

## OUR CLIENT

Our client is a development organisation in the financial services sector working to promote financial inclusion in Nigeria. It seeks to facilitate an all-inclusive and growth-promoting financial system. The organisation is funded by the UK Government's Department for International Development and the Bill & Melinda Gates Foundation.

The organisation is well renowned within Nigeria's financial sector for providing thought leadership in financial inclusion and championing the unbanked. Through funding and catalyzing innovation, providing cutting-edge research, advocating for enabling inclusive policies and building capacity, it has built a reputation as an "honest broker" amongst both the private and public sectors. Data from some of their surveys was a key source of information in the development of the National Financial Inclusion Strategy; and is also widely used by a diverse range of stakeholders, including regulators, as a benchmark for financial inclusion in Nigeria. Furthermore, financial services providers use their research to develop a range of relevant financial products through gaining insights and understanding of consumers' needs.

The organisation is seeking to appoint dynamic, strategic, and committed individuals to newly defined roles to build on its current achievements and accelerate the impact of financial inclusion in Nigeria.

## BACKGROUND

To further achieve the aforementioned objective, our client has identified the urgent need to recruit a competent and suitably qualified individual to fill the position of **Policy & Programmes Manager**. This is a rapidly growing organization with considerable influence in the financial sector.

## ROLE PROFILE

The **Policy & Programmes Manager** will ensure innovative policy and programme delivery that maintains and builds the organisation's reputation as a results-driven and high performing organisation at the cutting-edge of financial sector development in Nigeria. He/she will develop and implement a cohesive strategy across the organisation's Strategic Areas (payments; agent networks; and inclusive products) and Cross-cutting Themes (women; financial capability; and Northern Nigeria) that align the Programmes Department's activities with the organisation's strategic objectives. The Policy & Programme Manager will use all of the organisation's pillars, which are research, advocacy, capacity building and innovation funding, to drive large scale formal financial inclusion to ensure that low income customers have easy access to convenient and trustworthy financial products/services.

<b>Reports to</b>	Chief Executive Officer
<b>Location</b>	Lagos, Nigeria
<b>Directly supervises</b>	Programme Specialist, Payments; Programme Specialist, Agent Networks; Programme Specialist, Inclusive Products Private sector actors including financial services providers, agent aggregators, payment services providers, technology providers, industry associations; as well as public sector actors including regulators, policy makers and Federal & State Ministries, Departments, Agencies (MDAs)

## **Job Description**

The Policy & Programmes Manager will have a deep understanding of the financial services landscape in Nigeria; the breadth of experience to oversee the organisation's current programmes; and relevant technical expertise to provide effective oversight of Programme Specialists and technical consultants. He/she will have the ability to identify new program areas and analyse large amounts of complex data. The Policy & Programmes Manager is expected to keep abreast of new and emerging ideas within financial inclusion so as to ensure that the organisation's programmes deliver impact at scale. He/she will also develop methodologies for harnessing global best practices in order to encourage innovation within the financial sector in Nigeria. The Policy & Programmes Manager will manage a team of Programme Specialists covering the organisation's Strategic Areas and will be responsible for the effective delivery of the organisation's Cross-cutting Themes.

With a strong understanding of the operating environment and political context, the Policy & Programme s Manager will have the gravitas, credibility and ability to initiate and develop strategic partnerships and alliances in the Nigerian financial sector. He/she will continuously build and maintain trust with external stakeholders at a senior level, including leading financial institutions that are committed to financial inclusion, regulators and policy makers, and industry associations. He/she will provide evidence-based policy positions that underpin the organisation's advocacy work, and work with senior government representatives to drive through policies that promote financial inclusion and identify and resolve related challenges.

The successful applicant will demonstrate a diversity of experience and is expected to have deep expertise in two or more of the organisation's Strategic Areas and/or Cross-cutting Themes. He/she will have a strong strategic focus, be results driven, and committed to high standards of performance. He/she must be comfortable with negotiating change, taking responsibility and making complex strategic and operational decisions. Highly adaptable, innovative, and used to delivering results in a dynamic and complex working environment, the Policy & Programme Manager will rapidly assume a wide range of responsibilities and make decisive and tangible contributions to the organisation as soon as he/she joins the organisation.

