BANKERS MAGAZINE

Special Edition, Issue No. 2

TANZANIA BANKERS ASSOCIATION

FINANCIAL INCLUSION FOR GIRLS AND WOMEN CAN BE A TONIC FOR THE AILING GLOBAL ECONOMY.

— Dr. Ngozi Okonjo - Iweala

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WORD FROM THE EDITOR

Dan Sora Tandasi

Director of Research, Policy & Advocacy
Tanzania Bankers Association (TBA)

Dear Readers,

Welcome to this special edition of The Bankers Magazine, dedicated to celebrating and advancing the role of women in the financial sector. This issue is inspired by the urgent and essential theme: "Accelerating Women Financial Inclusion."

Across the globe—and here at home—women remain disproportionately excluded from the formal financial system. While great strides have been made in improving access, opportunity, and participation, the gender gap in financial inclusion remains a significant barrier to sustainable development and economic equality.

This edition shines a spotlight on the voices, stories, and solutions driving meaningful change. From pioneering women in banking and finance to grassroots innovations empowering female entrepreneurs, it explores how institutions, policies, and partnerships are evolving to create a more inclusive financial ecosystem.

The Magazine brings insights from leading bankers, regulators, fintech innovators, and community champions who are working tirelessly to ensure that women—regardless of income, geography, or background—have the tools they need to save, invest, insure, and grow. Their contributions underscore a fundamental truth: when women thrive financially, families, communities, and entire economies flourish.

This edition hopes not only to inform but also inspire. It is a call to action for all of us—across sectors and societies—to commit to bold steps, deliberate inclusion, and gender-smart financial services that leave no woman behind.

Thank you for joining us in this important conversation. Together, let's accelerate the journey toward a more inclusive financial future.

Warm regards,

Dan Sora Tandasi

WORD FROM THE EXECUTIVE DIRECTOR

Tusekelege M. Joune

Executive Director,
Tanzania Bankers Association

Dear Readers,

It is with great pride and purpose to introduce this special edition of The Bankers Magazine, dedicated to the theme "Accelerating Women Financial Inclusion." As a woman, a banker, and the Executive Director of the Tanzania Bankers Association, this edition carries both professional and personal significance.

In Tanzania and across the region, the financial sector holds tremendous potential to transform lives—but only if it serves all equally. Too many women still face barriers to accessing credit, savings, insurance, and digital financial tools. These gaps limit not only their economic independence but also our collective progress.

TBA, recognizes that inclusive finance is not just a moral imperative—it is a strategic one. Empowering women financially is key to unlocking broader socio-economic development. It fuels entrepreneurship, strengthens families, and builds resilient communities. That's why working closely with our member banks, policymakers, and development partners will accelerate solutions that close the gender gap in finance.

This edition highlights the changemakers leading this charge—from women breaking ceilings in boardrooms to those creating waves in underserved communities. It features voices that are bold, insightful, and determined to reshape the future of banking.

As a sector, we must continue to ask ourselves: Are we doing enough? Are our products, policies, and platforms designed with women in mind? The answers to these questions must guide our next steps.

Let this special issue serve as both a celebration and a challenge—a celebration of how far we've come, and a challenge to go even further.

Together, let us build a financial system where every woman is seen, heard, and empowered.

Warm regards,

Tusekelege M. Joune

WORD FROM THE VICE-CHAIRMAN

Geofrey D. Mchangila

CEO, CitiBank & Vice Chairman,
Tanzania Bankers Association (TBA)

Dear Readers,

It is both a privilege and a profound responsibility to contribute to this edition, which celebrates and spotlights a subject that is shaping the future of our financial sector: Accelerating Women's Financial Inclusion.

Over the years, there have been remarkable transformation across the financial landscape in Tanzania. Women are not only stepping into leadership roles but are also shaping policies, driving innovation, and changing the narrative in banking halls and beyond. From heading departments to leading strategic initiatives, the footprint of women in finance is growing—and rightfully so.

Tanzania Bankers Association, believes that meaningful financial inclusion must include gender inclusion. TBA commends the Bank of Tanzania for its visionary leadership, particularly through the recent circular issued in August 2024. This directive, which calls for at least one-third female representation on boards and in senior management, marks a turning point in the way gender diversity is viewed in governance. It is not only necessary—it is transformational.

