

TANZANIA WOMEN IN FINANCE CONFERENCE 2025



Invest in Women, Accerelate Progress.



14 APRIL, 2025



LAPF HALL, DODOMA

TAWiFA President Note



On behalf of the leadership and members of the Tanzania Women in Finance Association (TAWIFA), it is my sincere pleasure to welcome you to this year's Women in Finance Conference in Dodoma.

This gathering marks a moment of pride and purpose a time to reflect on our progress, celebrate our resilience, and embrace the future of women in finance with boldness and clarity.

I extend my deepest appreciation to the organizing committee for their commitment in crafting a conference that is both timely and inspiring. Our theme, "Invest in Women, Accelerate Progress," reminds us that true transformation begins when we empower one another intentionally and collectively.

As someone who believes deeply in lifting others as we rise, I see this platform as a space to share, support, and shape the paths of those around us. We are stronger when we rise together.

My heartfelt thanks to our sponsors, speakers, moderators, and every individual who contributed to making this event a success. Your passion and dedication have turned vision into reality.

May you leave this conference inspired, connected, and ready to make even greater impact in your journey ahead.

Fikira Ntomola

President, Tanzania Women in Finance Association (TAWIFA)

General Secretary, Africa Insurance Women Association (AIWA)

Managing Director, FBN Insurance Brokers Limited, Tanzania TAWiFA is steered by a dedicated Governing Council comprising eminent professionals from various segments of the finance industry. The leadership team, supported by advisory committees, is committed to transparency, strategic planning, and accountability in all organizational endeavours. This robust governance framework ensures that TAWIFA remains responsive to the needs of its members and proactive in driving industry-wide transformation.



FIKIRA NTOMOLA
President - TAWIFA



NANGI MASSAWE VICE - President TAWIFA



CHRISTINE MANYENYE
General Secretary
TAWIFA



FLORA MAKULE Treasurer - TAWIFA



ESTHER MWAMAFUPA Deputy Secretary TAWIFA



AMANDA FERUZI Member - TAWIFA



NINDIU MPANGILE Member - TAWIFA



FARIDA HAMZA Member - TAWIFA



HILDA SHENYAGWA Member - TAWIFA



Chair Person Organizing committee

Amanda Feruzi

Amanda Feruzi is a seasoned banker with over 13 years of experience in the financial sector, currently serving as the Senior Manager for Government Business at NMB Bank PLC. In this strategic role, she oversees and nurtures the business relationship between the Bank and the Government of the United Republic of Tanzania, playing a vital role in aligning banking services with national priorities.

Her professional journey reflects a strong foundation in customer experience and relationship management, particularly within the complex landscape of public sector finance. Known for her leadership, innovation, and results-driven mindset, Amanda continuously introduces creative solutions that enhance both client engagement and institutional value.

Passionate about empowering women and girls, Amanda draws motivation from their resilience and potential to shape a more inclusive and progressive society. Outside of her professional responsibilities, she enjoys movies and traveling with her family.

As Chairperson of the Organizing Committee for the Tanzania Women in Finance Conference 2025, Amanda brings her strategic vision and organizational excellence to ensure a meaningful and impactful gathering.

Conference Organising Committee

The successful planning and coordination of this year's conference is credited to a committed team comprising of:













TAWiFA Launch & Conference 2024

Experience the vibrant celebrations and empowering moments from the International Women's Day 2024 event held in Kizimkazi, Zanzibar. This historic occasion marked the official launch of Tanzania Women in Finance Association (TAWiFA), unveiled during the national celebrations. The Guest of Honour, Her Excellency Samia Suluhu Hassan, President of the United Republic of Tanzania, officiated the event, recognizing and uplifting women's achievements and contributions in the financial sector.





Office Opening

In a major milestone, TAWiFA officially launched its national office at Samora Tower, Dar es Salaam in 2024. The launch symbolized the growth and formalization of the Association, creating a central hub for coordination, administration, and member services.

The colorful event brought together partners, stakeholders, and members to celebrate this achievement. The new office is a space where ideas meet action, a true home for women in finance.



TAWiFA proudly took part in the 2024
Dar es Salaam International Trade Fair
(SabaSaba), showcasing its mission and
engaging the public on the importance of
women's participation in the financial sector.