## **Responsibilities**

The role will include, but not be limited to, the following responsibilities and accountabilities:

### *i. Management of the organisation's Programme Specialists*

- Oversee the Programme Specialists to ensure that the organisation develops and executes its strategic objectives across its Strategic Areas of Payments, Agent Networks, and Inclusive Products
- Manage the Programme Specialists to document the status of all the organisation's Strategic Areas in terms of key stakeholders, industry associations, policies, regulatory framework, impediments to growth, and barriers to access for the low income population
- Ensure that the organisation provides thought leadership in all of its Strategic Areas and builds the capacity of key stakeholders
- Use innovative approaches to develop a holistic, effective and efficient programme delivery process that enables the Programme Specialists to meet their objectives

- Based on research findings and interaction with stakeholders, work with Programme Specialists to produce succinct focus/strategy notes on the organisation's Strategic Areas, which clearly identify opportunities for growing the sector and advancing the organisation's financial inclusion agenda
- Ensure that the Programme Specialists keep abreast of major developments in each of the organisation's Strategic Areas in Nigeria and other relevant jurisdictions

*ii. Document and Deepen Knowledge Related to the Cross-cutting Themes*

For each Cross-cutting Theme:

- Document and maintain an overview of the current landscape in Nigeria in terms of key stakeholders, industry associations, policies, regulatory frameworks, impediments to growth and barriers to access
- Identify gaps and key opportunities to inform the organisation's strategic planning processes
- Provide analysis of the main developments in relevant jurisdictions, particularly for countries with similar demographic profiles to Nigeria
- Identify key areas in which additional research or information is required, and commission the necessary research in conjunction with the Research Manager
- Disseminate research findings to key external stakeholders and ensure that they are used to inform policy reforms, inform development of products and channels that effectively serve women, develop effective financial education programmes, and/or stimulate innovation, in line with the organisation's strategic objectives

*iii. Development and Execution of the Organisation's Strategies for the Cross-cutting Themes*

- Develop and implement strategies to promote financial inclusion for women and for people based in Northern Nigeria
- Develop and implement strategies to increase financial capability of Nigerians
- Ensure that the Cross-cutting Themes are embedded into the organisation's strategic work to promote payments, agent networks and inclusive products
- With the agreement of the CEO, work with external consultants and technical assistance providers
- Identify, explore and understand various policy reforms, innovative approaches, products and solutions that would increase financial capability of low income Nigerians, and financial inclusion for women and Northern Nigerians
- Contribute to the development of the financial inclusion sector and the organisation's position as a thought leader by producing succinct focus/strategy notes, based on research findings and interaction with stakeholders, that clearly identify opportunities for advancing financial inclusion in Nigeria
- In conjunction with the Innovation Fund Manager, identify and develop a pipeline of projects related to women, Northern Nigeria and financial capability for the Innovation Fund; and review relevant grant applications and make funding recommendations

*iv. Support the Development of Enabling Policies to Drive Financial Inclusion in Nigeria*

- Conduct research to determine the most effective and appropriate financial inclusion policies, and produce succinct policy notes outlining how they could be implemented in Nigeria
- Produce evidence-based policy positions that underpin the organisation's advocacy work in the Strategic Areas and Cross-cutting Themes
- Monitor, review and evaluate current policies and regulations in Nigeria for the organisation's Strategic Areas and Cross-cutting Themes that support and promote access to financial services
- Identify and develop advocacy opportunities in the organisation's Strategic Areas and Cross-cutting Themes that promote financial inclusion in Nigeria
- Work with senior government representatives to develop and implement policies that promote financial inclusion, and identify and resolve related challenges
- Monitor the impact of new policy initiatives that promote financial inclusion in Nigeria, and highlight those that are due to the organisation's intervention, as part of the organisation's performance management (Logical Framework reporting)
- Work closely with the Head of the CBN's Financial Inclusion Secretariat to support monitoring and delivery of relevant objectives in the National Financial Inclusion Strategy

