

Breaking barriers: Women in specialist lending

Blog

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As we celebrate International Women's Day 2025, it's an opportunity to reflect on the progress made, the challenges still faced, and the path forward for women in the finance and specialist lending sector. Having worked in this industry for six years as an underwriter, I've seen both the evolution and the persistent barriers that women encounter.

The challenges we face

Despite being a key part of the finance industry, women in specialist lending often face hurdles that go beyond the technical aspects of the job. When we sat down to discuss our experiences, a recurring challenge was the struggle to be heard. Females at the business have experienced emails ignored, calls unanswered, or clients gravitating toward male colleagues for responses. While this may not be a universal experience, it is a reality that many women have had to navigate.

Building relationships can also be more difficult when you're excluded from the traditional networking conversations—whether that's football talk or industry banter that leans toward a male-dominated culture. In some cases, reactions on the phone differ based on the gender of the speaker. These experiences don't just test resilience; they require a conscious effort to assert credibility and prove worth in a space where it should already be acknowledged.

Lessons in resilience

One of the best pieces of advice I've received is to separate the professional from the personal. If an issue is still bothering you the next day, speak up about it and do not sit on it. There's strength in addressing challenges head-on, rather than allowing them to dictate your confidence.

Over the years, I've also learned the importance of fostering relationships with other women in the industry. There is a natural inclination toward a softer, more supportive approach in female professional circles, which can be invaluable in navigating a historically male-dominated industry.

Industry evolution - Or lack thereof?

While we often hear about progress, many women in finance would argue that meaningful change has been slow. Award shows may now feature female categories or even be exclusively for women, but does that show a real shift, or is it merely performative? If society's mindset remains the same, how much impact can industry initiatives truly have?

Certain barriers remain a clear indicator that progress has been slow. The fear of how maternity leave might affect career progression, the ongoing need for flexible working arrangements, and the perception that leadership roles are often a better fit for men still influence career progression for many women. Encouraging a more open mindset and recognising talent based on ability rather than

tradition will help drive meaningful change in the industry.

The impact of female leadership

Why does it matter if more women step into leadership roles? Simply put, diversity in leadership leads to diversity in thought. Women bring different perspectives, often demonstrating strong multitasking abilities, attention to detail, and a pragmatic, solution-focused approach. While generalisations about gender differences in the workplace can be tricky, many female professionals find themselves naturally stepping up in organisational and administrative tasks that may otherwise be overlooked.

But the key takeaway is this: leadership should not be about gender but about competence. Companies that recognise and support capable individuals, regardless of gender, are the ones that will thrive.

Empowering women in finance

So, how can companies better support and empower women in the workplace?

- Flexible working arrangements that accommodate mothers and those returning to work after parental leave
- Mentorship programs to guide and empower women at all stages of their careers
- Regular career development sessions outside of direct teams to ensure honest, unbiased career guidance
- Workshops and training to help build confidence and resilience
- Workshops and training on female empowerment for everyone in the office can help create a more inclusive workplace

Encouraging the next generation

For young women entering specialist finance, my advice is simple:

- Don't take things personally. The industry can be tough, but resilience is key.
- Be professional. Office dynamics can be complex, but focusing on professionalism will set you apart.
- Know your worth. If your potential isn't being recognised where you are, find a place that values you.

As we celebrate International Women's Day, let's not just acknowledge the challenges, we must actively work toward dismantling them. True progress requires more than symbolic gestures; it demands real commitment to inclusivity, respect and equal opportunity.

The finance industry is evolving, but there's still work to do. And as women in specialist lending, we must continue to challenge norms, support each other, and push for the recognition and respect we deserve.

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