Project Manager, DFS Affordability Research Initiative

Position Summary

Innovations for Poverty Action (IPA) Tanzania is hiring a Tanzania Program Manager for the planned Tanzania Digital Financial Services (DFS) Affordability Research Initiative. This role will be responsible for leading and implementing an anticipated research initiative exploring the affordability of digital financial services in Tanzania.

With the DFS Affordability Research Initiative, IPA intends to generate, along with partners and key stakeholders, critical data and evidence around the drivers of affordability of digital financial services, especially payments. IPA and partners will generate evidence in one or more categories of these drivers.

Potential categories and work streams include interoperability; market structure & competition; regulatory environment; taxes & levies; and provider costs, including agent network administration, and infrastructure. Prioritization of work streams will be informed by the main local stakeholders of this work in Tanzania, IPA’s academic partners, and cost-benefit analysis for policy decisions that can be influenced by data and evidence.

Background: Increasing DFS affordability is especially critical for Tanzania, where the cost of transacting using DFS is the highest in East Africa and among the highest in the world. About half of Tanzanian adults (52%) are included in the formal financial system, driven largely by the proliferation of mobile money accounts rather than traditional bank products. According to the 2021 Global Findex, 23% of Tanzanians reported having an account with a financial institution, while 45% reported owning a mobile money account. Expanding adoption of DFS is a priority for Tanzania in order to formalize its economy and contribute to economic growth, and is a policy goal under Tanzania’s National Financial Inclusion Framework.

IPA will work with government and non-governmental partners and a team of researchers (academics and topical experts) to develop and pursue a research agenda that can holistically explore the DFS affordability issues in Tanzania and surface evidence that can inform policy.

The position will be based at IPA’s office in Dar es Salaam, Tanzania, and will report directly to the Tanzania Country Director and the Director for Financial Inclusion Program at IPA Global. The position holder will be responsible for supporting the launch, delivery, and conclusion of the research initiative, which is anticipated to last 2 years. Responsibilities will include relationship management and consensus building (with stakeholders from private,
public, and civil society sectors), identifying knowledge gaps and producing an exhaustive needs assessment analysis report, responsibility for the coordination of research studies and the development or related policy briefs, communication and dissemination, financial management, and resource planning and supervision.

**Responsibilities**

**Stakeholder Management:**

1. Work with project leadership and a Tanzanian technical lead consultant to manage and support a high-level and far reaching stakeholder engagement strategy, across public and private sector sectors. This will include, but is not limited to, developing partnerships with public sector entities (examples include the Bank of Tanzania, Tanzania Revenue Authority, Ministry of Finance and other financial sector regulatory bodies) and private sector entities (such as Banks, Mobile Money Providers, Associations, Fintechs and other relevant actors in the private sector).

2. Ensure consistent and constructive collaboration across stakeholders, identifying key individuals and areas of mutually beneficial engagement.

3. Work with Tanzanian technical lead consultant, the IPA Financial Inclusion Program (FIP) team, and the IPA Country Director, to ensure continued partner and government support of research ideas and studies and to ensure access to information and administrative data critical for the research process.

4. Identify and overcome challenges and risks related to project partnership management.

5. Manage and support an ongoing dissemination process.

**Identifying Knowledge Gaps & Development of Needs Assessment Analysis:**

An initial objective of this initiative is to identify knowledge gaps where research can provide up-to-date and accurate insights on DFS affordability in Tanzania. This will include:

1. Drive a comprehensive desk review of the DFS ecosystem in Tanzania through exploration of individual elements of the ecosystem, such as regulations, competition, market structure and business models, consumer protection, and demand side dynamics.

2. Lead Key Informant Interviews (KII) with stakeholders representing each element of the ecosystem in order to collate perspectives on DFS affordability.
3. Cross-examine and analyze KII results and institutional priorities to identify important areas for research and exploration.

4. Drive the development of a needs assessment analysis report that will be shared with all stakeholders and will be a summation of the work in points 1-3 above.

Coordinate the Implementation of Identified Research Studies & Development of Policy Briefs:

1. Support the implementation of selected research studies through enabling partnerships with required stakeholders, such as mobile money providers, commercial banks and public sector entities and collaborating with principal investigators (PIs), consultants, internal teams.

2. Overcome challenges and risks related to establishing partnerships, convening stakeholders, legal requirements etc, to allow independent and objective research implementation.

3. Contribute to and support dissemination of 4-6 high impact policy briefs based on project workstreams and research activities.

Communication and Dissemination:

1. Work with IPA communications team to design strategies for dissemination of findings that influence public and private sector decision-making.

2. Work with topical experts to disseminate overall research findings to relevant stakeholders in Tanzania.

3. Build consensus around a set of policy recommendations that align with public and private sector stakeholders’ incentives.

4. Support the development of the research inception report and prepare regular progress updates and presentations for stakeholder blocks.

