



TANZANIA BANKERS ASSOCIATION

BANKERS MAGAZINE

Women Special Edition, Issue No. 3



APRIL 2026

**Financial Inclusion
helps lift people out of
poverty and can help
speed economic
activity, harnessing
their contributions to
society.**

– Sri Mulyani Indrawati

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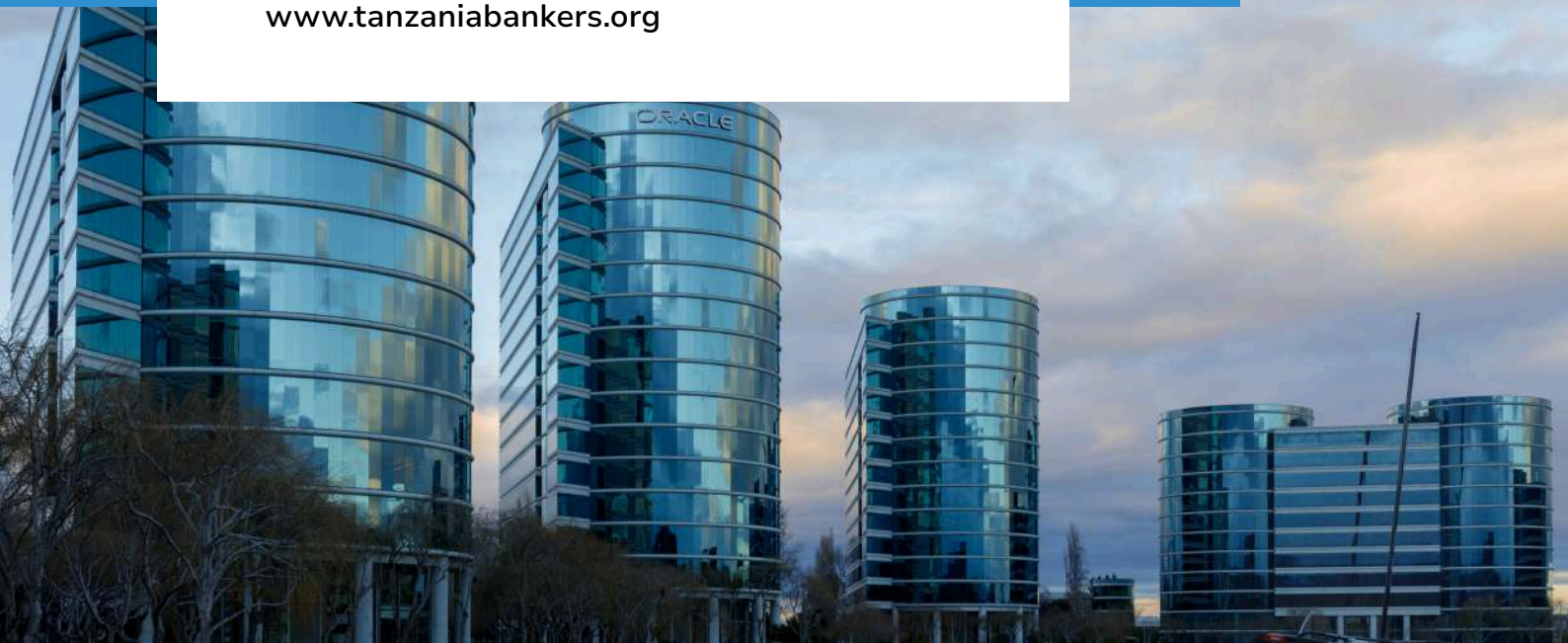




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Word from the Editor

Dan Sora Tandasi

Director of Research, Policy & Advocacy

Welcome to another special edition of the Bankers Magazine, dedicated to celebrate women and the role they play in shaping the future of the banking sector and the economy at large. This edition captures the spirit and impact of the 2026 TBA Women's Event held under the inspiring theme, "Give to Gain."

The theme reminds us that meaningful progress is built on the willingness to share knowledge, opportunities, intentional efforts to prepare women for leadership and growth. Across the industry, women continue to break barriers, redefine leadership, and contribute immensely to the growth and transformation of the financial sector. It should be mentioned that the success stories are rooted in collaboration, empowerment, and the courage to uplift others along the journey.

Through the reflections, and highlights featured in this edition, we celebrate achievements the collective responsibility to create more inclusive workplaces and opportunities for future generations of women leaders. We hope this publication serves as both a celebration and a call to action for the industry to continue investing in people, purpose, and progress.



On behalf of the editorial team, I extend sincere appreciation to all contributors, speakers, partners, and participants who made the TBA Women Event 2026 a success.

May the insights incorporated in this special edition continue to inspire transformation within and beyond the banking hall.

