



YOUNG WOMEN ENTREPRENEURS THIRD QUARTER REPORT

July to September 2025

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ABBREVIATIONS

ABWCI: Association of Businesswomen in Commerce & Industry

AGRA: Alliance for Green Revolution in Africa

COMFWB: Comesa Federation of Women in Business

CRDB: Cooperative and Rural Development Bank

DCB: Dar es Salaam Commercial Bank (DCB)

SDG: Sustainable Development Goals

YWE: Young Women Entrepreneurs

YWE CHAIRPERSON STATEMENT



Dear Friends, Partners, and Supporters of Young Women Entrepreneurs (YWE), It is my pleasure to welcome you to the Young Women Entrepreneurs (YWE) Third Quarter Report for 2025. This quarter has been a period of steady growth, stronger partnerships, and meaningful impact as we continued to empower young women across Tanzania with the skills, networks, and opportunities they need to thrive in business. Our achievements, ranging from capacity building programs, alumni led opportunity sharing workshops, and policy engagement meetings, reflect YWE's steadfast commitment to advancing women's economic empowerment and strengthening Tanzania's entrepreneurial ecosystem. We also had the privilege of welcoming new external board members whose expertise will significantly shape our direction as we move into a new chapter of scaling our programs nationally. The 4th edition of the Top 50 Young Women Entrepreneurs Awards reaffirmed our role as a national catalyst for innovation and leadership among young women. Through local and international collaborations, we expanded our reach and introduced new conversations on technology, artificial intelligence, and the future of business. As we look ahead, we remain committed to building impactful programs, fostering inclusivity, and amplifying the voices of young women entrepreneurs across Tanzania. Thank you for your unwavering support and belief in our mission.

Warm regards,

Dr. Jesca Nkwabi

Chairperson, Young Women Entrepreneurs (YWE)

PROFILE

Young Women Entrepreneurs (YWE) is a membership organization established by young women entrepreneurs in 2021 and formerly registered as a company limited by guarantee in 2022. The aim is to promote entrepreneurship among women between the ages of 20-39. YWE does not primarily exist to pursue members' interest, but to empower and create conditions for other young women to successfully start and navigate the entrepreneurial journey. Being entrepreneurs themselves, members understand that compare to their male counterparts, young women entrepreneurs face disproportionately higher barriers in terms of skills, information, inspiration, and compliance with regulations and YWE seeks to address the challenges by providing business consultancy services, entrepreneurship workshops, as well as business visibility to its members and advocating for an enabling policy environment.

The vision of YWE is “to become the focal organization that promotes multisectoral economic activities to empower young women entrepreneurs with presence in all regions in Tanzania”.

The mission is “to promote and connect young women entrepreneurs to the resources and tools and give them knowledge needed to advance and succeed in business”.

YWE VALUES



- **Accountability:** We ensure that we are all accountable for our actions.
- **Transparency:** We promote open communication across our organisation and with various stakeholders.
- **Integrity:** We promote integrity across our organisation.
- **Trust:** We promote trust and teamwork fostering all with a conducive working environment.
- **Diversity:** We have inclusive programs that target youth between the age of 20 to 39.

SUSTAINABLE DEVELOPMENT GOALS

| SDGs | Title | How YWE Contributes – with examples |
|-------|------------|--|
| SDG 1 | No Poverty | YWE empowers young women entrepreneurs with business skills, mentorship, and resources. For example, through the Leadership Development Training and Top 50 YWE Programme, over 3,000 women have benefited directly or indirectly reducing financial dependence. |

| | | |
|--------|---------------------------------------|---|
| SDG 3 | Good Health and Well-being | YWE promotes wellness by creating safe, inclusive environments for peer learning and self-development. |
| SDG 4 | Quality Education | Through structured programmes such as Coffee with YWE and Kijana Amka Changamkia Fursa, young women gain practical knowledge in marketing, financial literacy, and digital skills, providing quality, non-formal education opportunities. |
| SDG 5 | Gender Equality | This is at the heart of YWE's mission. The Top 50 YWE Recognition Programme celebrates women leaders. |
| SDG 8 | Decent Work & Economic Growth | YWE equips members with skills and resources to start or grow businesses, creating jobs and livelihoods. Over 50 million TZS has been invested in training and workshops. |
| SDG 9 | Industry, Innovation & Infrastructure | YWE supports innovation by exposing women to digital tools and formalisation strategies. |
| SDG 10 | Reduced Inequalities | By focusing on young women, YWE reduces access gaps in economic opportunity and education. |
| SDG 16 | Peace, Justice & Strong Institutions | YWE participates in government meetings to advocate for better policy and reduced business barriers for women. |
| SDG 17 | Partnerships for the Goals | YWE collaborates with organisations like ABWCI and participates in global forums, such as COMFWB and AGRA Africa workshops. |
| | | |

