



## 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 **Programme Specialist – Inclusive Products**. This is a rapidly growing organization with considerable influence in the financial sector.

## ROLE PROFILE

The Programme Specialist, Inclusive Products will identify, design, develop and execute the organization's strategy to promote financial inclusion by deepening access and use of inclusive products in Nigeria. The Programme Specialist, Inclusive Products will use the breath of the organization's pillars – research, advocacy, capacity building opportunities and funding – to drive large scale usage and uptake of inclusive products. He/she will convene and mediate between financial institutions, regulators, other development partners and customers to ensure the uptake and usage of identified inclusive products. The Programme Specialist, Inclusive Products will develop programmes, projects, structures, systems and key relationships required to achieve the organization's strategic objectives over the next two to five years, as it pertains to inclusive products.

**Reports to** Policy & Programmes Manager

**Location** Lagos, Nigeria

## Job Description

The role demands a highly numerate, strategic thinker, who is able to evaluate and synthesise large amounts of information and can execute the strategy. He/she must possess a deep



understanding of the technical and operating environment of delivering inclusive products. The Programme Specialist should be able to apply global and regional good practices to deepen financial inclusion and enhance the rate of financial inclusion in Nigeria. The Programme Specialist, Inclusive Products will have a proven track record of identifying, implementing and driving innovation in a new area with minimal supervision. Using these skills and experiences, the Programme Specialist, Inclusive Products will identify additional research requirements to inform key stakeholders and deliver on the organization's Inclusive Products strategy.

The Programme Specialist should have strong organizational and project management skills to proactively identify, develop, budget, monitor and drive the organization's Inclusive Products strategy. In addition, the Programme Specialist should have excellent interpersonal and influencing skills, possess the gravitas, credibility, and track record for building and maintaining relationships with key external stakeholders. By identifying and forging strategic alliances, he/she will promote and secure external participation in deepening the financial inclusion of Nigeria and increasing the uptake and usage of inclusive products. He/she will also support the organization's research, advocacy, capacity building, and funding objectives by disseminating pertinent information, convening meetings, presenting at international conferences, reviewing requests for funding and interacting with key counterparts.

The successful applicant will have eight or more years of experience in development and/or the private sector, with a minimum of three years developing and implementing inclusive products, inclusive finance, and/or working with low income communities. He/She must have a strong strategic focus, be results driven, and be 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, creative, and accustomed to delivering results in a dynamic and fluid working environment, the Programme Specialist, Inclusive Products will make decisive and tangible contributions to the organization as soon as he/she joins the organisation.

Supports the Policy & Programmes Manager to build and manage external relationships with private sector actors including financial services providers, agent aggregators, payment services providers, technology providers, industry associations; as well as public sector actors including regulators such as CBN, Central Switch (NIBSS), Federal & State Ministries, Departments, Agencies (MDAs).

### **Responsibilities**

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

- i. Document and Deepen Knowledge of Inclusive Products in Nigeria*
  - Document and maintain an overview of the current landscape, gaps and opportunities for deepening financial inclusion through inclusive products by assessing key stakeholders, industry associations, policies, regulatory frameworks, impediments to growth and barriers to access for the low income population
  - Monitor, review and evaluate current policies and regulations in Nigeria that support and promote inclusive products. Identify gaps and advocate for any required changes to ensure

that regulations on inclusive products foster greater financial inclusion

- Identify gaps and key opportunities in the inclusive products sectors that will drive the organization's strategic objectives
- Provide analysis of the main developments related to the specific inclusive products in other relevant jurisdictions (particularly countries with similar 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, encourage the development of inclusive products, in line with the organization's strategic objectives
- Contribute to the development of financial inclusion and the organization's position as a thought leader by writing and publishing papers on key developments related to inclusive products

*ii. Develop and Implement the organization's Inclusive Products Strategy*

- Develop an inclusive products strategy describing how the organization can lead the uptake and usage of inclusive products, to be approved by the Policy & Programmes Manager
- Manage external consultants and technical partners
- Understand, identify, explore and advocate for policy reforms, innovative approaches and business models for inclusive products that accelerate the growth, access, and usage of inclusive products in Nigeria
- Produce succinct focus/strategy notes based on research findings and interaction with stakeholders, which clearly identify opportunities for deepening the uptake and usage of inclusive products and advancing the organization's financial inclusion agenda
- Provide support to the Innovation Fund Manager to identify and develop a pipeline of fundable projects focused on inclusive products projects for the Innovation Fund; evaluate relevant grant applications; and make funding recommendations
- Work with the Policy & Programmes Manager responsible for Programme Specialists, Agent Networks and Payments to effectively embed inclusive products in their respective strategies
- Identify areas for capacity building for key stakeholders in both the private and public sectors to deepen their knowledge in inclusive products and financial inclusion

*iii. Stakeholder Management*

- Identify key stakeholders that have a role in driving the implementation of inclusive products in Nigeria. Forge, maintain and deepen partnerships with these stakeholders
- In conjunction with the Policy & Programme Manager, develop and execute an effective marketing strategy for key stakeholders that increases awareness of the issues limiting the growth of inclusive products and highlights the organization's recommendations for addressing these issues
- Organise stakeholder events to discuss and debate pertinent issues that will support and drive the deployment of inclusive products in Nigeria

- If necessary, design and constitute a working group or similar body, including regulators and operators, in order to promote the deployment of widespread inclusive products in Nigeria
- Develop and effectively manage inclusive products related projects to ensure timely completion of programme deliverables

*iv. Additional Responsibilities*

- Take responsibility for own continuous professional development by proactively identifying and participating in formal/informal learning opportunities
- Develop a learning culture by sharing best practices and successes from inclusive products related activities with different parts of the organisation
- Perform any other duties as required by the Policy & Programme Manager or the CEO

**Competency / Skill Requirements**

*Skills*

- Strategic thinker who keeps abreast of international trends in agent networks
- 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
- 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
- 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
- Minimum of eight (8) years' experience in development or financial services (preferably in Nigeria), with either a minimum of three years developing and implementing inclusive products, inclusive finance, and/or working with low income communities
- Strong relationship management experience with the ability to engage with a diverse range of stakeholders
- Experience working in a complex or pioneering environment and managing or facilitating change
- Project management experience with relevant certification
- Supervision and leadership experience
- Experience in evaluating proposals

#### *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)