African Union

2ND EGUMENI DIALOGUE

INTERACTIVE SESSION

FROM ACCESS TO AGENCY

Accelerating Women's Financial Inclusion through Digital Finance

21 OCTOBER 2026 | CONFERENCE ROOM 1

AUC HEADQUARTERS, ADDIS ABABA, ETHIOPIA.

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I. Context

Africa is experiencing a profound transformation in the way people access, use and participate in financial and economic systems. Rapid growth in mobile connectivity, digital financial services, fintech innovation and digital infrastructure is creating new pathways for individuals and enterprises to access finance, participate in markets, build businesses and manage economic risks.

Mobile money, in particular, has evolved from a basic payment service into a broader digital financial ecosystem supporting savings, credit, insurance and other services.

According to the Global System for Mobile Communications Association (GSMA) State of the Industry Report on Mobile Money 2026, in 2025, mobile money services processed US$2.1 trillion in transactions globally, while active 30-day accounts reached 593 million, with Sub-Saharan Africa accounting for the largest share of new registered and active accounts.

For African women, this transformation presents both a significant opportunity and a continuing inclusion challenge. Digital financial services can reduce distance and transaction costs, enable women to save and make and receive payments, facilitate access to credit and insurance, support women- owned businesses and connect enterprises to wider markets. However, account ownership or connectivity alone does not constitute meaningful financial inclusion or economic empowerment.

Women must be able to afford and confidently use digital financial services, access relevant and safe products, transact regularly, exercise control over their financial decisions and leverage financial services to build assets, livelihoods and enterprises.

The gender dimension of Africa's digital transformation remains a critical concern. According to the GSMA Mobile Gender Gap Report 2026, women in low- and middle-income countries were 12% less likely than men to use mobile internet in 2025, representing approximately 200 million fewer women using mobile internet.

Sub-Saharan Africa continues to experience one of the largest gender gaps, although the gap in the region narrowed from 30% in 2024 to 26% in 2025. Affordability, lack of digital skills, safety and security concerns, and limited access to suitable devices remain among the key barriers to women's meaningful digital participation.

The same challenge extends to mobile financial services. Analysis by GSMA using the World Bank's Global Findex 2025 shows that women in low- and middle-income countries were 36% less likely than men to own a mobile money account in 2024, while the gender gap in Sub-Saharan Africa stood at 25%.

The persistence of gender gaps in mobile money ownership, alongside differences in actual usage, demonstrates that closing the access and account ownership gap alone will not be sufficient.

This underscores the need to shift the policy and industry conversation from access to usage, and from usage to agency. The priority is not simply to increase the number of women who own mobile phones or financial accounts, but to ensure that women can meaningfully and safely use digital financial services to save, invest, borrow responsibly, manage risks, make and receive payments, build financial histories, grow businesses, participate in trade and exercise greater control over their economic lives. This requires coordinated action to address affordability, digital and financial literacy, product relevance, consumer protection, trust and safety, gender- responsive data and the availability of appropriate finance for women-owned enterprises. To advance this agenda, the African Union (AU) Agenda 2063 Aspiration 6 envisions a people-driven Africa that relies on the potential of African people, particularly women and youth, and calls for full gender equality and the empowerment of women and girls. The AU Strategy for Gender Equality and Women's Empowerment (GEWE 2018-2028) further provides a continental framework for strengthening women's agency, economic empowerment, access to resources and participation in development, including through technology and ICTs.

The African Women's Decade on Financial and Economic Inclusion (2020–2030) and the Women and Youth Financial and Economic Inclusion Initiative (WYFEI 2030) provide a particularly relevant implementation framework. WYFEI 2030 seeks to build a resilient continental ecosystem that advances women's and youth's financial and economic inclusion by promoting financial-sector reform, innovative and affordable financial products and services, entrepreneurship, access to finance and enabling policies for women- and youth-owned enterprises. The Initiative seeks to mobilise US$100 billion by 2030 to benefit at least 10 million African women and youth, with digital financial services and mobile telecommunications considered as one of the important components and implementation partnerships of the Initiative.

The agenda is further reinforced by the African Continental Free Trade Area (AfCFTA) Protocol on Women and Youth in Trade and the AfCFTA Protocol on Digital Trade, which provide an important continental policy framework for ensuring that women can participate in and benefit from Africa's increasingly integrated and digital economy. The Women and Youth in Trade Protocol, adopted in February 2024, recognises the systemic, structural and financial barriers that constrain women's and youth's meaningful participation in intra- African trade. Financial inclusion and digital access are therefore not stand-alone objectives, but important enablers of women's entrepreneurship, market participation and economic empowerment under the AfCFTA.

