Moving to Resolve: Building Financial Resilience in Challenging Times

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We are halfway through the year, and for many Batswana households, the Pula has had to work harder than usual.

Inflation climbed to around 10.7% in the first half of 2026, while April's increase in public transport fares added further pressure to household budgets. With the diamond sector still finding its footing, many families have spent the past six months doing more with less.

But being stretched is not the same as being broken.

In fact, challenging times can be when some of our strongest financial habits are built.

Turning Pressure into Discipline

What we are seeing is not panic, but greater intentionality. Households are prioritising essentials, watching where every Pula goes and thinking more carefully about preparing for the unexpected.

That shift from reacting to planning matters.

Saving may be harder when incomes are under pressure, but it is also when having a financial buffer matters most. Saving does not have to start with a large amount. Small, consistent contributions can build a habit and, over time, create a safety net that helps absorb life's unexpected expenses.

Making Your Money Work Harder

In challenging economic times, understanding the financial tools available to you can make a meaningful difference.

Take the time to explore your options and ask your bank important questions: What savings solutions are available to me? How can I make my money work harder? Which products can help me achieve my financial goals?

At Access Bank Botswana, we believe financial support goes beyond providing products. It is about helping you understand your options, make informed decisions and use the right tools to manage your money with greater confidence.

Through SaruMoney, you can view your balances, access statements and monitor your transactions in real time, giving you better visibility and control over your finances.

Because what you see, you can control.

At Access Bank Botswana, we understand that meaningful financial progress does not happen through one decision alone. It is built through small, consistent choices that become lasting habits.

The economic environment may remain challenging, but uncertainty does not have to mean inaction.

As we move into the second half of the year, Access Bank Botswana is moving to resolve working alongside customers to turn financial pressure into greater discipline, preparedness and resilience.