

DIGITAL FINANCIAL SERVICES MANAGER

About the Organisation

Established in 2004, the Financial Sector Deepening Tanzania (FSDT) is a donor-funded market facilitator that focuses on the financial sector. FSDT's main goal is poverty reduction through the transformation of the financial sector to ensure it offers quality, inclusive, and sustainable financial solutions that improve the livelihood, well-being, and empowerment of underserved Tanzanians. The work done by FSDT is guided by the Market Systems Development (MSD) approach, which aims to create lasting improvements in income, access to jobs, services, and products for people living in poverty by focusing on transforming economic systems and addressing the root causes of market failures.

The FSDT 2026-2030 strategy is designed to support an inclusive financial sector with effective regulation, infrastructure, evidence use, and solutions that reach underserved groups, especially women, youth, and MSMEs, enhancing resilience, livelihoods, and empowerment in Tanzania. The strategic goal is to achieve a transformative and inclusive financial sector, ultimately improving the financial health of Tanzanians.

About the Job

The Digital Financial Services (DFS) Manager will be responsible for supporting FSDT's DFS & Infrastructure Development interventions. S/he will be responsible for designing, implementing, monitoring, reporting and driving interventions cutting across the financial and real sectors. The individual will be instrumental in managing DFS, health technology, consumer protection and redress technology, Digital Public Infrastructure (DPI) and Artificial Intelligence (AI) projects. S/he is expected to identify, manage and work closely with public, private and development stakeholders; keep abreast of global DFS, health technology, consumer protection and redress technology, DPI and AI for provision of affordable and fit for purpose digital finance services.

Key Responsibilities

Intervention Design and Impactful Implementation
Design, implement, monitor and report on DFS, DPI, AI, health technology, financial sector infrastructure as well as consumer protection and redress technology interventions:
Design interventions and implement adaptive management during execution to ensure deployment of impactful projects for a transformative financial sector in the country.
Understand the global evolution/innovation trends in DFS & DPI and ensure insights contribute to FSDT's financial sector interventions.
Support implementing partners (IPs) through technical support and advise so that they are equipped to contribute effectively towards financial markets development, inclusiveness, and job creation.
Manage ongoing DFS & DPI interventions to drive results, mitigate risks, ensure accurate reporting and adaptive oversight.
Manage program reviews, visits, and research as necessary to adaptively manage the performance of projects and achieve targeted outcomes and impact.
Build and maintain key relationships with public, private and development partners, including central bank, government agencies, other complementary development agencies and financial service providers to ensure smooth and holistic operations.
Design interventions as per the program procedures within FSDT. Specifically, business plans development, strategy formulation, drafting of Project Appraisal Requests (PAR), contribute to implementation of strategies to attract potential impactful implementing partners and support identification of instruments that can stimulate inclusive financial markets development, principally where these are likely to promote targeted real sector benefits.

Onboard IPs for the approved interventions through capacity assessment and liaising with the designated Project Accountant to ensure that due diligence and contracting processes are conducted efficiently, and that partners are provided with a quality briefing concerning FSDT's procedures for project / grant management.
Develop, own and track project budgets and cash-flow forecasts that will achieve fund utilization targets, ensure project success and address capacity gaps of partners.
Coordinate the entire program of reviews, visits, and research as necessary to adaptively manage the performance of projects and achieve targeted outcomes and impact.
Collaborate closely with the Monitoring Results and Measurement (MRM) team to ensure collection of data, analysis of results and identification of opportunities for improvement such that: <ul style="list-style-type: none"> • If desired results have been achieved, contribute to strategies for widespread awareness-raising • If desired results have not been achieved, contribute to corrective measures such as adjustment of the approach and periodically support review of the theory of change as appropriate • Periodically review theories of change, revising as appropriate.

Advocacy, Communications, Knowledge Management & Relationship Building

Contribute to the development, and support implementation of innovative Knowledge, Communications & Influencing plan for digital innovation and DPI development:
Build the ecosystem analysis and stakeholder mapping to set clear goals for stakeholder mindset or behaviour change; work collaboratively with the Communications Manager to convert this understanding into a concrete action plan.
Contribute to the development and implementation of influencing strategies and interventions that drive mindset change and widespread uptake of pro-poor and pro-development financial practices.
Contribute to the implementation of the Communication Strategy (e.g. by developing content for written materials/website, participating in campaigns etc.).
Contribute to the development of annual and quarterly reports/newsletters and knowledge management materials.
Contribute to knowledge management initiatives by working collaboratively with the Knowledge Manager.

Risk and Resource Management

Secure, manage and safeguard programme resources through guidance from the lead DFS and Infrastructure Development, Project Accountant and MRM:
Maintain oversight on overall DFS and Infrastructure Development budget including tracking the spend, monthly, quarterly and annually burn rates.
Develop programme/project budgets and adhere to FSDT's procedures to manage project finances effectively and achieve value-for-money targets.
Support the processes associated with sub-granting and liaise with IPs to ensure their compliance with FSDT's financial procedures and funders accountability requirements.
Support the processes associated with procurement of goods and services that are required for each intervention being implemented by liaising with the HR & Corporate Services Manager and ensuring compliance with relevant policies and procedures.
Develop and execute comprehensive risk management strategies for DFS and DPI projects under implementation to drive successful interventions.