Against this backdrop, the 2nd Egumeni Dialogue on Gender Equality and Women's Empowerment provides a strategic platform to bring together the African Union, policymakers, regulators, mobile network operators, fintech companies, financial institutions, investors, development partners, women's organisations and women entrepreneurs to examine how digital finance can accelerate women's financial and economic inclusion. The proposed workshop, From Access to Agency: Accelerating Women's Financial Inclusion through Digital Finance, Fintech and Mobile Financial Services, will focus on the practical transition from connectivity and account ownership to meaningful usage, financial resilience, entrepreneurship, market participation and economic agency. Drawing on the WYFEI 2030 mandate, fintech ecosystem experience and GSMA evidence on mobile access, mobile internet, mobile money and women's usage of digital financial services, the workshop will generate evidence-based recommendations, partnerships and concrete commitments to advance women's financial inclusion across Africa.

II. Rationale

Financial inclusion is a critical enabler of women's economic empowerment, yet persistent gender gaps show that expanding the supply of digital financial services does not automatically translate into meaningful inclusion. Women continue to face interconnected barriers across the digital financial inclusion journey, including limited access to affordable devices and connectivity; affordability of data and financial services; digital and financial literacy gaps; concerns around safety and consumer protection; restrictive social norms; limited access to identification and appropriate financial products; and inadequate financing and digital capabilities for women-owned businesses.

Evidence from GSMA further shows that the gender gap extends beyond access and account ownership to actual adoption and usage of mobile-enabled services. This highlights the need to move from measuring whether women can access financial services to understanding whether they can use them regularly, safely, confidently and productively. Closing this gap requires gender-responsive products, customer-centered design, stronger financial and digital capabilities, gender- disaggregated data, and business and policy models that address the specific needs and constraints of women.

This creates a significant opportunity for Africa's fintech and mobile financial services ecosystem. Fintechs, mobile network operators, financial institutions and other ecosystem actors can leverage technology, data and innovative delivery models to develop affordable, relevant and accessible solutions that enable women to save, make and receive payments, access responsible credit and insurance, build financial resilience, grow enterprises and participate in wider markets. However, unlocking this potential requires coordinated action across policy, regulation, investment, infrastructure, product development, distribution, consumer protection and women's entrepreneurship.

The workshop therefore seeks to bring these different actors together around a shared continental priority: moving women from access to active usage and, ultimately, to economic agency. It will connect the AU's mandate and WYFEI 2030 objectives with the practical experience and innovations of the fintech and mobile financial services ecosystem, while drawing on GSMA evidence on women's mobile access, mobile money and usage. Importantly, the workshop will move beyond dialogue to identify priority actions, scalable solutions, strategic partnerships and measurable commitments that can contribute to the implementation of WYFEI 2030 and the African Women's Decade on Financial and Economic Inclusion.

The central question guiding the workshop is therefore: How can Africa move from providing women with access to digital financial services to enabling them to use those services consistently, safely and productively to build financial resilience, assets, businesses and economic agency? By bringing together policymakers, mobile network operators, fintechs, financial institutions, investors, development partners, women entrepreneurs and women's organizations, the workshop will help identify where the greatest gaps remain, what solutions are working, and what collective actions are required to accelerate women's meaningful participation in Africa's digital financial economy.

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III. Objectives

- Examine key trends, evidence and barriers affecting women's access to and meaningful use of mobile, mobile money, fintech and other digital financial services across Africa.
- Identify practical pathways from access to agency, including how digital financial services can strengthen women's financial resilience, entrepreneurship, business growth and economic participation.
- Explore gender-responsive fintech and mobile financial solutions that address women's specific needs through inclusive product design, improved customer experience, relevant financial products and responsible use of data.
- Identify priority policy, regulatory and ecosystem actions needed to create an enabling environment for women's digital financial inclusion and strengthen collaboration among WYFEI 2030 stakeholders, regulators, financial institutions, fintechs and mobile network operators.
- Generate practical recommendations and voluntary commitments from key stakeholders to support the implementation of WYFEI 2030 and accelerate scalable solutions for women's financial and economic inclusion across Africa.

IV. Expected Outcome

- Shared understanding of the key trends, barriers and opportunities affecting women's access to and meaningful use of digital financial services in Africa.
- A set of priority recommendations for strengthening women's digital financial inclusion, with particular attention to affordability, usage, product design, consumer protection, digital and financial capabilities, and enabling policy and regulatory environments.
- Promising fintech and mobile financial solutions that can be further explored, adapted or scaled to address women's financial and economic needs identified.
- Strengthened partnerships and collaboration among regulators, financial institutions, fintechs, mobile network operators, investors, development partners and women's organisations.
- Voluntary stakeholder commitments and priority actions to support women's digital financial inclusion and contribute to the implementation of WYFEI 2030.
- A concise workshop outcomes report capturing the key evidence, discussion highlights, recommendations, proposed actions and commitments for follow-up under WYFEI 2030 and a Policy Brief on Women's Digital Financial Inclusion capturing trends, barriers and opportunities.