YWE FOUNDERS AND BOARD MEMBERS



Dr. Jesca Nkwabi
Chairperson



Njile Bwana
Vice-Chairperson



Irene Simon Ivambi
Board member



Mercy Marrealle
Board member



Beatrice Kimaro
Board member



Dorice Mgetta
Founder



Munira Ndossy
Founder



Jessica Mshama
Founder

YWE BOARD MEMBERS



Dr. Jesca Nkwabi
Chairperson



Njile Bwana
Vice-Chairperson



Irene Simon Ivambi
Board member



Mercy Marrealle
Board member



Beatrice Kimaro
Board member

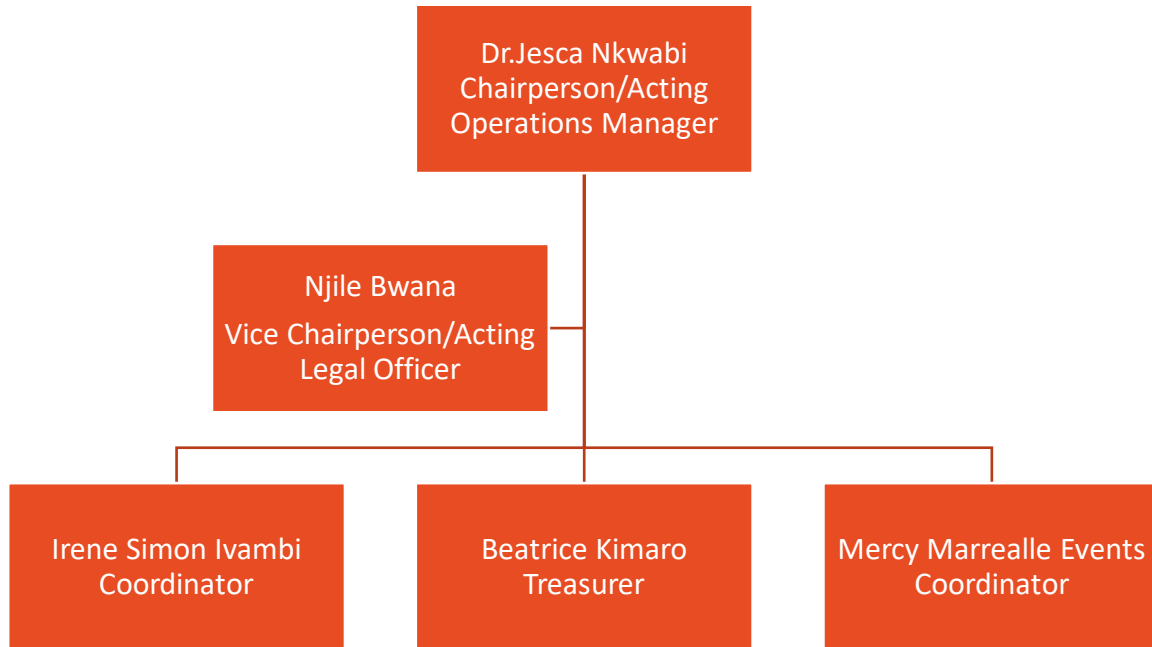


Dr. Monica Hangi
Board member



Dr. Amina Baamary
Board member

YWE MANAGEMENT TEAM



NEW EXTERNAL BOARD MEMBERS

On July 1st 2025, YWE welcomed two distinguished leaders to its Board of Directors, marking a significant step in strengthening our governance, strategic direction, and national influence.

- Dr. Amina Abdul Baamary



Dr. Amina A. Baamary is a highly respected finance expert, academic, and advocate for women's economic empowerment. With over a decade of experience in Finance, Governance, Development Finance, and Microfinance, she brings deep expertise to the YWE Board. She serves as a Lecturer in Finance at the University of Dar es Salaam Business School (UDBS), where she is also the Gender Focal Point and Deputy Coordinator of the Centre for Banking and Financial Services Research.

