

Financial Inclusion and Cooperative Development Analyst

Sahel Consulting Agriculture and Nutrition Ltd (Sahel) is a leading management consulting firm focused on the agricultural and nutrition sectors in Africa. We partner with government agencies, private sector companies and leading international development organizations to conduct research, analyze policies, develop strategies and implement programs that promote sustainable food security and improved nutrition. We have worked on a variety of projects across West Africa, including in Benin, Burkina Faso, Ghana, Mali, Nigeria, and Senegal.

Job Title: Financial Inclusion and Cooperative Development Analyst

Job Type: Full Time

Reports to: Program Lead

Closing Date: Open until filled

The objective of this position is to provide supervisory and oversight support for the Financial Inclusion and Cooperative formation component of the ALDDN program implemented by Sahel Consulting Agriculture and Nutrition Limited. This position is contingent on donor funding.

Duties and Responsibilities:

The Financial Inclusion and Cooperative Development Analyst's primary responsibilities are outlined below.

Cooperative Formation and Strengthening

- Undertake an institutional/organizational analysis of the existing cooperatives in terms of their legal, functional and governance structures to identify gaps and opportunities for improvements.
- Support the formation of Self-help groups (SHGs) and strengthen their growth and capacity into Cooperatives.
- Identify the critical capacity gaps and training requirements for the SHGs/cooperatives and design a capacity building plan.
- Conduct trainings for the cooperative members based on the capacity needs assessments by focusing on the supply, production, and marketing aspects of dairy and dairy products.
- Provide direct technical assistance on a case-by-case basis to cooperative management structures based on the areas needed for improvement and on their individual needs and requirements.
- Coordinate activities related to mobilization of cooperatives and capacity building in collaboration with dairy processors, local and State Government authorities, Implementing Partners, non-dairy host communities.
- Monitor the day-to-day performance of cooperatives and report on the findings and areas of required attention.

- Monitor the monthly financial performance of all cooperatives in collaboration with implementing partner.

Financial Inclusion

- Advise the Program Team on aspects of access and financial inclusion and align tasks with program objectives and support the farmer's access and financial inclusion products;
- Coordinate the financial inclusion project team in providing operational & technical supports for mainstreaming financial access and inclusion within the Processor's high priority areas for the milk collection location.
- Lead the financial inclusion project teams in the preparation, appraisal and implementation of financial sector projects and initiatives for the purposes of Smallholder dairy farmers' access to finance and financial inclusion;
- Supports the ALDDN Program team to implement supportive policy reforms to broadening access to financial services to farmer's Enterprises and entrepreneurs (including women and youth)
- Develop legal and institutional policy frameworks to develop micro finance, credit facility and farmers protection;
- Contributes to the dialogue (both policy and technical level) on financial sector issues in the dairy value chain sector at State and National levels;
- Provide assistance to ALDDN dairy processors in designing specific innovative transactions, projects and initiatives that will contribute to improved access to finance by Smallholder dairy farmers including requisite performance monitoring and reporting frameworks
- Support management to review the project proposal and provide technical guidance to improve quality for financial institutions entry and support to ALDDN communities;
- Participates in the development of a capacity building program to ALDDN dairy processors and farmers to create an efficient platform for the provision of access and financial inclusion solutions;
- Contributes to the Building of partnerships within and outside the Program for the promotion of access and financial inclusion (exchange of information on projects, policies, operational experience, identification of co-financing opportunities, organization of joint promotional activities, etc.);
- Provides support to other duties as assigned by the Program Lead.

Selection Criteria

- Hold at least a master's or its equivalent in Development Economics, Business Administration, Economics, Rural Development or related areas
- Have a minimum of five(5) years of relevant professional experience in financial systems development.
- Strong knowledge of socio-economic development issues, specialized knowledge of cooperative development and demonstrated knowledge of the SME policies of Nigeria.

- Demonstrated experience in providing training and technical assistance to rural cooperatives as well as smallholder farmers
- Engagement with microfinance ecosystem, with entrepreneurship and MSMEs financing vehicles.
- Good knowledge of financial infrastructure, financing payment systems, for mobile banking, including payments by the government or private institutions.
- Proven track record in the structuring of a range of products, such as loans, guarantee products and technical assistance, policy-based operations.
- Experience working in developing/emerging market economies, especially in Agriculture sector.
- Communication: Provides clear and concise oral and written communication; presents oral information with clarity and appropriate style and adapts language and style to suit the requirements of a particular audience. Ability to speak Hausa Language is an added advantage.
- Problem solving: Applies business knowledge to the resolution of problems and identifies solutions to the benefit of the client (internal and external) and the organization.
- Stakeholder Engagement: Ensures that the Smallholder dairy farmers in all transactions and interactions. Strives to understand, and when appropriate, anticipate their needs, and ensures that they receive the best possible service from the financial institutions engaged
- Team working and relations: Works with others to maximize the effectiveness of the team, sharing the knowledge and workload. Develops strong working relationships with colleagues and contributes to creation of a positive team environment.
- Operational project management: Demonstrates broad knowledge of project management tools and methodologies; identifies risks and mitigations measures; interprets background analysis and proposed solutions.
- Financial regulation: Demonstrates in depth knowledge of public policy, regulation, supervision, and enforcement related to financial system stability, integrity and development; delivers strategic advice and technical assistance to policy makers.
- Capacity to conduct independent research and analyses, identify problems, propose solutions, and make recommendations to Management.
- Capacity to prepare reports and documents. Capacity to present and defend the consistency of proposed programs and projects. Capacity to work within specified time limits.
- Competence in the use of Bank standard software (Word, Excel, Access, PowerPoint).

Position based: Based in Abuja with planned travels across Nigeria

Method of Application: Qualified and interested applicants should forward their CVs to recruiting@sahelcp.com with **Financial Inclusion and Cooperative Development Analyst** as the subject of the mail. Due to a high volume of applicants, please understand that we are able to contact only those who meet the minimum qualifications.

Sahel is an Equal Opportunity Employer.