# JOB DESCRIPTION

<table>
<thead>
<tr>
<th>JOB TITLE</th>
<th>MANAGER, DIGITAL INNOVATION</th>
<th>GRADE</th>
<th>4</th>
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<tbody>
<tr>
<td>PILAR</td>
<td>Digital Economy</td>
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<tr>
<td>ABOUT THE ORGANISATION</td>
<td>We work to reduce poverty by strengthening Africa’s financial markets. Established in 2012 and supported by UK aid, FSD Africa is a specialist development agency working to build and strengthen financial markets across sub-Saharan Africa. We work to reduce poverty through a ‘market systems development’ approach, which means we aim to address the structural, underlying causes of poverty by improving how financial market systems function. We believe that investing in building a financial system that is transparent, stable and accessible creates the conditions for a fair and sustainable future, where inequality is reduced, corruption is tackled, and where individuals, businesses and governments alike are able to prepare for future challenges, from climate change to political instability. From our headquarters in Nairobi, our team of financial sector experts work alongside governments, business leaders, regulators and policy makers to design and build ambitious programmes that make financial markets work better for everyone. Depending on the project, we can provide a combination of grants, investment capital, market insights or technical assistance to ensure we achieve our objectives. We focus our work where the need is greatest, and where we believe the potential for impact is the most significant. We have a specific mandate to invest in breakthrough, innovative ideas that we believe can have a transformative impact. By sharing risk with our partners, we’re able to address more difficult, persistent, or higher-risk challenges, in more unstable or fragile geographies, than traditional development finance organisations.</td>
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<td>REPORTING RELATIONSHIPS</td>
<td>REPORTS DIRECTLY TO</td>
<td>Assistant Director, Digital Innovation (to be appointed)</td>
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<tr>
<td></td>
<td>REPORTS INDIRECTLY TO</td>
<td>N/a</td>
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<tr>
<td></td>
<td>DIRECT REPORTS</td>
<td>Consultants engaged on projects</td>
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<tr>
<td></td>
<td>INDIRECT REPORTS</td>
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**JOB PURPOSE**

The Digital Economy pillar leads FSD Africa’s market interventions in digital financial innovation in Africa with an emerging focus on use case innovation for climate resilience and mitigation and for livelihoods-based value creation, particularly for women. Priority countries include (but are not limited to) Nigeria, Ghana, Ethiopia and Sudan.

The Manager will have responsibility for the development and implementation of an impactful portfolio of partnerships and projects within the Pillar. S/he will contribute to driving meaningful market innovation, working with fintechs, digital platforms, financial institutions and other channels and intermediaries to design and test new mechanisms for digitally-enabled finance that create real economy value for low-income people, local communities and small businesses.

**KEY RESPONSIBILITIES AND ROLE REQUIREMENTS**

**Strategic Planning**

Contribute to the development of the Digital Economy Pillar’s strategy with particular focus on use case innovation, ensuring it supports inclusive economic development aligned with FSD Africa’s overall strategy:

- Participate in strategy and business plan development for the Pillar
- Stay abreast of local, regional and international developments and trends in the digitally-enabled financial innovation space to determine their potential impact on the Pillar’s strategy
- In collaboration with the Development Impact Pillar, review lessons learned from previous relevant projects; use the results to inform the development of strategies and approaches
- Participate in the development and testing of theories of change for the Pillar, aligned to the overall FSD Africa strategy
- Identify, engage and build relationships with key partners and market actors who have the capacity and motivation to effectively contribute towards the digitalised financial innovation agenda
- Understand cross-pillar strategies and interest in this agenda; provide strategic input to cross-pillar teams in digitally-enabled innovation as relates to their project conceptualisation and implementation and seek opportunities for collaboration

**Programming**

Contribute to the development of the Pillar’s intervention approach, pro-actively identifying and designing projects with potential for meaningful poverty-reducing outcomes:

- Participate in the Pillar’s research agenda to develop understanding of the digital economy ecosystem as well as needs and requirements of market actors and how to generate meaningful change through use case innovation at a real economy level
- Ensure consideration of FSD Africa’s overarching goal of Finance for a Sustainable Future, target geographies and other strategic priorities
- Where possible, identify and pursue cross-pillar programming opportunities that align with the Digital Economy Pillar’s strategy and intervention approach
• Work collaboratively with the Development Impact Pillar to devise and manage results measurement and learning frameworks that will yield insights into the development of effective long-term interventions

Project Planning
Work with the pillar team to develop a portfolio of partnerships and projects which will collectively be effective in driving impact and systemic change:

• Identify context-specific digitally-enabled financial approaches that are innovative, transformational and have potential to create meaningful value for FSD Africa’s target beneficiaries, including women and fragile communities