Her governance experience includes serving as:

- Board Director at DCB Commercial Bank Plc (Credit Committee and Governance & HR Committee)
- Board Member at MOFAT Company Ltd (implementing DART Phase Two)
- Ambassador for Rural Inclusion (UK-based NGO)
- Member of the Technical Team for BLUEPRINT II (MKUMBI II) under the President's Office, Planning and Investment
- Chairperson, VICOBA Awards Tanzania
- Co-founder, Women and Money Talk Program

Dr. Amina is recognized for her ethical leadership, policy advocacy, and commitment to inclusive economic growth. Her strategic insight will be instrumental as YWE strengthens programs and expands nationally.

- Dr. Monica Hangi



YWE is equally proud to welcome Dr. Monica Hangi, a purpose driven and visionary leader with 17 years of experience delivering transformational change across Africa. She currently serves as the Regional Director for East and Central Africa at Trademark Africa (TMA), where she oversees trade facilitation programs across Tanzania, Kenya, Uganda, DRC, Burundi, and South Sudan.

Her expertise spans:

- Strategic leadership and governance
- Regional trade and development
- Policy advocacy and stakeholder engagement
- Fundraising and program delivery
- Public private sector partnerships

Dr. Monica is celebrated for her ability to navigate complex political and economic ecosystems and her commitment to inclusive development. Her leadership will guide YWE as we deepen partnerships and expand opportunities for young women entrepreneurs across Tanzania and Africa.

TOP YWE 2025

The Top 50 Young Women Entrepreneurs Awards is YWE's flagship national program celebrating exceptional young women who are shaping Tanzania's entrepreneurial landscape through innovation, resilience, and leadership. Now in its 4th edition, the awards bring together entrepreneurs, development partners, investors, government institutions, and ecosystem leaders.

Each year, nominees undergo a competitive screening and evaluation process led by experienced professionals from diverse sectors. Awardees join the Kijana Amka Changamkia

Fursa Program and the YWE Alumni Community, where they gain access to mentorship, training, opportunities, and networks that propel their businesses forward.

Objectives:

- Celebrate and showcase outstanding women-led businesses.
- Connect young entrepreneurs with investors, mentors, and corporate partners.
- Inspire other young women to explore entrepreneurship as a viable path.
- Build a strong, empowered national network of women entrepreneurs.

Impact From Past Editions:

- 150+ women recognized since the program began.
- 70% of alumni have expanded into regional or export markets.
- Alumni actively support mentorship, workshops, and ecosystem programs.

The 2025 Top YWE Recognition Ceremony significantly advanced YWE's mission of empowering young women entrepreneurs by delivering a comprehensive blend of inspiration, capacity-building, and strategic exposure. Held at Hotel Verde in Zanzibar, the event brought together award-winning entrepreneurs, industry experts, financial institutions, legal practitioners, and innovation leaders, creating a dynamic ecosystem of learning and collaboration.

Through a series of high value engagements, the ceremony delivered tangible impact in the following key areas:

1. Strengthened Entrepreneurial Capacity

Participants gained deeper understanding of market expansion opportunities within Africa. The discussions on intra-African trade highlighted actionable pathways for young women to position their businesses competitively in regional value chains. This knowledge equips entrepreneurs to scale sustainably beyond local markets.

2. Increased Financial Literacy and Access to Trade Finance

The panel discussions with Cooperative and Rural Development Bank (CRDB) and Dar es Salaam Commercial Bank (DCB) demystified essential trade finance instruments, bank guarantees, performance bonds, and Letters of Credit, tools that young entrepreneurs often lack exposure to. This session empowered participants with the confidence and knowledge needed to secure financing for large contracts, enter new export markets, and build credible business profiles attractive to investors and lenders.

3. Accelerated Digital and Innovation Readiness

Through Harish Bhatt's insights on Artificial Intelligence, entrepreneurs were introduced to practical ways of leveraging AI to streamline operations, reduce costs, and improve customer experiences. By understanding how to automate systems and enhance productivity, participants

are now better positioned to adopt digital tools that align with global trends and business best practices.

4. Personal and Professional Inspiration

The keynote by Vice Chairperson Njile Bwana represented by Mariam Faraja Chawala served as a powerful reminder of the resilience, leadership, and innovation required to thrive in entrepreneurship. Her journey provided relatable, real-world encouragement for the awardees, reinforcing confidence, ambition, and a growth mindset.