V. Methodology and Format

M1

Evidence & Policy Framing

Abrief presentation will highlight key trends, evidence and gender gaps in mobile connectivity, mobile money, fintech and digital financial inclusion, drawing on existing evidence.

M2

Interactive Dialogue

Afacilitated discussion will examine the key barriers preventing women from moving from digital and financial access to meaningful usage and economic agency, with perspectives from policymakers and digital financial stakeholders.

M3

Solutions & Partnership Dialogue

Participants will explore promising fintechand mobile financial solutions, identify opportunities for scaling and discuss the policy, market and partnership conditions required to advance women's financial inclusion.

M4

Action & Commitments

The workshop willconcludewithagreement on priority recommendations, partnership opportunities and voluntary stakeholder commitments to support women's digital financial inclusion and contribute to WYFEI 2030 implementation.

VI. Participants Profile

- Representatives of AU Commission, Organs and Regional Economic Communities
- Financial sector regulators and policymakers
- Mobile network operators and mobile money providers
- Financial institutions, investors and development finance institutions (DFIs)
- Fintech companies and innovators
- Women entrepreneurs and women-owned MSMEs
- Women financial inclusion organisations
- Women-led fintechs and digital enterprises
- Development partners and international organisations
- Technology and Digital Ecosystem partners
- Digital Financial Service Providers
- Civil society and women's right organisations

Particular attention will be given to ensuring meaningful representation of women entrepreneurs, women fintech founders and women consumers/users of digital financial services, so that policy and industry discussions are informed by lived experience.

VIII. Language

To ensure language inclusivity, the interactive workshop will be conducted in four working languages of AU: English, French, Portuguese and Arabic, while working documents will be provided in two working languages - English and French.

IX. Partnership Approach

The workshop will be co-convened by the African Union Commission Women, Gender and Youth Directorate (AUC-WGYD) and GSMA and Big Tech This Week as strategic partners.

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AGENDA

Time	Session	Person In Charge
9:00am-9:15am	• Arrival and Registration	Secretariat
09:15am-09:20am	• Opening and Framing:	Moderator: **Mohammed Kimbugwe** AUC-WGYD
09:20am-9:35am	Keynote Speech: Africa's Digital Transformation, Women's Economic Agency and the WYFEI 2030 Agenda	**Mr. Kennedy Kipkemboi Sawe** - Director Public Policy and Advocacy Mobile Money, GSMA
09:20am-10:30am	Session One: Moderated Dialogue: From Access to Agency – What is holding women Back? "Women, Digital Finance and the Journey from Access to Agency" Panelist: • **Mwila Mwamba**, Director of Gender and Child Protection, Families Are Nations (FAN) • **Oluwatosin Olaseinde**, Founder and Chief Executive Officer, Money Africa • **Hana Hailu** - Financial Sector Deepening (FSD) Ethiopia • **Olapeju Ibekwe,** CEO Sterling One Foundation Audience Interactions and key take ways	Moderator: **Saifeddine Ben-Mhenni -** World Bank
10:30am-10:45am	• Networking Break	Secretariat
10:45am-11:40am	Session Two: Making Digital Finance Work for Women Panelist: • **Mr. John Jailosi** COMESA CBC • **Ms. Nangi Massawe**, Manager Financial Inclusion Services, The Bank of Tanzania • **Saminas Seyfu**, Director of Stakeholder Engagement, Ethiopia's National ID Program (NIDP) • **Dr. Andrew Heffernan**, Senior Programs Manager, Centre for Information Integrity • **Solape Akinpelu** - HerVest Audience Interactions and key take ways	Facilitator: **Fatu Ogwuche** Big Tech This Week

Time	Session	Person In Charge
11:40am-12:30pm	Session Three: From Solutions to Scale: **What Will it Take to Accelerate Women's Economic Agency?** Interactive Discussions: Presentation of 4 rapid "solutions from the field" • **Alexander Zanders** UfarmX • **Mara Michelo** Jacaranda Hub • **Munir Duri** Kifiya • **Akinola Ibukunoluwa Bodunrin** - PiggyVest Audience Moderated discussion on what is required to scale	Moderator: **Dr Theophiline Bose-Duker** Senior Economist, African Center for Economic Transformation (ACET)
12:30pm-13:00pm	• Session Four: From Dialogue to Delivery Facilitated session on key recommendations, commitments, QnA etc	Facilitator: **Frida / Phiwa** AUC-WGYD
13:00pm-14:30pm	End of the Session and Networking Lunch	Secretariat

Contacts

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Participants Profiles