



TARGET
GENDER
EQUALITY



Target Gender Equality – When She Leads

“Make every moment count and mark your presence”



Quick facts: Tahmina Zaman Khan – Head of Sustainability – Mutual Trust Bank Limited – Bangladesh

We have 10 years to achieve the 17 Sustainable Development Goals. What are you doing to champion the Global Goals in your business?

In Bangladesh, women are flourishing in the financial and banking sector. Here, women are making significant progress with a strong presence in high-ranking positions in banking. It is a matter of pride for Bangladesh that both state-owned and private-run banks are delegating top positions to female employees provided they have the adequate professional qualifications. Approximately 9% of women are currently holding leadership roles in scheduled banks of Bangladesh, including senior management positions.

The financial sector is highly regulated, we know it is the backbone of the economy, so the more vibrant it is the better it will support the economy. Working for a bank automatically enables me to contribute to the attainments the 17 SDGs. My organization is actively working to achieve these global targets. As for me, I strive to focus more on Goal 5: Gender equality & Goal 13: Climate action and they fall within my close periphery of work.

As a Bangladeshi private commercial bank, we aspire to be the most admired financial institution in the country, recognized as a dynamic, innovative and client focused company that offers an array of products and services in the search for excellence and to create an impressive economic value. With a work force of over 2500, we operate with our core values of Commitment, Accountability, Agility and Trust. As a responsible financial institution, we operate in the real economy and essentially focus on financial inclusion through mobile financial services and agent banking. In agriculture financing, we promote the SMEs and women empowerment, through digital transformation and sustainable financing to ensure economic and social resilience.

What motivates you to keep fighting for the issues you care about?

Little steps can go a long way. So, every woman has her own distinct role to play when it comes to getting acknowledged and being accepted by the vast majority. In whichever field we belong to, I think we must stand up and voice our presence while making genuine efforts to be heard and seen.

In my case, I have been fortunate enough to be born and bred in a family surrounded by more females than males. In all my childhood, my mother taught my three sisters and I to be candid, confident and determined. She taught us to never give up on what we believe is right and rational. In this upbringing, the idea that we were different from a male counterpart never crossed our minds. So, when I joined the banking industry more than a decade ago, I competed with male contenders and entered the industry. Because I believe I know my job well, I know what has to be done and what are the rules of the game. To me, knowledge is power. In every step, I do my homework. Even as a student, I was always very serious in my studies and this actually helped me to be focused, determined and confident.

But yes, family support is a MUST. I must admit, I have been extremely fortunate in this regard. The Almighty has been really kind to me and granted me a very understanding and supportive life partner, I draw strength and wisdom from. The key to success greatly lies with the kind of cooperation and support you receive from your spouse. In my case, I always seek advice, guidance and most importantly mental support from him. He helps



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me to be more empathetic and refrains me from making hasty decisions. One added advantage comes from him being a seasoned banker himself, he is well conversant with the ground realities of this industry. This way, I get to hear the industry's best practices through a different lens.

At the same time, I must also acknowledge that I have had the privilege to work with extremely knowledgeable supervisors over the years, who have helped me to grow and move forward. Each one of them groomed me and made me a better person both professionally as well as an individual. Honesty and integrity are two common traits which all of them had. They strongly influenced and paved my professional journey with the virtue of their knowledge, experience and candid guidance.

Can you share one obstacle that you had to overcome to achieve a successful career in business?

Having access to information is one obstacle that women often face, and I am no exception. It becomes even more critical when a person graduates and is yearning for a job. Because unlike male students, female students tend to pay less heed to career development, professional proficiency improvement and hunting for prospective job opportunities while studying. To overcome this I invested in building a strong network of senior and peer industry professionals, who assisted me with timely information about job openings and opportunities. Moreover, life is not a bed of roses, every day brings with it a novel of challenges, be it at work or at home. The key to tackle and overcome them is to remain focused. At times, my own traits and actions pose obstacles to my progress. It is when I recapitulate my action, try to identify flaws, and strive to do things differently. Such reality checks often help me to recoup both personally as well as in my professional life.

Can you share one barrier to women's economic empowerment that you think is overlooked or not adequately prioritized? In your opinion, what needs to happen to accelerate the pace of change?

Skill enhancement and women entrepreneur specific capacity development programs are not adequately organized to improve the skills of women. Often a lack of training in knowledge sharing sessions especially tailored for women workforce are not duly arranged. A bit of hand holding, and timely mentorship can help a woman go a long way in their career path. By the virtue of sincerity and hard work, women have proven to be a better repayer of bank's credit than male borrowers, including through lower default rates. Expertise comes with experience, so women must develop knowledge, skill, expertise and master her proficiency by consulting and collaborating with more senior industry experts to achieve economic empowerment.

What is one piece of advice you would like to share with fellow women that are aiming to shatter the glass ceiling in the business world?

There is no short cut to success, so hard work is the key. Gather knowledge, expertise, and skill to excel from cradle to graveyard. Have faith in yourself and identify your strength and work on the weakness. Be honest and sincere in what you do. Never compromise quality over quantity. You should not look back once decided to proceed forward and never cry over spilled milk. Make your space and find your niche without waiting for people to show you the way. Be a good soul first before wanting to be at the top.

What is one piece of advice that you would like to share with male leader?

Be the support of a female counterpart as we only live one life. Sensibility, empathy, and sincerity are womens' basic instincts, and it will only add value to the decision-making process of any organization. Proper respect, consideration and due recognition will help to go a long way in the male-female partnership.