The exhibition booth attracted hundreds of visitors, including policymakers, professionals, and students. Members offered financial literacy tips, showcased their services, and strengthened TAWiFA's visibility and impact.









CapacityBuilding

In 2024, TAWiFA hosted a special Mentorship Session and Entrepreneur Training event at the Bank of Tanzania (BOT) venue, Posta, Dar es Salaam. This in-person session brought together aspiring women entrepreneurs and professionals in finance for a day of deep learning, inspiration, and practical guidance.

The session was vibrant, empowering, and filled with valuable takeaways, further proving TAWiFA's commitment to building strong, confident, and capable women in the finance and business sectors.

Corporate Social Responsibility (CSR)

As part of its commitment to social impact, TAWiFA carried out a Corporate Social Responsibility (CSR) initiative at Hassan Khamis Hafidh Secondary School in Zanzibar.

Members visited the school to donate educational materials, share motivational talks, and engage with students, especially young girls on the importance of financial literacy, education, and leadership. The visit left a lasting impact on the students and demonstrated TAWiFA's dedication to giving back to the community.



Guest Of Honor

We are deeply honored to welcome Dkt. Doto Mashaka Biteko, Deputy Prime Minister and Minister for Energy of the United Republic of Tanzania, as our esteemed Guest of Honor. Dkt. Biteko is a distinguished leader known for his commitment to national development, economic empowerment, and good governance.

Hon. Dr. Doto Mashaka Biteko is the Deputy Prime Minister and Minister for Energy of the United Republic of Tanzania. Born on December 30, 1978, in Ushirombo, Bukombe District, Geita Region, he is a dedicated leader and public servant with a strong background in education, leadership, and politics. He is married to Benadetha Mathayo and blessed with five children.

Dr. Biteko's educational journey began in Geita and led him through various institutions, earning a Bachelor's degree and MBA from St. Augustine University of Tanzania, and later completing his PhD from the University of Dodoma in 2021. He also pursued specialized training in education management in China.

Before entering politics, he was actively involved in the education sector and held leadership roles in the Tanzania Teachers' Union. Since becoming a Member of Parliament in 2015, he has held several key government positions including Deputy Minister and Minister of Minerals, and now serves as the Deputy Prime Minister.



His presence as Guest of Honor at the TAWiFA Conference 2025 is a testament to his support for gender equality and economic empowerment through women's participation in the finance sector

TAWIFA CONFERENCE PROGRAM 2025

DATE	TIME	EVENT	VENUE
11TH APRIL	07:00 Am	TREE PLANTING ACTIVITY	MTUMBA PRIMARY SCHOOL
12TH APRIL	08:00 Am	FINANCIAL LITERACY SESSION	ZABIBU HOTEL
13TH APRIL	12:00 Noon	EXCURSION FOR ALL DELEGATES	ALKO WINE FACTOR
13TH APRIL	06:00 Pm	COCKTAIL PARTY FOR MEMBERS ONLY	ZABIBU HOTEL
14TH APRIL	07:00 Am	CONFERENCE FOR ALL DELEGATES	LAPF HALL
14TH APRIL	06:00 Pm	DINNER PARTY FOR ALL DELEGATES	MIDLAND HOTEL

14TH APRIL MAIN CONFERENCE PROGRAM

TIME	EVENT	RESPONSIBLE PERSON
7:30 - 8:30 AM	Arrival/ registration	Delegates
8:30 - 9:00	Arrival/ registration	Special guests
9:00	Arrival - chief guest	Hon. Dr. Doto Biteko
9:00 - 9:05	National anthem	Brass band
9:05 - 9:15	Introduction	Nangi Massawe, Vice President - TAWIFA
9:15 - 9:25	Opening remarks	Fikira Ntomola, President - TAWIFA
9:25 - 9:30	Remarks	Main sponsor - Diamond Sponsor
9:35 - 9:40	Remarks	DCOI - Bi. Khadija Said - TIRA
9:45 - 9:50	Remarks	RC

