



DFS Policy and Regulation Consultant

Terms of Reference

May 2025

About AfricaNenda

AfricaNenda is an Africa-led coalition of dedicated digital payments experts that work to build expertise, coordinate, and accelerate the roll-out of IIPS for the benefit of all Africans, including the poorest and financially excluded. Our mission is to work towards universal access to inclusive payment systems, ensuring that the more than 400 million unbanked adults across Africa are included in the financial system. We pursue this mission by removing the structural and technical barriers to effective deployment of IIPS, such as a lack of interoperability, insufficient technical in-house capacity, and a lack of collaborative models across actors. As a convening actor, AfricaNenda executes its mission by enhancing capacity building across African institutions, providing technical support to IIPS projects, facilitating knowledge-sharing and collaboration, and providing tools and resources.

Key initiatives include:

- Policy development initiatives: AfricaNenda is on a mission to build the institutional capacity of African policymakers through advocacy, technical assistance, training sessions, curated convenings and dialogue sessions, and secondments from AfricaNenda's vast network of experts.
- Technical project support: AfricaNenda provides technical assistance and resource mobilization support to expand the pipeline of fundable IIPS projects through conducting readiness assessment, project definition, and implementation.
- Knowledge-sharing and collaboration: AfricaNenda facilitates knowledge-sharing and collaboration using its cross-sectoral network of experts to provide cutting-edge thought leadership on efficiently and effectively accelerating inclusive instant payment systems.
- Tools and capacity development: AfricaNenda develops IIPS tools and customized capacity-development initiatives e.g., bespoke training sessions tailored to public and private African organizations, payment experts, and relevant stakeholders in the sector.

AfricaNenda partners with governments and relevant agencies, central banks, Pan-African organizations, and other development/enabler stakeholders to collaboratively reduce structural and technical barriers to the deployment and scale of IIPS.

Role summary

AfricaNenda is committed to supporting financial services policymakers and regulators in Africa to create a conducive environment for the deployment and scaling of inclusive instant payment systems (IIPS) in the continent. AfricaNenda aims to enhance the capacity and commitment of stakeholders at the regional and national levels, to review policies and regulations according to advancements and evolving realities in the



DFS ecosystem. AfricaNenda also seeks to support stakeholders in promoting an open and level playing field for financial service providers, encouraging competition and innovation. Additionally, we aim to encourage policymakers and regulators to actualize policy and regulatory harmonization at the continental level, to facilitate effective and efficient digital cross-border payments. AfricaNenda therefore seeks a DFS Policy and Regulation Consultant to support its team for an initial period of six months, reporting to the Director of Advocacy and Capacity Development.

The DFS Policy and Regulation Consultant will support the implementation of AfricaNenda's policy engagement strategy across Africa. This includes:

- Support scoping and assessment exercises to identify benchmarks and best practices
- Amplify key policy insights, best practices, and benchmarks in the deployment and scale of IIPS on the continent
- Support AfricaNenda's agenda for promoting policy and regulatory harmonization in Africa
- Enhance the capacity of key policy and regulations stakeholders
- Develop tools and resources to support policymakers and regulators
- Contribute to technical assistance initiatives with policymakers and regulators

Key responsibilities

- Conduct research and diagnostics to build evidence for policy reforms and map the policy and regulatory landscape in Africa
- Be at the core of the policy engagement strategy development and implementation
- Engage in key partnership development and technical assistance initiatives.
- Produce evidence-backed policy notes, technical project reports, and presentations as necessary.
- Provide strategic guidance on key policy advocacy moments that AfricaNenda could leverage and identify approaches to working with key channels of influence in policy
- Take initiative in positioning themselves as IIPS advocates, and coordinate with other internal technical teams during project implementation
- Identify opportunities to support existing policy capacity development initiatives by development or enabling partners, aligned to enhancing an enabling environment for digital payments and financial inclusion in Africa.
- Conduct desk research/literature review of the availability of policy tools/ resources and identify tools and resources that would be useful to industry (e.g., best practices and benchmarks)

Skills and experience

- A master's degree in Economic/Public Policy, or any other related discipline. A higher post-graduate qualification or an additional professional diploma in the above areas will be preferred.



- At least 7 years of progressively responsible professional experience in policy and government coordination / technical assistance and advisory in DFS, payments, or financial inclusion
- At least 2 years of experience in capacity-building initiatives, training facilitation, and curriculum development within policy and government engagements
- Proven experience in research, policy and government stakeholder management, or partnership management
- Good understanding of policy and regulation frameworks in digital financial services and financial inclusion in Africa, including an in-depth understanding of the key challenges and opportunities
- Excellent analytical capabilities (particularly economic/quantitative analysis), written and oral communication - Excellent computer skills (Microsoft Office Suite) - Good planning, organizational and reporting skills.
- Ability to plan and coordinate the implementation of participatory action planning approaches and engage policymakers and regulator stakeholders.
- Demonstrated experience in the coordination of project activities, working with multiple teams including government agencies, central banks, civil society, and the community.
- Demonstrated experience in work planning, meeting coordination, and report writing.
- Advocacy experience related to policy, leadership, and governance is strongly preferred.
- Full professional proficiency in English and French is preferred.

Personal attributes

- Sound commitment and passion for policy reforms for financial inclusion in Africa.
- Excellent diplomacy and negotiation ability, interpersonal and problem-solving skills,
- Exceptional communication skills, both oral and written, including multi-party communication.
- Versatility and adaptability to the workload of multiple projects and clients
- High accuracy and attention to detail
- Strong analytical skills
- Independent and the ability to apply sound judgement to decisions.
- Sound time management skills and the ability to prioritize.
- Nimble, flexible, and the ability to deal with structured change.
- Comfortable in a multicultural environment, flexible, and able to handle pressure well.



Application Process

- **Application requirements:**
 - Comprehensive curriculum vitae highlighting relevant skills and experiences, including three referees
 - A concise cover letter expressing interest in the DFS Policy and Regulations Consultant role
- **Application submission:**
 - Submit your application through the info@africanenda.com email by **Friday, May 23rd, 2025**