• Identify, engage and build relationships with potentially impactful implementing partners and other stakeholders who have the capacity to effectively contribute towards digitally-enabled financial innovations and ecosystem development. For example, work with start-up ecosystems to catalyse and support a pipeline of new African fintech and embedded finance solutions

• Support the development of project proposals that comply with Investment Committee standards; including detailed implementation plans, budgets and cash-flow forecasts that will ensure project success and address capacity gaps of partners and ensure that overall pillar plans and budgets are kept up to date with this information; support partners through due diligence processes and the development of contractual agreements

• Ensure that all staff, consultants and implementing partners involved in a project are fully briefed on expectations, especially on milestone targets, quality standards, data collection/reporting and compliance with risk management and accountability rules

Project Implementation
Support the roll-out of a portfolio of projects so that results are achieved, risks are managed, and quality projects are delivered; ensuring that ongoing learning from projects is fully utilised to maximise impact and innovation:

• Work with implementing partners to assist them in implementing these projects according to the project plan and budget:
  o Organise a regular schedule of visits to the project for both self and members of other pillars as appropriate
  o Address delivery shortfalls with a coaching style in the first instance
  o Negotiate assertively, with the administration of consequences, in case of persistent failure to deliver

• Provide technical assistance, or organise the provision of support, to implementing partners (including supporting them to provide data for results monitoring, learning and TA/grant accountability data)

• Review the regular Development Impact reports and take appropriate action on the basis of results and analysis:
  o If desired results have been achieved, initiate strategies for widespread awareness-raising and ‘crowding in’
  o If desired results have not been achieved, either manage performance of the implementation team or adjust the strategy/approach

• Identify and mitigate project risks in a timely manner (project delivery and partnership management)
Communicating for Impact

Drive transformational market development through effective influencing, advocacy and communication strategies:

- Contribute to stakeholder mapping for the pillar, especially in priority markets, identifying key beneficiary groups and decision makers and assist in developing innovative ideas for influencing them
- When developing project plans for the pillar, consult and collaborate with the Communications team to identify how stakeholders need to be influenced to support the success of the intervention; for instance, advocating for policy reform or stimulating market demand amongst potential beneficiaries
- Work collaboratively with the Communications team to develop and implement work plans and budgets; ensuring that efforts are monitored and evaluated to ensure impact
- Contribute to the implementation of the communication and advocacy strategy (e.g. by developing content for written materials/website; participating in campaigns etc); participate in and contribute to the development of annual and quarterly reports
- Represent FSD Africa in public forums and networking opportunities; at all times behaving in a manner consistent with FSD Africa’s brand and values

Carry out any other duties or special assignments as assigned by the Management.

PERSON SPECIFICATIONS

Qualifications and Education
- Good quality bachelor’s degree from a recognised university
- Relevant post graduate qualifications are an advantage
- Excellent skills in written and spoken English

Essential Experience, Knowledge and Skills
- At least 6-8 years of experience, some at management level, working in a field relevant to digitally-enabled financial market development, including in Africa
- Strong understanding of and practical experience in driving livelihood value to low-income people in Africa through digitally-enabled financial innovation
- Evidence of a developing network of influential contacts / leaders in the digital finance innovation sector; evidence of ability to influence at a senior level
- Appreciation of the fintech landscape in Africa and how it impacts, and is impacted by, financial policy and regulatory frameworks and market infrastructure
- Demonstrated track record of rigorous project management skills and achievement of results
- Ability to manage a project using digital platforms or tools to communicate; ability to manage data/ documentation electronically
- Experience with managing and reporting on complex donor-funded projects, managing risk and ensuring value for money; in GBP £500,000 - £2 million range

Desirable
- Experience of working in a multi-cultural environment
• Experience of working with donors, including impact reporting
• Previous experience of working in FCDO-funded projects

COMPETENCIES

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<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
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<tbody>
<tr>
<td>Commitment &amp; Drive for Results</td>
<td></td>
<td>✓</td>
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<tr>
<td>Proactivity &amp; Innovation</td>
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<tr>
<td>Effective Resource Management</td>
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<tr>
<td>Relationship Building</td>
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<tr>
<td>Communication &amp; Influencing</td>
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<tr>
<td>Thinking &amp; Problem Analysis</td>
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<td>Learning &amp; Resourcefulness</td>
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KEY RELATIONSHIPS

Internal Relationships
• Other FSD Africa pillar teams

External Relationships
• Fintech, start-ups, digital platforms
• Incubators and accelerators
• Financial institutions
• Digital finance regulators
• Impact investors
• FCDO
• Other development agencies and market promoters
• Consultants, researchers etc.
• Civil society organisations

FINANCIAL RESPONSIBILITIES

Direct Control
• Digital innovation projects within Pillar budget (supporting AD when recruited)

Indirect Influence
• Other aspects of pillar budget