

# Gender-balanced leadership is good for business

I have spent my career in financial services watching institutions chase growth while overlooking one of the most powerful levers available to them: putting women in leadership. Not to tick a diversity box. Not to meet a reporting threshold. But because women leaders produce banking that works for customers, for communities, and for the bottom line.

For too long, financial product design has assumed a single, universal customer usually male, usually formal sector employed, usually urban. Women leaders challenge that assumption from the first meeting. When I sit in a product development session, I am thinking about the market trader whose cash flows are daily and irregular, the caregiver whose schedule is unpredictable, the rural smallholder who has a mobile phone but limited connectivity. These are not edge cases. They are the majority of the market. Designing for them is not charity; it is accuracy.

But leadership is not only about product design. Women in senior roles serve as connectors — between institutions and communities, between policy and practice. I see it every time we engage government-sponsored initiatives: women leaders within banks are the ones who know how to translate a subsidy scheme into a usable product and ensure it reaches the women it was meant for. When I prioritise outreach to a community clinic or a savings circle, that decision can extend financial access to hundreds of people who would otherwise remain invisible to the formal banking sys-

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Digital tools matter enormously — but only when they are built around real users.. Women-led teams are more likely to insist on that user-experience rigour — and to insist that digital solutions sit alongside, not replace, physical touchpoints. A branch visit, a community clinic, a trusted relationship manager: these are not legacies of an old model. For many of our customers, they remain essential.

None of this happens by accident. Institutions that are serious about this work must be intentional. Appointing women to visible roles is necessary but not sufficient. We must give women decision-making authority and the resources to pilot and scale women-centred initiatives. We must set measurable targets — not just headcount, but outcomes: improved livelihoods, strong repayment performance, increased digital adoption. And we must ensure that female voices are in the room at every stage of the product

development cycle, not invited in at the end to review a finished design.'

Policymakers and funders also have a part to play. Government programmes targeting women work only when information reaches the last mile. Women are the natural bridge; they can translate policy into products, direct subsidies and guarantees toward intended beneficiaries, and build the collaborative infrastructure between banks, regulators, and community organisations that makes financial inclusion durable rather than episodic.

What I want the sector to understand is that the framing of women as beneficiaries of better banking gets it backwards. Women are the architects of better banking. When institutions tap into women's perspectives, they build superior products. The case for gender-balanced leadership then becomes obvious: it is good business. Deeper customer loyalty. Better portfolio performance. A more resilient institution.

Therefore, if women are empowered to take up leadership roles, it reorients financial services around actual human needs and unlocks sustainable growth. Invest in women leaders, listen to what they see, and let customer-centred design lead the way. I have built my career on this belief. The results speak for themselves.

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