The call to action is clear: financial products must be inclusive, affordable, accessible, and relevant. As an industry, reimagining service delivery models that meet women where they are—physically, economically, and digitally is necessary. With mobile phone ownership rising, digital financial services present an enormous opportunity.

However, the gender gap in smartphone and internet access must be addressed if we are to realize the full potential of inclusive finance. Moreover, further policy reforms geared towards financial inclusion must be implemented to further stimulate the provision of financial services in our market.

This journey requires, industry associations, regulators, banks, fintechs, and policymakers, to work hand in hand. And it also requires, women who are ready to lead, innovate, and shape the future of finance.

To every woman reading this: you belong in this space. Your insights, leadership, and dreams are essential. Financial inclusion is not just a statistic or a policy goal, it is the foundation of a more resilient Tanzania.
I hope that you enjoy reading and learn from the insights shared in this edition.

Warm regards,
Geofrey D. Mchangila

IF YOU WANT TO LIFT UP HUMANITY, EMPOWER WOMEN. IT IS THE MOST COMPREHENSIVE, PERVASIVE, HIGH-LEVERAGE INVESTMENT YOU CAN MAKE IN HUMAN BEINGS.

— Melinda French Gates.

TBA WOMEN'S EVENT 2025

Insights from Event Speakers

Dar es Salaam, April 2025

In a world where women still face barriers in accessing credit, savings, and leadership roles, this year's gathering served as a much-needed rallying cry. The event was a dynamic blend of data, discussion, and determination, with one message ringing clear: financial systems must evolve to serve women better.

The numbers speak volumes. Women make up nearly half of Tanzania's banking workforce but hold less than 20% of boardroom seats. And while the FinScope Tanzania 2023 report shows the gender gap in financial inclusion has shrunk dramatically, much work remains to ensure that inclusion isn't just a metric—but a lived reality.

A Bold Vision for 2028

The National Financial Inclusion Framework III (2023–2028)—Tanzania's ambitious roadmap to reach 95% financial access and 75% usage by 2028. Speaking passionately about this vision, the Deputy Governor reminded attendees that this isn't just about access to services; it's about creating opportunities, shifting power, and unlocking the full potential of women as economic drivers.

"We need to reimagine our financial systems so they recognize women not just as consumers, but as innovators, entrepreneurs, and leaders," she said.

Mr. Eric Massinda, CEO FSD Tanzania, emphasized the need for financial systems that recognize women's contributions and create pathways for financial empowerment.

From Talk to Action

One of the day's standout speakers, FSDT CEO Erick Massinda, pulled no punches when he addressed the structural inequalities that still shape women's experiences in finance. His call to action? Rethink products, redesign systems, and build with women in mind.

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The event wrapped up with a compelling list of action points—not just for banks, but for the entire financial ecosystem:

- Break down structural barriers that keep women locked out of finance
- Design financial products that fit the real-life needs of women-led businesses
- Invest in financial literacy that reaches every woman, everywhere
- Push more women into boardrooms and C-suites
- Build networks, mentorships, and systems that support women to rise

What made this event truly special was the energy in the room. Tanzania can't afford to leave women behind—not in finance, not in leadership, not anywhere.























FEMALE LEADERS IN THE BANKING INDUSTRY:

POWER, PROGRESS, AND PROSPERITY: TANZANIA'S WOMEN BANKERS LEADING THE WAY

The financial landscape of Tanzania is witnessing an inspiring transformation, led by exceptional women who are redefining leadership in banking. These trailblazers have not only shattered glass ceilings but are also steering the industry toward innovation, financial inclusion, and economic growth.

Sauda Msemo – Deputy Governor, BoT

Appointed in June 2022, Sauda Msemo is the Deputy Governor of the Bank of Tanzania, overseeing Financial Stability and Deepening. She is the second woman to hold this role, following Dr. Natu Mwamba. With a strong background in finance, she has held key positions in the Ministry of Finance and the BoT.

