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Empowering finance: How Posts and fintechs can advance digital financial inclusion for ALL women and girls

The UPU's celebration of International Women's Day 2025, featuring the launch of a new study on Post-fintech partnerships for women's digital financial inclusion.

12 March 2025, 14h00-15h30 CET

Online on Zoom: [register here](#)

Live on UPU TV in English and French: <https://tv.upu.int>

Sahana Arun Kumar

Partner & Managing Director, Amarante Consulting – lead research consultant behind the study's key insights and needs analysis

Sahana is a Partner and Managing Director at Amarante Consulting, a leading firm specialized in the design and implementation of digital finance and financial inclusion projects since 2008. She has over 16 years of experience working across public and private sector entities on digital transformation and innovation projects aimed at fostering sustainable and inclusive growth.

Sahana enjoys strategy building, partnership modelling, and the development of both large-scale and micro digital transformation projects. Her current focus lies in enabling digital and “phygital” public infrastructure projects, which empower national strategies and initiatives for democratizing access to priority products and services. These projects can catalyze aggregate growth in emerging markets, with postal networks playing an integral role in this landscape.

With experience delivering projects across the globe, Sahana believes that digital transformation and “leaving no one behind” principles will drive the necessary changes to support sustainable economic growth, thereby contributing significantly to the SDGs.

Sahana's work has taken her to multiple emerging markets across Africa, the Middle East, Asia, and Latin America. She holds an MBA from HEC Paris and is bilingual in English and French, with proficiency in Hindi, Kannada, Tamil, and Spanish.

Cecilia Sylvester Mkoba

Postal Services Manager, Tanzania Communications Regulatory Authority (TCRA)

Cecilia has 28 years of experience in finance and postal services, having served as Principal Postal Officer (2008–2021) and Manager, Postal Services (2022–present). Previously, she worked at the Pan-African Parliament (PAP) in South Africa as Special Assistant to the President of PAP, Ambassador Dr. Gertrude Ibengwe Mongella, who was also the UN Assistant Secretary-General and Secretary-General of the Fourth World Conference on Women in Beijing, China (1995).

Cecilia has extensive local, regional, and international experience in corporate finance, having worked with Japan Tobacco International (JTI) Tanzania, Celtel Tanzania Limited (now Airtel Tanzania Limited), and SGS Tanzania and Rwanda.

She holds a Master of Business Administration (MBA) in Finance from the University of Dar es Salaam, Tanzania (2004), a Bachelor of Commerce (Hons.) from Delhi University, India (1997), and a Professional Diploma in Information Technology from NIIT, Delhi, India (1997).

Cecilia has also enhanced her expertise through various international training programs, including Utility Regulators Training from the Public Utility Research Center (PURC) at the University of Florida, USA (June 2012), Postal Operations and Service Quality Management Training from the Asia-Pacific Postal College, Bangkok, Thailand (2010), and Culture Change Management Training from Maastricht University, Netherlands (2013).

Zakia Hazzaz

Director of International Cooperation, Al Barid Bank (Morocco)

With over three decades of experience in the financial sector, Zakia Hazzaz has played a key role in fostering inclusive banking services and building international partnerships. Since 2010, she has held leadership positions at Al Barid Bank, driving strategic collaborations, marketing initiatives, and business development.

Before joining Al Barid Bank, she held executive roles at Poste Maroc, Crédit Agricole du Maroc, and BMCI (part of BNP Paribas), where she specialized in financial services, retail banking, and market development. A strong advocate for financial inclusion, she has led projects promoting digital finance, remittances, and economic empowerment.

Zakia holds a D.E.S.S. in Marketing from Université d'Auvergne-Clermont 1 and a D.E.S. in Banking & Finance from CNAM Paris. Her leadership and expertise continue to strengthen the role of postal banking in advancing accessible financial solutions.

Azrin Azlina Anuar

Head of Government Solutions, Asia Pacific, Visa

Azrin has 20 years of professional experience. She is currently Head of Visa Government Solutions for Asia Pacific. In this role, she focuses on building the commercial business for Visa as it supports the public sector to digitize economies, expand digital payments, and deliver sustainable social impact. She previously led Visa's engagements with governments, regulatory bodies, multilateral institutions and business associations in a number of markets in Southeast Asia and cross-border initiatives with ASEAN, APEC, and WEF. She represented Visa as Vice-Chair of the ASEAN Financial Services Committee and Singapore Committee at the US-ASEAN Business Council and is an experienced speaker at ASEAN forums.

Prior to Visa, Azrin co-led McKinsey's internal risk function for Asia Pacific across 10 markets and 12 industries. She also has 9 years of experience in financial sector regulatory policy development at Central Bank of Malaysia.

She is passionate about people development with experience in managing teams and mentoring. She led Visa's Asia Pacific Government Engagement's inclusion, diversity, and wellness initiatives.

Azrin has a Bachelor's degree in law from Oxford University under a government scholarship. She is an enthusiastic pianist and violinist, a former music teacher, orchestra and band performer and enjoys composing music, reading, and yoga.

Susan Alexander

Sustainability Services Programme Manager, UPU

Susan Alexander is Sustainability Services Programme Manager at the UPU International Bureau. For the last eight years, her responsibilities have included managing the Sustainable Development Programme. In total, she has worked at the UPU for 26 years, most of them spent as an expert in standardization, governance, policy, and regulatory affairs.

Before becoming an international civil servant, Susan served as an Assistant Attorney General for Virginia (USA) after being admitted to practice law in the state of Virginia. She earned her Juris Doctor at University of California College of the Law, San Francisco and before that, her Bachelor of Arts in French and German Literature from Duke University.

Ian Kerr – moderator

Voice Mail podcast host, Postal Hub Podcast host & founder of the Decarbonising Delivery initiative

Ian Kerr is the founder and host of the Postal Hub Podcast, founder of the Decarbonising Delivery initiative, and host of the UPU Voice Mail podcast. He has a lifetime of experience in the postal and delivery sectors, and is an advocate for creating a more sustainable delivery and e-commerce ecosystem.