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NBM opens a new chapter for women's leadership in the Republic of Moldova

On 19 March 2025, over 100 teenage girls and young women—high school students and university students learning economics—participated in the launch of "FinanciarELE—Women's Leadership Community" [1], an initiative of the National Bank of Moldova, aimed at supporting women that pursue a career in the financial sector. The open dialogue was led by Anca Dragu, Governor of the National Bank of Moldova, Svetlana Cerović, Resident Representative of the International Monetary Fund in Moldova, and Magdalena Mueller-Uri, Head of the Cooperation Section of the European Union Delegation to Moldova.

At the opening of the event, Ms. Anca Dragu delivered a powerful message of encouragement: "We want to empower you, to show you that we, girls, can pursue any career we want. We are as capable as anyone else in society."

The dialogue started with a discussion of the international experts about challenges and solutions for integrating women in finance.

Ms. Svetlana Cerović, IMF Resident Representative in Moldova, mentioned two major categories of barriers, namely internal and external barriers: "Internal barriers are related to personal perceptions and social stereotypes. Women are often perceived as less decisive and more emotional, which brings about the misconception that they cannot be effective leaders. However, reality proves the opposite: institutions that have women as leaders are stronger and more resilient. External barriers, on the other hand, relate to policy and the legal framework. The lack of effective childcare policies or flexible work arrangements limits women's access to leadership positions. Besides, access to finance is more limited for women, although data shows that they are more responsible borrowers and have a higher loan repayment rate."

The head of the Cooperation of the European Union Delegation to Moldova emphasized the positive impact that female leaders have on the performance of financial institutions: "Financial institutions with women in leadership perform better, are stronger and more resilient. We must work together to break down structural barriers, which are often the result of ineffective policies or lack of supportive measures."

The speakers also addressed the issue of financial disparity. Governor Anca Dragu came up with a set of relevant data to make her point: "In the Republic of Moldova, women hold more bank cards than men – approximately 1.9 million compared to 1.6 million. However, the value of transactions made by men is 7% higher than that of transactions made by women. This partly reflects the pay gap, as men are paid on average 16% more than women. This gap highlights the need for policies that support equal access to financial resources."

An inspiring moment was when Ms. Magdalena Mueller-Uri shared a personal story: "When I was a child, I was very good at math and always proudly presented my school report to my grandparents. I remember my grandmother, in all sincerity, saying to me: „When you grow up, you will be the secretary of a very important man!". This was the maximum of success a girl could achieve in her generation's vision. Two generations later, this is unthinkable. My mother would never have said that to me, and I would never say something like that to my children. This is clear proof that we have come a very long way, even though we still have work to do to get where we want to be."

During the Q&A session, participants asked questions about the challenges and opportunities in the financial sector, the pay gap, and strategies to overcome gender stereotypes. The young women shared their

experiences and highlighted the difficulties they expect in pursuing careers in fields considered "traditional" for men.

In her message to the young women, Svetlana Cerović urged them to invest, first and foremost, in their own education: "Education is the safest and most sustainable investment you can make. The knowledge and skills you acquire are the assets that will open every door, grant you independence and empower you to become the leaders of tomorrow."

The event concluded with Governor Anca Dragu's final remarks: "There are clear results in terms of gender equality, and studies show that institutions with women on their boards perform better. The obstacles are in our minds, and we need to overcome them together! Women are ready to lead, and we are here to support them."

The "FinanciarELE - Women's Leadership Community" project is aimed at all women who want to develop their financial and leadership skills, providing opportunities for their learning, mentorship and networking.

The event was streamed live and can be accessed bellow:

Launch event of the project "FinanciarELE - female leadership community"


FINANCIARELE
COMUNITATEA DE LEADERSHIP FEMININ
19 march 2025










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National Bank of Moldova
Svetlana Cerović
Anca Dragu
Magdalena Mueller-Uri
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