Ruth Zaipuna – CEO, NMB Bank Tanzania

At the helm of one of Tanzania's largest banks, Ruth Zaipuna is a force to be reckoned with. Under her leadership, NMB Bank continues to expand financial services, drive digital banking innovations, and champion economic empowerment for women and youth.

Isabella Maganga – CEO, Equity Bank Tanzania

A champion of financial inclusion, Isabela is strengthening Equity Bank's market position. She is committed to expanding banking access for underserved communities. Her advocacy for women in finance was highlighted at International Women's Day 2024.

Esther Mang'enya – Managing Director, Azania Bank

With a career marked by resilience and strategic excellence, Esther Mang'enya is making waves at Azania Bank. Her leadership has been pivotal in strengthening the bank's position in the financial sector, ensuring stability and growth for both individuals and businesses.

Esther Cecil Maruma – Managing Director, Bank of Africa Tanzania

Ms. Maruma was appointed as the Managing Director of Bank of Africa Tanzania in May 2024, she has held influential roles, including Head of Global Markets at Absa Bank Tanzania. Prior to this role, she served as Head of Global Markets in Institutional and Investment Banking at Absa Bank Tanzania. Now, she is driving Bank of Africa's expansion and digital transformation.

Lilian Mbassy – Managing Director, TIB Development Bank

Ms. Lilian is the Managing Director of TIB Development Bank since May 2022. With over 20 years of experience in the banking sector, she has held various leadership roles and currently also serves as a board member of the SADC DFIs Network and Chair of the Finance Committee at the Tanzania Institute of Bankers.

These women are not just leading financial institutions; they are redefining the banking sector's future in Tanzania. Their influence is felt in policy reforms, digital transformation, and the empowerment of the next generation of female bankers. As the industry evolves, their stories serve as an inspiration for young women entering the financial sector, proving that with vision and determination, the possibilities are limitless.

Designing for Her: The Role of Products, Technology, and Access in Women's Financial Inclusion

By Tanzania Bankers Association,

Financial inclusion is a powerful enabler of women's economic empowerment—but only when financial services are designed with her in mind. Across the world, and here in Tanzania, millions of women remain underbanked or financially excluded due to systemic, cultural, and infrastructural barriers.

Closing this gap calls for a threefold approach: products tailored to women's needs, technology that meets them where they are, and systems that reach rural and underserved populations.

1. Tailored Financial Products: What Does She Really Need?

Traditional financial products have long been designed around the needs and lifestyles of men, often overlooking the unique financial journeys of women. From irregular income streams and caregiving responsibilities to limited collateral and social norms, women face distinct challenges that require tailored financial solutions

In Tanzania, many women especially those in the informal sector face unique financial challenges, including the gender pay gap, career interruptions for caregiving, lack access to credit due to the absence of collateral, formal credit history, or registered businesses. Yet, they are key drivers of micro and small enterprises, agriculture, and household welfare.

Innovative institutions are now stepping up, offering:

- Group savings and microcredit schemes, allowing women to access finance through community trust.
- Collateral-free loans or those backed by movable assets, accommodating women who lack land titles.
- Flexible repayment schedules aligned with seasonal income for women in agriculture.
- Maternity and business continuity insurance tailored to the realities of women entrepreneurs.
- Insurance and Microfinance; Micro-insurance and asset-based financing are critical for women entrepreneurs in rural areas, providing risk management tools and access to credit despite limited collateral

However, product design must go beyond repackaging, it must involve women in the process. Co-creating with women users ensures solutions are not only functional but also culturally and socially relevant.

Examples in Tanzania:

- Group savings and microcredit schemes, allowing women to access finance through community trust.

- Collateral-free loans or those backed by movable assets, accommodating women who lack land titles.
- Flexible repayment schedules aligned with seasonal income for women in agriculture.
- Maternity and business continuity insurance tailored to the realities of women entrepreneurs.
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These initiatives show promise but need scaling and diversification. For instance, more banks can develop products for female youth entrepreneurs, mothers balancing business and caregiving, or women in fisheries and cross-border trade.

2. Technology: Unlocking Her Financial Potential

Digital finance has proven transformative in Tanzania. As mobile phone penetration increases, so does the opportunity to reach women who have been outside the formal financial system.

