TANZANIA BANKERS' ASSOCIATION
TBA RESEARCH AND FINANCIAL INCLUSION CONFERENCE 2026

CONCEPT NOTE

Transforming MSME Financing for Sustainable Development: Policy Reforms, Innovation, and Opportunities

Dates: 3rd September – 4th September 2026
Location: Kizimkazi, Zanzibar, Tanzania
Venue: Kwanza Resort Hotel

PREAMBLE

In 2025, TBA marked its 30th Anniversary, a significant milestone reflecting three decades of contribution to the development of Tanzania's banking sector. Over this period, TBA has played a central role in fostering industry collaboration, shaping policy dialogue, and strengthening the overall financial ecosystem. This milestone also underscores the power of collective effort, built through sustained partnerships between banks, regulators, development partners, and the wider private sector.

Recognizing the need for both practical solutions and evidence-based insights, TBA has strengthened its role as a thought leader and convener of high-level dialogue in the financial sector. Through its Financial Inclusion Conferences, successfully held in 2019, 2024, and 2025, TBA has brought together policymakers, regulators, financial institutions, development partners, and private sector stakeholders to drive reforms and advance inclusive finance.

At the same time, TBA has advanced a research-driven agenda through the Banking Research Conference platform, aimed at generating actionable insights to inform policy, innovation, and market development. The 1st TBA Banking Research Conference, themed *"Macroeconomic Dynamics and Sustainability in the Tanzanian Banking Sector: Innovations, Challenges, and Policy Implications for Inclusive Growth"* set the momentum by fostering deeper analytical engagement.

Notably, it is against this backdrop that TBA proposes integrating the 4th Financial Inclusion Conference and the 2nd Banking Research Conference, alongside the TBA Gala Dinner, to mark the 30 years of TBA. This integrated approach will provide a comprehensive platform to: Translate research into policy and practice; strengthen collaboration across the financial ecosystem; promote inclusive and sustainable MSME financing; and enhance public awareness and financial capability.

RATIONALE

The integrated activities build on TBA's 30-year legacy of convening industry stakeholders, shaping policy dialogue, and advancing banking sector development in Tanzania. It reflects the importance of sustained collaboration among regulators, financial institutions, development partners, academia, and the private sector in addressing complex financial inclusion challenges.

Ultimately, these activities are designed to bridge the gap between policy, research, and practice by fostering actionable insights, strengthening partnerships, and accelerating the implementation of inclusive finance solutions that support MSME growth, economic resilience, and sustainable development.

OBJECTIVES

The following are the objectives of the Conference:

1. Advance understanding of financial inclusion as a driver of economic empowerment with a focus on the role of digital banking, fintech innovations, and microfinance in enhancing SME development

2. Promote dialogue on sustainable finance and green banking, showcasing how ESG principles and green lending practices contribute to long-term economic growth and sector sustainability.

3. Evaluate the effectiveness of regulatory frameworks, including Basel III and other reforms, on banking performance, while balancing regulatory compliance with economic growth.

4. Investigate the role of technological innovation in shaping the future of banking, analyzing the macroeconomic impact of digital currencies, blockchain, and AI.

SUB-THEMES AND PRIORITY AREAS

The main theme of the Research and Financial Inclusion Conference will be ***"Transforming MSME Financing for Sustainable Development: Policy Reforms, Innovation, and Opportunities."***

Sub-themes/Priority Areas

1. Macroeconomic Environment and SME Credit Dynamics
2. Regulatory Frameworks and Credit Infrastructure
3. Banking Models and SME Lending Practices
4. Digital and Innovative Financing Solutions for SME Growth
5. Inclusive and Sustainable SME Financing for Resilient Growth

EXPECTED RESULTS

Upon implementation of the collaboration, TBA expects to achieve the following results:

i. Policy-relevant insights generated from the conference to inform banking sector reforms and financial inclusion strategies.
ii. Increased promotion and adoption of technology and innovation in delivering services, especially for MSMEs
iii. Enhanced collaboration among researchers, policymakers, academicians, regulators, and financial institutions.
iv. Increased awareness of emerging risks and opportunities in the banking sector, including climate change and technological shifts.

v. Actionable recommendations for strengthening financial system resilience and sustainability.
vi. Capacity building to enhance the application of research and data in decision-making.
vii. Identification of research gaps and priority areas for further studies

TARGETED AUDIENCE

The Conference will be attended by diverse stakeholders, including but not limited to the following:

i. TBA Members
ii. Government Ministries & Institutions (e.g, MoF and BoT)
iii. FSD Tanzania
iv. Research Institutes (such as REPOA, ESRF)
v. Academic Institutions
vi. Financial Sector Stakeholders
vii. Private Sector Stakeholders

METHODOLOGY AND PANEL DISCUSSION THEMES

The TBA Research and Financial Inclusion Conference will comprise a keynote speech, remarks from industry leaders, Conference Research Papers presentations, and Panel Discussion sessions.

In terms of the Panel Discussion, the following will be the topics:

1. **Enabling Policy and Regulatory Framework for Sustainable SME Financing.** Assessing financial inclusion progress and examining reforms, regulatory innovations, and supervisory approaches that create a conducive environment for inclusive and sustainable SME growth.

2. **Innovative and Digital Financing Solutions for SME Growth.** Exploring emerging financing models, digital financial services, fintech innovations, alternative credit assessment mechanisms, and capital market opportunities that expand SME access to affordable and appropriate financial products

3. **Strategic Partnerships and Ecosystem Development for Inclusive SME Transformation.** Strengthening collaboration among government, financial institutions, development partners, fintechs, and private sector actors to build an integrated ecosystem that supports SME resilience, competitiveness, and long-term sustainability.