Leadership & Empowerment of the Team

Manage teams of staff and consultants deployed to each intervention in a manner that empowers them to contribute effectively towards achievement of FSD Tanzania's strategy:
Ensure that each intervention is resourced with the necessary talent through a combination of recruitment and management of staff and procurement of consultants.

Manage each team towards high standards of performance through clear roles and responsibilities and provision of appropriate support; proactively address performance issues through timely constructive feedback, coaching and appropriate corrective action.

Utilize a leadership style that will drive employee engagement and keep the team motivated to achieve results.

Role Requirements

Specifications for the Role
Qualifications:
Minimum of bachelor's degree in computer science, Engineering, ICT with Business or any other relevant degree
Certification in Project Management (e.g., PMP/ PRINCE2) (added advantage)
Certification in DFS, AI in Finance and DPI (desired)
Relevant Experience:
Minimum 7 years working experience, including in DFS, Health Technology, digital public infrastructure and market infrastructure environment (e.g. Mobile Network Operator, Financial Service Provider with DFS focus, Fintech).
Experience managing and influencing key external stakeholders i.e., Implementing Partners and provide experience based advise and project management support.
Track record of effective management of complex multi-stakeholder projects; ability to manage annual budgets in the \$1 million range.
Have a good understanding of the major players in financial sector in Tanzania as well as key secondary players.
Critical Technical Skills & Knowledge:
Clear understanding of how digital finance, health technology, consumer protection and redress technology, DPI, AI and infrastructure development can contribute towards improved livelihoods, wellbeing, resilience and empowerment of Tanzanian women and youth.
Good general knowledge of financial management practice and high ethical & financial standards for managing funds.
Deep and extensive technical knowledge in relevant fields (Digital Finance, Health Technology and Products, Digital Technologies and Applications, Process Mapping & Analytics, Digital Infrastructure & Payments etc.).
Knowledge of national payment systems including automated clearing house (ACH) system, instant interoperable payment systems and other related payment systems
Understanding of monitoring and results management concepts and processes; track record of carrying out quality assurance of projects implementation and milestone tracking.
Very good written and spoken English and Swahili.
Behavioural Competencies or Character:
Has a strong sense of engagement with the ability to work independently, take initiative, act decisively and lead teams.
Generates value-adding innovation through continuous improvement, idea generation and creativity.
Thinks clearly and intentionally, analysing information objectively, understanding issues, solving problems, and forming expert opinion.
Is strongly motivated to achieve goals and act with accountability to deliver quality results
Initiates and maintains positive relationships with others, discerning and appreciating the values, concerns, or feelings of others.
Deliberately adjusts behaviour in order to address the feelings, needs or concerns of others. Communicates clearly, confidently, and appropriately to influence others and foster team spirit.
Effectively manages challenges and change while promoting personal growth and the development of others

Personal Characteristics

Commitment & Drive for Results:

You have values and personal ambitions that are aligned with FSDT's goals to support the financial sector to offer inclusive and sustainable financial solutions. We're looking for someone with a desire to make a personal contribution towards improving livelihoods, wellbeing, resilience and empowerment of Tanzanian women and youth.

This passion will be exemplified by a track record of holding both self and others accountable for measurable high-quality, timely and cost-effective results. You can also demonstrate how you have supported others to achieve results by empowering and enabling, rather than micro-management.

Initiative & Decisiveness

You have a strong sense of ownership: taking personal responsibility for whatever work you have been allocated, the impact we are seeking, and the achievement of critical higher-level goals. You are proactive in seeking out information or resources necessary for success, and you're able to overcome problems or obstacles with a 'can-do' attitude. You have a reputation for being action-orientated and dynamic without needing to be pushed or reminded, and you can make appropriate decisions within the scope of your role, even when the way ahead is unclear.

Learning & Innovation

You continually improve your skills and knowledge and role-model a personal commitment to professional development. You are quick to recognise opportunities or new ideas and make use of them in your own work; and you respond to a new situation, or tough feedback, by learning, adapting and improving. You have a track record of driving real-world change, with the skillset required to systematically manage innovation and take new ideas through to implementation. You can demonstrate how you have analysed both successes and failures for clues to improvement and done things differently as a result of what you learned.

Relationship Building

You initiate and maintain positive relationships with others - discerning and appreciating the values, concerns, or feelings of others – and you can draw others in to build an effective team. You have sophisticated interpersonal skills and an ability to observe and listen to others at a deep level, perhaps by reading body language or thinking deeply about the implications of what someone else has said. You have a track record of eliciting the contributions of others, including those with divergent opinions and accommodating the perspectives of others in planning and decision-making. You can demonstrate how you have enhanced teamwork, perhaps by developing strategies for involving others and giving them a voice, or by reaching out to marginalised individuals.

Application Deadline: Friday 30th October 2026

How to Apply:

Please submit your application comprising a cover detailing your suitability for the position, a detailed CV and three references, with at least two pertaining to prior employment. Applications should be sent via email to vacancy@fsdt.or.tz

Only short-listed candidates will be contacted.

FSDT provides equal employment opportunities (EEO) to all employees and applicants for employment.