6 9 9 6 6 9 9

न न

9

TIME	EVENT	RESPONSIBLE PERSON
9:50 - 9:55	Remarks	Patron
9:55 - 10:20	Remarks	Chief guest, Hon. Dr. Doto Biteko
10:20 - 10:35	Awards & Group photography (Sponsors Recognition)	Chief guest, Hon. Dr. Doto Biteko
10:35 - 10:40	Briefly and introduction of Mentorship program	Prof. Lindah Mhando (Penn State Law School, USA)
10:40 - 10:55	Launch of Mentorship program	Chief guest, Hon. Dr. Doto Biteko
10:55 - 11:05	Health break	Delegates
11:05 - 11:50	Key note speech	MD Azania Bank, Dr. Esther Mang'enya
11:50 - 12:35	Panel discussion (Financial inclusion for Women: Unlocking Access, Empowering change)	Moderator: Esther Mwamafupa (TAWiFA) Witness Gowelle (CMSA) Tabia Masoud (Assemble Insurance) Khadija kishimba (BoT) Anna Mushi (Government)
12:35 - 01:20	Panel discussion (Agriculture)	Moderator: Nindiu Mpangile (TAWiFA) Doreen Mangesho (PASS TRUST) Ravi Shankar (Reliance Insurance) Mboka Mwanitu (WFP) Augustino Matutu (Azania Bank Plc)
01:20 - 02:20	Lunch	Delegates
02:20 - 03:05	Panel discussion (Mentorship)	Moderator: Adella Kaale (TAWIFA) Prof. Linda Mhando (Penn State Law School, USA) Margaret Kongo (IIT) Tully Mwambapa (CRDB Bank Foundation)
03:05 - 03:50	Health topic	Dr. Anna Gustav Lyimo (BoT)
03:50 - 04:35	Discussions	Delegates
04:35 - 05:20	Resolutions	Secretariat
05:20	Departure	Delegates
06:30 PM	Gala Dinner	All Delegates

<u>a</u> lo 6 a

ها ها

डि नि

ها اها

ها ها

ල ල

Keynote Speaker

At every great gathering, there is a voice that sets the tone, inspires action, and leaves a lasting impact. For the Tanzania Women in Finance Conference 2025, that voice belongs to Dr. Esther Mang'enya, a trailblazer in Tanzania's banking industry and a passionate advocate for inclusive financial leadership.



Dr. Mang'enya is a seasoned banker with over 25 years of experience. She has held key leadership positions within Azania Bank including Head of Risk Management and Head of Credit. Dr. Mang'enya is an Economics graduate with Honors, holds a Master's in Business Administration (Finance), and a Doctorate in Business Management. Her address will focus on leadership, innovation, and women's empowerment in finance.



Moderators Profile



Nindiu Mpangile

A committed member of TAWiFA, Nindiu brings a wealth of experience in financial services and women's empowerment. Known for her sharp facilitation skills and engaging communication style, she will lead key sessions with insight and grace.



Esther Mwamafupa

Esther is a passionate advocate for women's empowerment and leadership in the financial sector across Tanzania and Africa. She serves as Secretary General of both the Insurance Agents Association of Tanzania and the Pan African Insurance Agents Association, and holds leadership roles within TAWIFA and the African Insurance Women Association

With experience spanning professional associations, academia, and entrepreneurship, Esther brings a wealth of expertise in ethical leadership, strategic planning, and financial literacy. She has contributed to key national initiatives like the Financial Sector Development Master Plan and serves on the Governing Council of the Insurance Institute of Tanzania.

As CEO of her own insurance agency and a lecturer in entrepreneurship and investments, she combines practical insight with academic strength to drive sectoral advancement and empower future leaders.



Ms. Adella Kaale

Ms. Adella Jackson Kaale is a distinguished senior lawyer with over 14 years of experience specializing in corporate and commercial law, particularly in the regulatory oversight of Tanzania's financial sector. She is renowned for her expertise in company secretarial duties, compliance, contract management, and corporate law. Throughout her career, Ms. Kaale has played a key role in shaping Tanzania's financial landscape by developing regulatory frameworks for innovative financial products such as investment-based crowdfunding, corporate bonds, and sustainability bonds.