5. Support all implementation of results activities.

Resource Planning and Supervision:

1. Liaise with IPA Tanzania Operations team and Country Director on all event and workshop planning.

2. Work with global FIP team and Tanzania Country office to bring in expertise where required, taking technical direction from the FIP team and the Tanzania country office.
Qualifications

**Education and/or Work Experience Requirements:**

1. More than three years of experience working in the digital financial services (DFS) industry in Tanzania and/or internationally. Demonstrated understanding of the DFS landscape in Tanzania including pricing, regulations, competition, market structure, interoperability, consumer impact etc.

2. Ability to engage with and build consensus among high-level executives at public and private sector institutions; Comfort in developing external relationships and leading project development discussions with funders and high-level stakeholders in general

3. Experience managing multi-year programs, including coordination with multiple external and internal stakeholders, adherence to timelines, active monitoring and identification of risks, and implementing appropriate course correction strategies

4. An existing network in the financial sector space in Tanzania

5. Ability to develop project related high policy briefs, needs assessment reports, and other external facing research products and deliverables

6. Proactive and collaborative attitude, entrepreneurial mindset and versatility

7. Exceptional communication skills in English and Swahili (written and oral)

8. Ability to travel within Tanzania (10 to 20%)

9. Passion for making data-driven decisions and an understanding of bridging research to policy

10. Masters Degree in Economics/ Business Administration / Public Policy or commensurate applied work experience

**Preferred:**

1. Familiarity with quantitative research methods and randomized control trials

**Physical Requirements:**

In a regular work day, the employee’s job involves:
N = Not Applicable  O = Occasionally – up to 3 hours in an 8 hour day or 1 - 12 times per hour
F = Frequently - 3 -6 hours or up to 12 - 60 times per hour
C = Continuously – 6 - 8 hours in an 8 hour day or 60 times per hour

Sitting __N___ Lifting N_____ Power Grasping N_____ Standing N_____ Carrying N_____
Keyboarding F_____ Walking O_____ Simple Grasping N_____ Pushing/Pulling up to 25 lbs.N _____
Pushing/Pulling over 25 lbs.N _____ Communicate C_____ Telephone C_____ 
Vision (Computer/book/letter) C_____ 

Reaching:
At shoulder level N_____ Above shoulder level N_____ At waist level N_____ Below waist level N_____
Twisting (waist level) N_____ Crawling N_____ Bending (waist level) N_____ Balancing N_____ 
Climbing (stairs) N_____ Squatting N_____ Kneeling N_____ Climbing (ladders) N_____ 

Environment:
Unprotected heights _N_____ Exposure to marked changes in temperature and humidity _N_____ 
Exposure to dust, fumes and gases ____N_ Using vibrating equipment N_____ 
Walks on uneven terrain __N_____ 

Technology: 
Operate automotive equipment (truck, forklift, etc.) ____N__ Office Equipment (computer, 10-key, fax etc.) ____C__

Application Instructions
Apply Now

About IPA
Innovations for Poverty Action (IPA) is a research and policy nonprofit that discovers and promotes effective solutions to global poverty problems. IPA brings together researchers and
decision-makers to design, rigorously evaluate, and refine these solutions and their applications, ensuring that the evidence created is used to improve the lives of the world’s poor. In recent decades, trillions of dollars have been spent on programs designed to reduce global poverty, but clear evidence of which programs succeed is rare, and when evidence does exist, decision-makers often do not know about it. IPA exists to bring together leading researchers and these decision-makers to ensure that the evidence we create leads to a tangible impact on the world. Since its founding in 2002, IPA has worked with over 600 leading academics to conduct over 900 evaluations in 52 countries. This research has informed hundreds of successful programs that now impact millions of individuals worldwide.

IPA's Commitment to Diversity, Equity, & Inclusion (DEI)

As an organization, IPA is dedicated to improving the lives of the world's most vulnerable populations through evidence and policy. We also recognize how important it is for our staff to reflect the diversity of the places where we work and the communities we work with. As such, IPA is committed to hiring from a diverse pool of candidates, from a range of backgrounds, beliefs, experiences, and perspectives. We know that this makes our work stronger and more responsive to the challenges faced by those we work with and for and we encourage people from historically underrepresented groups to apply. Click here to learn more about IPA’s commitment to diversity, equity, and inclusion.

Innovations for Poverty Action is an affirmative action-equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability, protected veteran status, or any other protected class. IPA will endeavor to make a reasonable accommodation to a qualified applicant with a disability unless the accommodation would impose an undue hardship on the operation of our business. If you believe you require such assistance to complete this form or to participate in an interview, please contact us at jobs@poverty-action.org or via phone at 1-202-386-6200. The above statements are intended to describe the general nature and level of the work to be performed by the specified position. The statements are not intended to be an exhaustive list of all possible duties, tasks, and responsibilities. Management reserves the right to amend and change responsibilities to meet organizational needs as necessary. Please note that IPA will never request any form of payment from an applicant. Applicants are encouraged to confirm the information listed above with IPA prior to releasing any extensive personal information to the organization. Please direct questions to jobs@poverty-action.org. Please note that only qualified applicants will be contacted by the hiring manager.

Reports to

Country Director, IPA Tanzania, Director Financial Inclusion Program

Deadline to Apply

ASAP
Location

Dar es Salam, Tanzania