Tanzanian Innovations:

- MSME Financing Gateway, a digital platform that aims to connect MSME entrepreneurs and financing and business development service providers. It provides a free listing of financing instruments available for MSMEs, allowing entrepreneurs to find suitable options for their needs
- Tigo Pesa, M-Pesa, and Airtel Money have brought mobile money to the most remote corners of the country, allowing women to save, send, and receive money safely.
- WASAFIRI, a digital platform piloted by Women in Law and Development in Africa (WiLDAF), supports women entrepreneurs with financial literacy and mobile-based access to business services.
- Fintechs like NALA and PesaPap are developing user-friendly apps that incorporate local languages and easy onboarding crucial for rural women with lower digital literacy.

Yet, the gender digital divide remains a challenge. According to the Tanzania National ICT Policy Review (2022), rural women are 30–40% less likely to own smartphones or access the internet. Bridging this gap requires more affordable handsets, women-targeted digital training, and inclusive digital infrastructure.

3. Rural Reach: Inclusion at the Last Mile

Digital finance has proven transformative in Tanzania. As mobile phone penetration increases, so does the opportunity to Rural women. Rural women face a unique blend of challenges: poor infrastructure, low education levels, cultural restrictions, and economic isolation. Many still rely on informal saving groups (VICOBA) due to limited access to banks.

Promising approaches in Tanzania:

- Agent banking by NMB, CRDB, and NBC has brought services closer to rural households, especially in regions like Mbeya, Morogoro, and Simiyu.
- Umoja Switch, a shared banking platform among smaller banks and SACCOS, allows rural customers to access services beyond their local bank branch.

- The Bank of Tanzania's National Financial Inclusion Framework II (2018–2022) prioritized women and rural populations, promoting simplified KYC regulations and mobile banking expansion.

But gaps persist in uptake. Building trust is key, through community-based education, female banking agents, and partnerships with women's groups and cooperatives.

Global View: What Are Others Doing Right?

Kenya:

The Women's Enterprise Fund offers interest-free loans to women through mobile platforms. M-Pesa's integration into savings and insurance products (e.g., M-Shwari) has become a global case study in digital financial inclusion.

India:

The Pradhan Mantri Jan Dhan Yojana policy drove a national financial inclusion campaign with a focus on opening bank accounts for women, especially in rural areas. Over 60% of the accounts under this scheme are held by women.

Colombia:

Through the Transforma project, fintech startups have created financial tools specifically for women-headed households, with built-in budgeting, credit scoring, and emergency savings features.

Rwanda:

National-level policies encourage all financial institutions to incorporate gender disaggregated data collection, helping banks better understand and serve their female clients.

The Way Forward: From Inclusion to Empowerment

Tanzania is making clear strides, but more must be done to scale solutions, measure impact, and mainstream gender across financial services.

- Banks must design with empathy, involving women in the development of products.
- Regulators can incentivize women-centered innovations through gender bonds, tax breaks, or challenge funds.
- Digital and literacy gaps must be addressed through collaborative public-private initiatives.
- And most importantly, rural women must remain central to all interventions not an afterthought.

Financial inclusion is not about ticking boxes. It's about giving women the tools to change their lives and their communities for the better.

Because when women rise, so does the nation.