*v. Stakeholder Management*

- Continuously cultivate and deepen strategic partnerships with key stakeholders (including leading financial institutions that can serve as 'financial inclusion champions') that have a role in deepening financial inclusion in Nigeria and provide opportunities to support the development of the organisation's programme areas
- Organise stakeholder events to discuss and debate pertinent issues that will support and drive the deployment of large scale formal financial inclusion initiatives in Nigeria
- Where required, lead the Programmes Team in designing and constituting working groups or similar bodies, including regulators and operators, in order to promote the development and implementation of innovative, relevant, affordable and reliable financial products/services for the low income population in Nigeria
- Support the Communications Officer and Chief Operating Officer in developing and executing effective marketing strategies for key stakeholders that increase awareness of the issues limiting the growth of financial inclusion and provide recommendations for addressing these issues
- Represent the organisation at public events and in public communications, as directed by the CEO

*vi. Additional Responsibilities*

- Provide strategic oversight and maintain accountability to the CEO on the progress and performance of the organisation's Strategic Areas and Cross-cutting Themes
- Identify and take actions to mitigate any risks associated with the Programmes Department
- Manage the budget and track expenditure for the organisation's Strategic Areas and Cross-cutting Themes, as directed by the CEO
- Take responsibility for own continuous professional development by proactively identifying and participating in formal/informal learning opportunities
- Perform any other duties as required by the CEO

*vii. Staff Development*

- Lead, coach, and mentor the Programme Specialists to ensure customer focus and high standards of delivery
- Ensure that any output from the Programmes Department meets the organisation's high standards of delivery
- Develop a learning culture by sharing best practices and successes between the Programmes Department and different parts of the organisation
- Identify and provide ongoing formal/informal capacity development opportunities
- Monitor, manage and report on the performance of Programme Specialists, including setting performance objectives and timelines, and conducting monthly reviews and annual performance appraisals

**Competency / Skill Requirements**

*Skills*

- Inspires and leads teams to achieve results and high standards of excellence
- Works independently and as part of a team
- Highly numerate, with strong analytical and problem solving skills
- Proven ability to produce concise, well-structured and very high quality reports and presentations
- Ability to synthesise and interpret large amounts of information and data
- Experience in evaluating and monitoring proposals
- Very high level of attention to detail and accuracy
- Very strong verbal and written communication skills
- Very strong presentation skills
- Strong public speaking skills
- Effective influencing and relationship building skills, including at senior levels
- Strong advocacy skills
- Advanced level competency in Microsoft Word, Excel and PowerPoint
- Fluency in other languages desirable

*Personal Qualities*

- Commitment to the financial inclusion agenda
- Energetic leader with a strong vision and passionate commitment for the organisation's strategic objectives
- Gravitas, credibility and ability to initiate and develop strategic partnerships and alliances
- Highly organised and efficient; able to multi-task effectively and prioritise work based on minimal direction and multiple competing priorities
- Works well under pressure and able to meet deadlines
- Can-do approach
- Committed to delivering high quality results, with cost-effective use of resources



- Driven and a self-starter
- Innovative
- Proactive with high levels of initiative
- Resourceful with an enterprising attitude that is quick to search out alternative solutions to needs or problems
- Positive, flexible, supportive attitude to work
- Exhibits a helpful behaviour beyond strict job requirements
- Discreet and respects confidentiality
- Integrity and high personal ethical standards
- Confident
- Resilient

### **Qualification / Experience**

#### *Essential*

- Master's degree in Economics, International Development, Finance, Business Administration or other related discipline, from a reputable institution
- Minimum of ten years' management experience within financial services and/or development institutions, including some expertise in product design and development
- Diverse financial sector experience (banking, management consultancy, development/research)
- In-depth experience (a minimum of five years) in 2 or more of the organisation's Strategic Areas and/or cross-cutting Themes
- At least three years' experience in undertaking and managing policy related initiatives
- Deep understanding of the technical aspects of the Nigerian financial system
- Demonstrated experience working in a complex or pioneering environment and in managing, and creating opportunities for change
- Strong relationship management experience with the ability to effectively engage with a diverse range of stakeholders at the highest levels
- Experience in formulating, developing and implementing new strategies

#### *Desirable*

- Experience in/or exposure to policy development
- Financial modelling experience

Employment with the organisation offers an exceptional and challenging opportunity for the right candidate. You will be offered an attractive compensation and benefits package.

To indicate your interest, please mail your updated resume to [hello@talentstoneafrica.com](mailto:hello@talentstoneafrica.com)