instruments for the three major stakeholder under the study—regulators, demand side and supply side actors in the DFS landscape. Each group will be expected to review the provided research instrument and provide inputs, comments and suggestions to improve the draft research instruments that will be shared at the meeting. The second hour of the session will be a plenary session where leaders of the various breakout sessions will come and present the highlights of their discussions to the group.</td>
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<td>17:30-17:40</td>
<td><strong>Workshop Wrap up &amp; Next Steps</strong>&lt;br&gt;The chair will briefly recap the key decisions/action items emerging from Day 1 of the workshop and close the event.</td>
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<td>19:00</td>
<td>Dinner</td>
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<td><strong>Day 2</strong></td>
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<td>09:30-09:40</td>
<td><strong>Recap of Day 1</strong>&lt;br&gt;<em>Edward K Brown, Director of Country Engagements, ACET</em>&lt;br&gt;The chair will welcome everyone and provide highlights from the deliberations from the previous day. He will then set the tone for Day 2 to kickoff.</td>
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<td>09:40-11:30</td>
<td><strong>Working session (cont) : research instruments and outline of the country report</strong>&lt;br&gt;<em>David Darkwa, Lead Project Consultant</em>&lt;br&gt;In this session, based on the comments, inputs and suggestions from the previous day, the lead consultant will present the revised version of the research instruments. Participants will be given the opportunity to provide their inputs, comments and suggestions gain. By the end of this session, all the research instruments should be been finalized and field ready. The session will conclude with a review and discussion of the final country report outline.</td>
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<td>11:10-11:40</td>
<td><strong>Timelines, Risks, governance framework and roles</strong>&lt;br&gt;<em>Richmond Commodore, Research Analyst, ACET</em>&lt;br&gt;The EM will briefly take participants through the overall project timelines with specific emphasis on key milestones, target dates and deliverables. The EM will also highlight the governance framework for the project and briefly highlight the roles and responsibilities of each stakeholder under the project and highlight potential risk and mitigating strategies. The floor will be opened for comments, inputs and questions</td>
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<td>11:40-12:00</td>
<td><strong>End of Workshop, Wrap up &amp; Next Steps</strong>&lt;br&gt;The chair will briefly recap the key decisions/outputs emerging from the workshop and inform participants of the next line of activities under the project where these outputs will be utilized.</td>
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<td>12:00-13:00</td>
<td>Lunch</td>
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