Examples of Women-Focused Products/Initiatives Offered by Banks

S/n	Product/Initiative	Bank	Description
1	Malkia Proposition	CRDB Bank Plc	CRDB Malkia's proposition is a package of existing bank products and services bundled together and tailored to enhance women's access to finance and non-financial services.
2	Mwanamke Hodari	Azania Bank	The Account targets women entrepreneurs, women's entrepreneurial groups, companies that women largely own, companies with many female employees
3	Johari account	NBC Tanzania	Johari account is specifically for women to make it possible for them to save little by little with as low as only 10,000/-
4	Fanikiwa Account	NMB Bank Plc	NMB Fanikiwa Account covers lower-end business customers including Small and Medium Enterprises run by women
5	Tabasamu Account	TCB	A special account for women that supports them in meeting their financial obligations and becoming economically independent
6	Women support interventions	Citibank Bank Tanzania	Citibank BANK Tanzania partners with international and local partners to support women capacity building initiatives
7	Fanikisha Maisha Loans	Equity Bank Tanzania	It lends to women groups (7 to 10 members). -It allows repayment periods of up to 18 months. Interest rates are at 1.25% per month.
8	2jiajiri Account	KCB Bank Tanzania	2jiajiri Women account, a tailor-made account catering to business women's needs whilst building their capacity.
9	Amani Account	DTB Tanzania	A savings product for women, -that empowers women towards a safe and independent banking while saving for future expenses
10	Diva Account	SCB Tanzania	a women's only account called the Diva Account -this product further enhanced the savings culture amongst women in Tanzania.
11	Elevate initiative	Ecobank Bank Tanzania	Elevate initiatives removing financial barriers for women
12	Supa Woman	Exim Bank	The Program builds the capacity of women expose them to networks, and provides them with access to capital.
13	Tunaweza Women Account	I&M Bank Tanzania	The women's account has three variants that support individual saving, current account, and Group Accounts for Associations
14	Pinki Mwanamke Account	Mwanga Hakika Bank	An account for women that enables them to access microfinancing and training
15	She Business Account,	Absa Bank Tanzania	a purpose-built product designed to empower women economically and help them achieve their goals and dreams
16	Agri-finance programme for women	TADB	TADB has officially launched a special agri-finance programme to support women and youth farmers which aims at disbursing up-to 8 billion shillings in loans
17	Capacity building initiatives	TIB Development Bank	TIB Development Bank supports women-owned businesses in Tanzania through financial products, capacity building, and advisory
18	Vikundi Account	STANBIC Bank Tanzania	Designed for informal groups, this account offers a safe and simple way to access banking services.
19	Women support interventions	PBZ	PBZ supports various women's interventions as CSR
20	Women support interventions	BOA Tanzania	As part of its business strategy, BOA BANK TANZANIA has been sponsoring various women empowerment events/initiatives
21	Capacity building initiatives	NCBA Bank Tanzania	NCBA has been supporting various capacity-building initiatives for women entrepreneurs
22	Capacity building initiatives	HABIB African Bank Ltd	Habib Bank has been conducting various capacity-building initiatives for women entrepreneurs
23	Capacity building initiatives	China Dasheng Bank	China Dasheng Bank has been conducting various capacity-building initiatives for women entrepreneurs
24	Capacity building initiatives	Access Bank	Access Bank has been conducting various capacity-building initiatives for women entrepreneurs

Examples of Women-Focused Products/Initiatives Offered by Banks

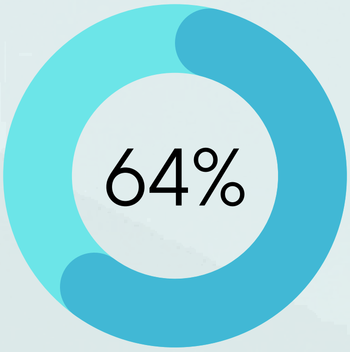
S/n.	Product/Initiative	Bank	Description
25	Waridi Account	ACB Plc	A unique current account designed to support women's dreams and ambitions
26	Capacity building initiatives	Selcom Microfinance Bank	Selcom Bank conducts various capacity-building initiatives for women entrepreneurs
27	Tunu Account	MCB Bank	This is a saving plan structured for women with a clear objective (s) to address women's entrepreneurial challenges.
28	Women support interventions	Bank of India Tanzania	Bank of India has been supporting various women empowerment events/ initiatives
29	Women capacity building	Mkombozi Comm. Bank	Mkombozi Commercial Bank conducts various capacity-building initiatives for women entrepreneurs
30	Annisaa Account	Amana Bank	This is a customized saving account that suits women of all walks of life who choose to save for a long period
31	Women support interventions	UBA Tanzania	UBA Bank Tanzania conducts various capacity-building initiatives for women entrepreneurs
32	Women support interventions	FINCA Microfinance Bank	FINCA Microfinance Bank conducts various capacity-building initiatives for women entrepreneurs among other interventions
33	Mama Afrika Account	CBT	This is a unique saving plan for women who wish to meet their financial obligations
34	Women support interventions	ICB Tanzania	ICB conducts various capacity-building initiatives for women entrepreneurs among other interventions
35	Women support interventions	Guaranty Bank	Guaranty Bank conducts various capacity-building initiatives for women entrepreneurs among other interventions
36	Women support interventions	DCB Commercial Bank	DCB conducts various capacity-building initiatives for women entrepreneurs among other interventions
37	Women support interventions	Maendeleo Bank Plc	Maendeleo Bank conducts various capacity-building initiatives for women entrepreneurs among other interventions
38	Women support interventions	Letshego Bank Tanzania	Letshego Bank conducts various capacity-building initiatives for women entrepreneurs among other interventions
39	Wanawake Nangai Account	Bank of Baroda Tanzania	Bank of Baroda Tanzania has introduced a specialized women account that encourages saving