5. Enhanced Networking and Ecosystem Connectivity

The ceremony created a rare, highvalue networking platform where young women entrepreneurs could interact directly with legal experts, financial partners, business leaders, and fellow innovators. These new relationships and connections expand market opportunities, partnerships, mentorship potential, and visibility for the awardees.

6. Promotion of LongTerm Financial Sustainability

The investment session by Oswald Urassa grounded entrepreneurs in principles of purpose led financial freedom, helping them understand how to make informed investment decisions and build sustainable wealth. This knowledge empowers them to secure their businesses' futures while also planning their personal financial journeys.

7. Increased Visibility and National Recognition

By spotlighting 28 exceptional entrepreneurs, YWE strengthened the visibility of women-led enterprises across Tanzania. The recognition elevates the entrepreneurs' credibility, opens new business doors, and amplifies their influence within the national and continental business landscape.

Overall Impact

The 2025 ceremony moved beyond celebration, it activated growth, strengthened competencies, and positioned young women entrepreneurs to meaningfully contribute to Tanzania's socioeconomic development. By equipping them with market insights, financial tools, digital skills, and strategic networks, the event laid the foundation for significant business expansion and long-term resilience. The 28 awardees now stand as ambassadors of innovation and empowerment, poised to transform their communities, inspire the next generation of entrepreneurs, and accelerate inclusive economic development across the country.



YOUNG WOMEN
ENTREPRENEURS
ONE VOICE!

TOP YWE 2025



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[ywe_tanzania](https://www.instagram.com/ywe_tanzania)



During the 4th edition, YWE hosted a distinguished guest speaker from Nigeria, Dr. Lola Olukewu who delivered a highly insightful public lecture at University of Dar es. Salaam on how Artificial Intelligence is reshaping the finance industry (18/09/2025). Her session


empowered young women to embrace innovation and digital transformation.




**University of Dar es Salaam
Business School**

ONLINE PUBLIC LECTURE


**The Future of Finance: How AI is Reshaping
the Industry?**




Dr. Amina Abdul
UDBS - CBFSR
Moderator




Dr. Lola Olukewu
AI Entrepreneur
Guest Speaker



Dr. Jesca Mhoja Nkwabi
Chairperson YWE
Guest Speaker



Thursday 18th September 2025
1600 - 1730hrs



Scan to Register

Hekima ni Uhuru
www.udsm.ac.tz

YWE also facilitated a strategic engagement with the Tanzania Investment and Special Economic Zones Authority (TISEZA), where discussions explored new opportunities for entrepreneurs and mechanisms for strengthening Tanzania's business environment.



WAY FORWARD

As YWE moves into the next quarter and beyond, several strategic priorities will guide the organisation's direction and deepen its national impact:

- Expand Program Reach And Accessibility

YWE will scale its programs to more regions across Tanzania, ensuring that young women including those in rural and underserved areas, have access to training, mentorship, and opportunities.

- Strengthen Financial Sustainability

The organisation will explore diversified funding streams, including grants, partnerships, and private-sector sponsorships, to enhance long-term sustainability and support program growth.

- Deepen Partnerships And Stakeholder Collaboration

By strengthening relationships with government bodies, development partners, and private sector organisations, YWE aims to expand resources, strengthen policy influence, and unlock new platforms for young women entrepreneurs.

- Enhance Inclusivity And Participation

YWE will continue building an inclusive environment by ensuring that young women with disabilities can fully engage in programs, trainings, and entrepreneurial opportunities.

- Accelerate Digital and Innovation Integration

To keep members globally competitive, YWE will integrate emerging technologies such as AI, digital marketing tools, and innovation-focused training into its core programs.

- Strengthen the Alumni Community

Through structured engagement, mentorship networks, and leadership pathways, YWE will empower alumni to contribute more actively to the growth of new entrepreneurs.

OUR PARTNERS, SPONSORS AND PARTNERS

To all our esteemed partners, thank you for your steadfast dedication, commitment, and support to driving entrepreneurship among young women in Tanzania. Together we are building a brighter future of economically empowering young women entrepreneurs who are transforming the economic development of Tanzania.

Let us keep joining hands to empower and develop entrepreneurs in Tanzania. Together, we can achieve greatness, together we can make lasting impact.



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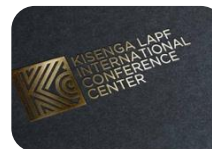
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