Introductory Note

Tusekelege M. Joune Executive Director - TBA

It is with great pleasure that we present this special edition of Bankers Magazine dedicated to celebrating Women and highlighting the TBA Women Event 2026. Held on 1st April 2026, the event commemorated International Women's Month under the powerful theme, "Give to Gain."

This year's theme speaks directly to the heart of leadership and sustainable growth. Today, success is increasingly defined not only by what we achieve individually, but by the value we create for others. When we invest in mentorship, create opportunities, share experiences, and empower emerging talent, we strengthen institutions, communities, and the economy at large.

The banking sector has witnessed encouraging progress in advancing women's leadership and participation across different levels of the industry. However, there is still more work to be done to ensure that talent, innovation, and leadership are nurtured without limitation. The TBA Women Event continues to provide an important platform for dialogue, inspiration, and practical engagement on issues affecting women in banking and finance.



As TBA, we remain committed to promoting diversity, inclusion, professional growth, and leadership development within the sector. We believe that empowering women is not only a social imperative but also a strategic driver for innovation, resilience, and sustainable development.

I wish to thank all stakeholders, partners, speakers, and participants whose contributions made this event impactful and memorable. May this special edition continue to inspire all of us to lead with purpose, support one another, and embrace the principle that by giving, we ultimately gain together.

Message from the Vice Chairman

Geoffrey Mchangila

Vice Chairman, TBA

The TBA Women Event 2026, held in April, came at a defining moment for the financial sector as our industry continues to evolve rapidly, demanding leadership that is inclusive, innovative, and people-centered. It was therefore fitting that this year's theme, "Give to Gain," challenged us to reflect on the importance of contribution, collaboration, and shared growth.

Throughout our professional journeys, many of us can point to individuals who offered guidance, created opportunities, or inspired confidence at pivotal moments in our careers. This event served as an important reminder that leadership is not only about personal achievement, but also about creating opportunities for others to grow and succeed.

Women across the banking industry continue to make significant contributions in areas ranging from operations and customer experience to technology, strategy, and executive leadership. Their expertise, resilience, and perspective are helping shape the future of finance in Tanzania and beyond. As leaders, we must continue fostering environments where women are empowered to lead confidently, contribute fully, and realize their potential.



I commend the Tanzania Bankers Association (TBA) for sustaining this important platform and for its continued commitment to advancing conversations around inclusion, leadership, and professional development. I also extend my appreciation to all participants, partners, and organizers whose contributions made this year's event a success.

May the conversations started, the knowledge shared, and the connections built through this initiative continue to inspire a more inclusive, collaborative, and forward-looking banking industry for generations to come.

TBA WOMEN EVENT 2026



Dar es Salaam, April 2026

As the global community marks International Women's Day, Tanzania's banking sector found itself at a pivotal moment, one that calls not only for reflection but for decisive and sustained action. The conversations that filled March with celebration and recognition must now evolve into tangible steps that will shape a more inclusive and equitable financial future.

The TBA Event 2026, convened by TBA and attended by industry leaders, stakeholders, and partners, reinforced the message that while progress made is commendable, there is still more work to be done. Over the past several years, Tanzania has made notable strides in closing the gender gap in financial inclusion, reducing it from 10% in 2017 to just 3% in 2023. This achievement reflects deliberate policy direction and responsive innovation from financial institutions.

Banks across the country have increasingly introduced tailored financial solutions that address the real challenges women face.

These challenges include limited collateral to competing domestic responsibilities and structural barriers. These innovations go beyond mere products; they act as enablers of participation, ownership, and economic growth.

As a result, more women are not only accessing financial services but are also contributing meaningfully to the broader financial ecosystem. Yet, significant gaps remain, particularly in leadership and decision-making roles. Women continue to be underrepresented at the highest levels of the banking sector. This is not simply a matter of equity; it is a question of performance. Institutions that fail to fully utilize the potential of women risk limiting their own capacity for innovation, resilience, and long-term value creation.