Moderators Profile

Ms. Kaale's leadership extends beyond legal expertise to include a strong track record of successfully advising on complex regulatory challenges. Her accomplishments include pioneering the listing of emerging financial products such as social bonds, green bonds, and Sharia-compliant Sukuk bonds in Tanzania. At the Capital Markets and Securities Authority (CMSA), she has driven key initiatives, including the listing of major IPOs and the successful merger and acquisition transactions of public and private entities.

In addition to her legal practice, Ms. Kaale is an active member of several professional organizations, including the Tanganyika Law Society, East Africa Law Society, and the Tanzania Women CEOs Roundtable. She is committed to maintaining high standards of excellence in her field and is recognized for her disciplined approach to work, collaboration, and her dedication to advancing compliance and regulatory frameworks in Tanzania's financial sector.





Witness Gowelle is a seasoned finance professional and CPA holder with over nine years of experience in financial regulation, capital markets development and sustainable finance. As a Principal Analyst at the Capital Markets and Securities Authority, she plays a key role in regulatory oversight, market supervision and investor protection.

She holds a Masters Degree in Finance and Investment and has earned multiple certifications including the Securities Markets Certification from Chartered Institute for Securities and Investment UK; US Securities Exchange Commission; IMF and EU. Her expertise encompasses capital markets product issuance, ESG financing and fintech.

Witness played pivotal role in the successful groundbreaking issuance of innovative instruments including the NMB Jasiri and Gender Bonds, NBC Twiga Bond, Tanga UWASA Bond and the CRDB Green Bond.

Panelist Profile/ Financial Inclusion



Tabia Massudi is the Managing Director of Assemble Insurance Tanzania Limited, overseeing company operations, strategy implementation, and stakeholder engagement to drive growth and brand sustainability. With over 25 years of experience across multinational organizations, she brings strong expertise in leadership, sales, marketing, and customer service. A certified coach and trainer, Tabia is passionate about empowering others and has been recognized as the Best Marketer of the Year (2020) in the Banking and Financial Institutions Awards. She is also committed to youth development through her past leadership in the Tanzania Scout Association. She is holding an international postgraduate in Insurance from the Institute of Insurance and Risks Management Hyderabad India.



Dr. Khadijah Jumanne Kishimba is the Acting Manager of the Financial Consumer Protection Department at the Bank of Tanzania, with over 13 years of central banking experience. She specializes in financial consumer protection, financial literacy, market conduct supervision, and financial stability. Khadijah has contributed to key national and international initiatives, including the IMF/World Bank Financial Sector Assessment Program and fintech regulatory sandbox development.

She is a PhD holder in Finance and a 2024 Fellow of the Fletcher Leadership Program for Financial Inclusion. A mentor, trainer, and speaker, she also serves as Co-Chair II of the AFI Consumer Empowerment Working Group and is part of the Bank of Tanzania's Research Technical Committee.

Panelist Profile/ Financial Inclusion



Anna Jubilate Mushi is a gender and development expert with over 19 years of experience working across international organizations, government, development partners, and the private sector. She currently leads the IFC Tanzania Gender Program, driving women's financial inclusion and contributing to national frameworks like the Financial Inclusion Framework and Financial Sector Development Master Plan.

Previously, she served as Head of Gender and Youth at FSDT, where she championed digitized financial solutions for underserved women and youth. Anna has supported institutions such as TADB and the Lesotho National Development Corporation in crafting inclusive financial strategies.

Her published work addresses gender barriers in ID acquisition and youth financial access. She is also a member of the President's Advisory Committee on Generation Equality, a certified Director (IoDT), mentor, and respected board member.



Panelist Profile/ Agriculture Doreen Elias Mangesho is a seasoned finance professional with over 15 years of experience in accounting, finance and taxation.

Currently serving as the Director of Finance and Administration at PASS Trust, she seamlessly integrates strategic financial management with administrative leadership to navigate the complexities of the agribusiness sector.



Ravi Shankar is a seasoned insurance executive with extensive international experience across India and the Gulf region. He began his career at New India Assurance, the largest Indian non-life insurer, and went on to hold key leadership roles, including Country Manager in the Gulf.