WOMEN WHO HAVE ACCESS TO FINANCIAL SERVICES ARE 30% MORE LIKELY TO INVEST IN EDUCATION AND HEALTH FOR THEIR FAMILIES, DRIVING LONG-TERM CHANGE IN THEIR COMMUNITIES."

– *World Bank*

GLOBAL GENDER GAP HIGHLIGHTS

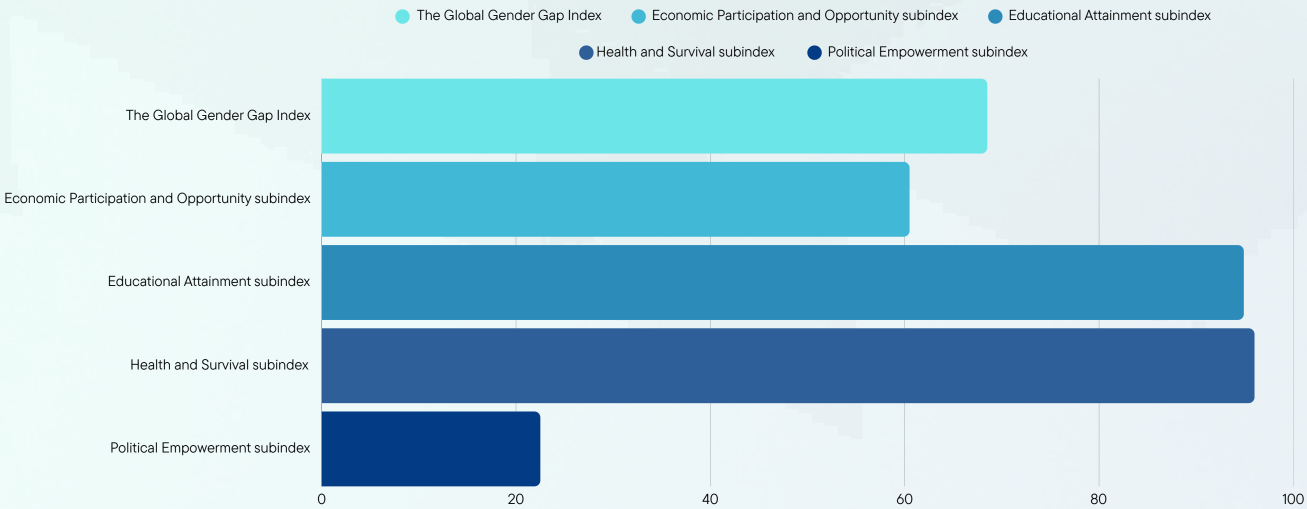
The 2024 Global Gender Gap Report, 2024 shows 68.5% parity across 146 countries.



Women globally are still underrepresented in the workforce and management-level positions. Women advance professionally more slowly than men and are less likely to move to higher positions. This dynamic is especially severe for women in the financial services industry. Banking suffers from the lowest participation of women in leadership positions. Research has identified gender bias as one of the root causes preventing professional advancement of women employees.[1]

- Globally, according to the World Economic Forum Global Gender Gap Report 2024 shows that the share of leadership roles by women has increased from 27.5% to 29.7% from 2016 to 2024 in financial services industry.
- Women make up 52% of the finance Industry workforce. yet hold only 23% of Executive positions globally, this is according to the Global Findex Report 2021 - 2023