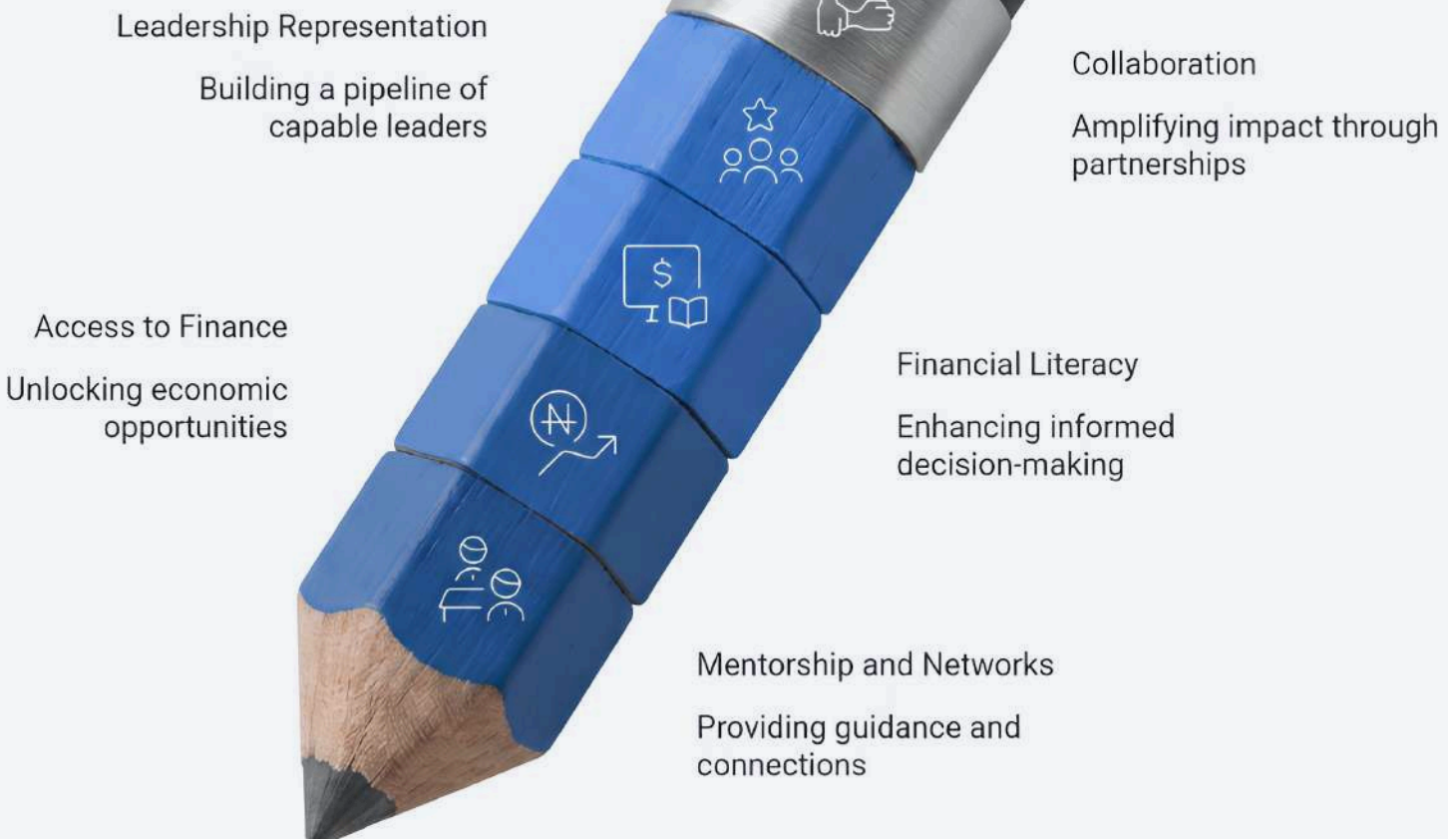
Each unfilled leadership seat, each missed opportunity for inclusion, reflects businesses not built, ideas not realized, and futures not fully shaped. The transition from awareness to accountability is therefore essential.

The theme “Give Today” captures this urgency with clarity. It challenges stakeholders to move beyond intention and toward execution. Acknowledging barriers must go hand in hand with efforts to dismantle them. It is not enough to support women in principle; there must be deliberate investment in their advancement. Opening doors should go hand in hand with access to influence, and leadership is the true measure of progress.

This shift requires focused and coordinated action. Mentorship must be strengthened to facilitate knowledge transfer and capability building. Opportunities must be created to recognize and elevate women’s talents. Access to finance must be expanded to support women-led enterprises in scaling sustainably. Equally important is the need for institutional frameworks that foster inclusive and enabling environments.

Notably, Tanzania is not starting from scratch. The National Financial Inclusion Framework already sets out a clear direction for promoting greater financial inclusion over the 2023–2028 period.

To achieve the intended success of this framework, financial inclusion must go beyond access by empowering women with the capability, confidence, and control over their financial decisions. Looking ahead, five key priorities stand out. First, strengthening mentorship and professional networks will ensure that women are equipped with the skills and support needed to advance. Second, expanding access to finance for women-led businesses will unlock new avenues for economic growth. Third, investing in financial literacy and capacity building will enhance informed decision-making. Fourth, increasing representation at leadership levels must be pursued not as a compliance exercise, but through the development of a sustainable pipeline of capable women leaders. Finally, collaboration across institutions will amplify impact by pooling resources and aligning efforts.