He has served as CEO for multiple insurance ventures, including a joint venture with a Fortune 500 American company, and successfully built Al Medina Insurance in the Gulf from the ground up. He later led the most profitable composite insurance company in the region.

In 2014, he returned to India to launch an e-commerce venture in insurance and travel. Ravi currently serves as the CEO of Reliance Insurance Company in Tanzania, and is a sought-after keynote speaker on insurance, risk management, and digital transformation.

He holds a Postgraduate Diploma in Business Management from IMT, is a Fellow of the Insurance Institute of India, and is certified by the IRDA as a Principal Officer for Composite Insurance Broking.



Mboka Mwanitu is a National Programme Policy Officer at WFP Tanzania, leading financial inclusion and MSME initiatives under the Mastercard Foundation project since November 2022. Based in Dodoma, she brings over a decade of experience in development, particularly in food, nutrition, agriculture, and women and youth financial inclusion.

Her career spans roles with NMB Bank, USAID Tanzania, and various regional and international organizations, where she has provided technical advisory on gender equality, trade, and inclusive development. She has served as a regional consultant for GIZ, technical advisor with Trademark Africa, and fellow with AWARD. She's also an alumna of Uongozi Institute and the US Embassy's AWEP program.

Mboka holds a Master's in Agriculture & Applied Economics (SUA & University of Pretoria), a Diploma in Food Safety (Denmark), and a BSc in Food Science & Technology. She is passionate about nutrition, entrepreneurship, and empowering women and youth through digital financial education.





Augustino is currently serving as the Head of Agribusiness at Azania Bank Plc. He is a Dynamic and results-driven professional with over 20 years of agribusiness experience in financing, management, and business development within the banking and agricultural sectors. He holds a Bachelor Degree in Agricultural Economics & Agribusiness from Sokoine University of Agriculture (SUA) and Master of Business Administration (MBA) from the University of Dares Salaam majoring in Finance. He has undergone several job related trainings within and outside Tanzania. Prior to joining Azania Bank in 2021, Augustino worked with several banks in the country including the Tanzania Agricultural Development Bank (TADB) where he served as the Director of Credit and Business Management. He has Proven track record in strategy formulation, policy development, and implementation, with expertise in building sustainable financial solutions for Agro and allied businesses. He is Known for exceptional leadership skills, operational efficiency, and commitment to community empowerment.





President - Insurance Institute of Tanzania (IIT)

Margaret Tummwagile Ikongo is a trailblazer in Tanzania's insurance industry, with a career spanning over four decades. She began her journey at the National Insurance Corporation (NIC) in 1978 and rose through the ranks to become its Managing Director in 1999.

She holds an Advanced Diploma and a Postaraduate Diploma from Institute of Finance Management, an MBA in Finance, and an International Diploma in **Enterprise** Management from the UK. In 1995, she made history as the first Tanzanian woman to attain the prestigious ACII designation the from Insurance Institute of the UK.



Margaret has served in regulatory and advisory roles at the Tanzania Insurance Regulatory Authority (TIRA), and later co-founded Actuarial and Risk Consulting (T) Ltd, where she now serves as Executive Chairperson.

Her boardroom leadership includes service with Africa Re, Zep Re (as Chairperson), NMB Bank, NSSF, Tan Re, Vodacom Tanzania, Continental Re Nairobi, and First Housing Finance (T) Ltd.

Today, she continues to shape the industry through her leadership and governance, currently serving as President of the Insurance Institute of Tanzania (IIT)—the first female to hold this position since its founding in 1966.

Panelist Profile/ Mentorship

Dr. Lindah Mhando is a legal scholar, mediation practitioner, and transformative leadership coach based at Penn State Law School, USA. With over 17 years of experience working across universities, government, NGOs, and international bodies, she specializes in the intersection of gender, policy, and innovation — particularly in Intellectual Property, Energy, and Youth Workforce Policy.

She is the founding director of Hekima Coaching and Consulting Boutique LLC, offering executive coaching, mediation, and change management training. In Tanzania, she played a key role in developing the National Gender Policy (2020) and advising on Generation Equality Forum (TGEF) 2021–2026 commitments. Dr. Lindah also counsels the Ministry of Constitution and Legal Affairs on GBV and access to justice and advises on inclusive ICT and data protection policies.

