

## **ABSTRACT: Her Money. Her Power. Making Finance Work for Women**

The global financial system is failing women—not incidentally, but structurally. Despite being the backbone of economies, excelling as reliable borrowers, and launching businesses at unprecedented rates, women remain systematically excluded from mainstream financial services. This is not merely a gender disparity; it is an economic miscalculation that stifles global prosperity. For too long, finance has been designed as a one-size-fits-men model, ignoring the distinct financial behaviours, needs and challenges women face. The result? A staggering \$1.7 trillion financing gap that is not just a missed opportunity for women—but for economies worldwide.

But this conversation is not about incremental fixes. It is about power. Women do not just need access to finance; they need financial ecosystems intentionally built for them—ones that recognise their economic influence, understand their realities, and propel them toward wealth creation and financial leadership.

### **A Two-Day Discourse on Redesigning Finance for Women**

Over two days, this discussion redefines what it means to make finance work for women:

- **Day 1: Exposing the Structural Flaws**

Beyond statistics, we uncover the root causes of financial exclusion. Why do financial institutions continue to view women as high-risk borrowers despite their proven track record? Why does the financing ecosystem still favour collateral-based lending when women own significantly fewer assets due to historical inequities? Why is financial literacy among women undervalued when they are already managing complex household economies with precision? From digital exclusion to the psychological barriers that keep women playing small, we confront the systemic biases that have made financial systems inaccessible, inefficient and inequitable for women.

- **Day 2: Driving Bold Solutions**

Talk is not enough—change is imperative. We move from diagnosing the problem to dismantling the barriers. How do we revolutionise financial services so that women are not just participants but leaders? How do we unlock capital for women-led

businesses beyond microfinance, ensuring they have access to scale-up investments? How do we leverage fintech, alternative lending models, de-risking mechanisms and gender-intelligent policies to create an ecosystem that moves women from consumers of financial services to wealth creators and investors? The future of finance is digital, inclusive and women-centered—so what will it take to get there?

## **From Financial Access to Economic Power**

At the core of this discussion is a simple but radical idea: **Her Money. Her Power.** This is not about giving women financial access—it is about ensuring they control their financial destinies. It is also about shifting narratives from women as borrowers to women as investors, from financial literacy to financial mastery, and from being underserved to owning the financial system itself.

Real stories bring this issue to life—a Burundian woman defying social norms to achieve financial independence, a Ghanaian entrepreneur’s fear of borrowing stalling her business growth, and the unseen toll of digital exclusion locking millions of women out of the modern economy. These are not isolated struggles; they are the symptoms of a financial system that was never designed for women.

Yet, the evidence is clear: When women have financial power, economies thrive. Women reinvest up to 90% of their income into their families and communities, fueling economic resilience. However, banks still deem them risky. Investors still overlook them. Financial policies still leave them behind. But these barriers are not inevitable—they are the result of deliberate choices. And choices can be changed.

## **A Call to Action**

This speech is not just an exposé—it is a challenge to the status quo:

- *To financial institutions*—Stop treating women as a niche market and recognise them as the \$5 trillion investment opportunity they represent.
- *To policymakers*—Move beyond ‘gender-neutral’ policies that systematically exclude women. Intentional, data-driven financial inclusion strategies must become the standard, not an afterthought.
- *To investors*—Back women. The data is indisputable: women-led businesses deliver stronger returns, foster economic stability, and drive sustainable

growth.

- To women—Own your financial power. Borrow to grow. Invest to build wealth. Move beyond participation—lead the financial revolution.

**Her Money. Her Power.** is not just a slogan; it is an economic transformation waiting to unfold. The question is not whether finance can work for women—but whether we have the vision, courage, and urgency to ensure that it does.

Because when women control their money, they control their future. And when that happens, the world wins.