These priorities are essential for sustaining growth and competitiveness in the sector. At its core, a clear message is that giving is not a cost but an investment. Investing in women is an investment in stronger institutions, better solutions, and a more robust economy. It requires giving time, sharing knowledge, opening platforms, and committing capital in ways that create lasting impact. As Tanzania's banking sector moves forward, the challenge is not to sustain the momentum of conversation but to translate it into measurable outcomes. The future of inclusive finance depends on what is done next.



PANEL DISCUSSION

Title: Women in Finance, Leadership & Financial Inclusion

One of the key messages from the discussion was that financial inclusion should start within financial institutions themselves. The panelists noted that banks cannot effectively promote inclusion outside their organizations if women within the institutions still face barriers to growth and leadership opportunities.

The discussion also highlighted that women often carry multiple responsibilities beyond work. Many women are expected to manage caregiving and household responsibilities alongside their professional careers, creating what was described as “time poverty.” This reality affects how women participate in the workplace and in economic activities more broadly. As a result, there was strong emphasis on the need for more supportive workplace policies, including flexible working arrangements and environments that recognize these challenges.

Another important point raised was the need for financial products that better reflect the realities of women-led businesses. Traditional financing models may not always suit the way many women operate their businesses, especially where income flows are irregular or daily in nature. The discussion acknowledged that several banks have already started introducing women-focused financial solutions, which is a positive step toward making financial services more practical and accessible.

The panel also stressed the importance of increasing women’s representation in leadership and decision-making positions. The view shared was that when women are involved in shaping policies, products, and strategies, institutions are more likely to develop solutions that genuinely respond to the needs of different groups in society. Mentorship, leadership development, and clear career growth pathways were identified as important areas that institutions should continue strengthening.

Women in Leadership: Key Focus Areas



Building a more inclusive future starts today.
How is your organization supporting women in leadership?

The growing role of fintechs in advancing financial inclusion was another major theme during the discussion. The panel observed that fintech companies have managed to reach many people who remain outside the formal banking system by offering faster, simpler, and more convenient services. This has pushed banks to rethink how they serve customers and accelerate innovation, particularly through digital banking services and mobile platforms.

At the same time, the discussion recognized that banks and fintechs do not necessarily have to operate only as competitors. There was a shared view that partnerships between the two can help expand access to financial services while combining the strengths of both sides – the scale and financing capacity of banks, and the flexibility and innovation of fintechs.

A strong practical insight from the panel was that convenience plays a major role in people's financial decisions. Many individuals continue relying on informal financing not simply because of cost, but because those options are quick, accessible, and require fewer processes. The discussion emphasized that customers, especially women, often value speed, simplicity, and accessibility just as much as affordability.

Finally, the panel emphasized that financial inclusion should go beyond opening accounts or providing loans. The broader goal should be to strengthen women's confidence, financial capability, and ability to participate fully in economic decision-making. Overall, the discussion reflected a growing recognition that meaningful inclusion requires not only access to financial services but also supportive systems, responsive products, and greater participation of women in leadership and decision-making

WHAT MATTERS TO WOMEN MATTERS:



SPEED

Quick access to care when it's needed most.



SIMPLICITY

Easy-to-understand processes with fewer hassle and paperwork.



ACCESSIBILITY

Options that are easy to reach and use, anytime, anywhere.



The discussion emphasized that customers, especially women, often value speed, simplicity, and accessibility just as much as affordability.

“ If bias exists in meeting rooms or decision-making tables, it will inevitably be reflected in the policies, programs, and products we create.

-Anna Mwasha

We must look at data-driven solutions that would really unlock some of the challenges we face, and design customer centric solutions.

-Happy Sollo



We need not to innovate products but solutions and more importantly, When you Invest in women the returns are infinity.

-Mtenya Cheya



PICTORIAL HIGHLIGHTS

TBA WOMEN'S EVENT 2026





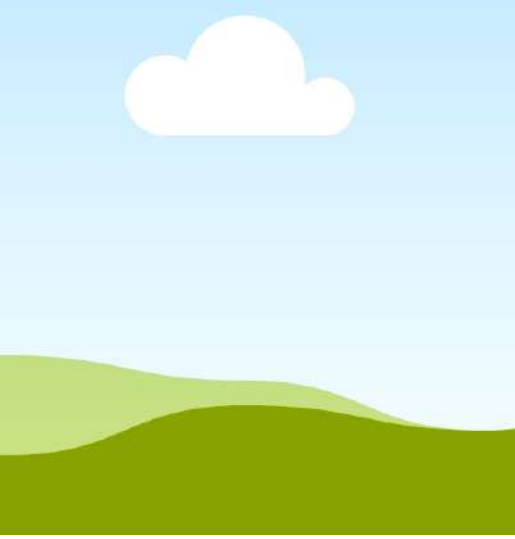














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