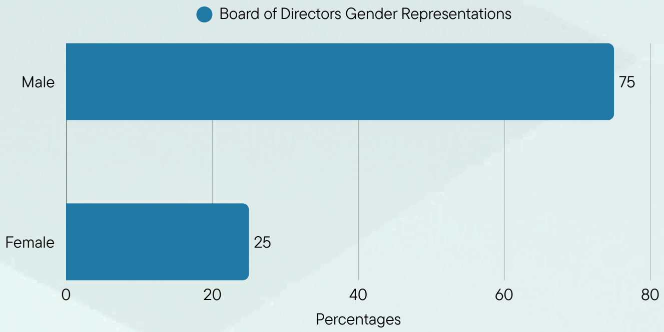
In terms of access to financial services, the World Bank Group's latest Global Findex report indicates that worldwide more than one billion women still do not use or have access to the financial system. IFC has estimated that in emerging markets, a $300 billion annual gap in financing exists for formal women-owned small and medium businesses, and more than 70% of women owned small and medium enterprises have inadequate or no access to financial services. [1]

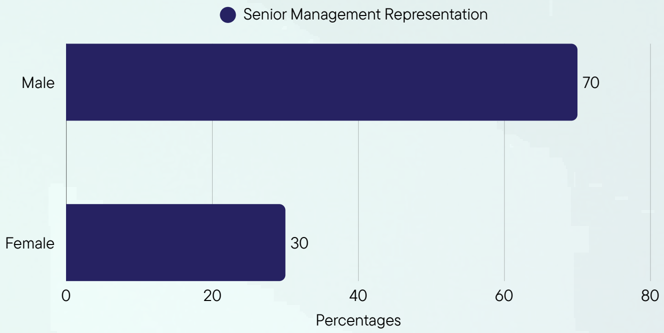


1 Gender Intelligence for Banks— Moving the Needle on Gender Equality

BANKING SECTOR GENDER DIVERSITY

The recent study by the Bank of Tanzania indicate that gender disparities persist within the leadership of banks and financial institutions in Tanzania. Currently, men overwhelmingly occupy senior roles, with women significantly underrepresented in both board and executive positions. The study revealed that the ratio of males to females in the board of directors and senior management of banking institutions were 75:25 and 70:30, respectively, with some institutions having no single female representation at board level.





ACCESS TO FINANCE

Key Financial Inclusion Statistics from the Finscope Survey (2023)

- Financial inclusion rate: 76% of Tanzanian adults (aged 16+) now access and use formal financial services, up from 65% in 2017. This translates to a reduction in financially excluded adults from 7.8 million in 2017 to 6.4 million in 2023, despite a 23% growth in the adult population over the same period.
- Banking services uptake: The proportion of adults using banking services increased to 22.2% in 2023, up from 16.7% in 2017 and 14% in 2013.
- Access points: 89% of Tanzanians live within 5 kilometers of a financial service access point, improving from 86% in 2017. The growth in access points is largely driven by mobile money agents and digital payment platforms, which account for 88.41% of all financial service access points.
- Mobile money: Mobile money accounts surged by 34.9% in 2023, reaching 51.72 million accounts. This growth is supported by increased mobile phone ownership and issuance of National Identification Numbers (NIN), facilitating easier registration.
- Savings and loans: Bank and SACCOS savings accounts increased by 6%, with the total value of savings rising by 13.06% to TZS 7.88 trillion. Loan accounts grew by 7.62%, with total loan value reaching TZS 34.22 trillion.

Gender and Financial Inclusion

- Narrowing gender gap: The gender gap in financial inclusion narrowed from 10% in 2017 to 3.6% in 2023, indicating progress but persistent disparities.
- Barriers for women: Challenges include socio-cultural norms, lack of collateral, limited documentation, low financial literacy, and economic status. Women also face limited participation in leadership roles within financial institutions.
- Loans to women: By end of 2023, loans worth TZS 3,115.38 billion were issued to 269,983 women, accounting for 10% of the total loan portfolio issued by banks, showing an increase from 2022 figures

MEMBERS' WATCH

Highlights of the women celebrations in the industry.
#IWD2025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