Internationally recognized, she serves on the World Economic Forum Global Council on Technology Policy (2023–2026), the G20 Digital Working Group, and Data2Policy Initiative. She is also a Senior Fellow at Uongozi Institute, coaching women leaders, and an advisor to the Mwanamke Initiative. In 2023, she was named among the 100 Most Influential Africans in Gender and Digital Space.





Tully Mwambapa is the Managing Director of CRDB Bank Foundation, bringing a wealth of experience in corporate relations, banking operations, sales and marketing, product development, and consumer relations. With a strong track record in strategic communications and business leadership, Tully is known for her ability to craft and execute impactful corporate strategies that drive growth and innovation.

A strategic thinker and problem solver, she thrives in complex environments, delivering market-driven solutions and leading high-performing teams. Her hands-on experience in project management, brand building, and stakeholder engagement continues to position her as a transformative leader in Tanzania's financial and development sectors.



Speaker *Health Topic*

Dr. Anna is an experienced finance professional and strategic leader with over 15 years of experience in banking, finance, and investment. She heads the FX Reserves Mobilization and Management Division at the Bank of Tanzania, where she plays a pivotal role in shaping financial policies, optimizing reserve management strategies, and fostering economic resilience.

Beyond her technical expertise, Dr. Anna is passionate about empowering professionals, particularly women in finance, to build sustainable careers without compromising personal fulfillment. She believes financial independence, strategic planning, and work-life balance are key ingredients for long-term success. Her insights and leadership have inspired many, and she remains committed to mentoring and supporting professionals in navigating their careers effectively.

Dr. Anna Gustav Lyimo

Finance Professional



Director of Ceremony



Oyuke Filemon

Communication & Financial Analysis Expert

Oyuke Phostine Filemon is a seasoned communication and financial analysis expert with over 10 years of experience in Tanzania's communication and development sectors. He holds a B.A. in Public Relations and Advertising, a Postgraduate Diploma in Foreign Relations, and an MSc in Insurance and Actuarial Science, along with certification from the Bloomberg Media Initiative Africa.

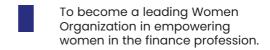
Oyuke has led and contributed to impactful national communication strategies and campaigns, including the National Communication Strategy, Kilimanjaro "Jivunie U-Tanzania" campaign, and the Five-Year Development Plan II (FYDP II). His portfolio includes high-profile events like the Presidential Extractive Industries Awards and the Tanzania Annual Insurance Awards.

Currently serving at the Pan African Postal Union, his cross-sector expertise spans public and private institutions, with proven strengths in strategy, storytelling, content creation, and media production.

About TAWiFA

The Tanzania Women in Finance Association (TAWiFA) is a pioneering organization dedicated to championing the advancement of women in the financial sector. Officially launched on 14th March 2024 by Her Excellency, Dr. Samia Suluhu Hassan, President of the United Republic of Tanzania, TAWiFA operates in full alignment with national priorities, including the Tanzania Gender Policy. This framework guides our efforts to promote gender equality, professional excellence, and leadership opportunities within Tanzania's dynamic finance industry.

Vision



Mission

Advance career opportunities, provide professional development and represent women's interest in the industry.

Benefits of Being TAWiFA Member

Training, Seminars and Conferences

Mentorship

Inter-sectoral knowledge sharing

Networking

Be included in a database of women in finance

How to Become a Member

You will be required to pay an annual fee of **TZS 100,000/=** for your TAWiFA Membership to the below bank details and share your proof of payments to: **treasurer@tawifa.org** or **admin@tawifa.org** or **info@tawifa.org** in order to complete your registration.

Scan me for Registration and more Details.



S M S S

Diamond Silver







Bronze

















Partners

























































THANK YOU

We extend our sincere thanks to all our members, partners, guests, and supporters. Your presence, energy, and encouragement made this conference truly special.

Together, we rise.

Organized by:

TANZANIA WOMEN IN FINANCE ASSOCIATION



+255 657 429 050



info@tawifa.org



www.tawifa.org



Posta, Samora Tower, Mansfield Street, Floor - C3, P.o. Box 34198, Dar es salaam, Tanzania