HEAD OF PROGRAMS

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

FSDT is seeking applications for the position of **Head of Programs**:

JOB TITLE	Head of Programs	
DEPARTMENT	Programs	
REPORTING RELATIONSHIPS	Reports to	Chief Executive Officer
	Direct reports	Finance for Growth Lead; Manager, Climate Finance and Resilience; Lead, Digital Financial Services; Manager, Gender and Enterprise Development; Digital Financial Services Advisor.
	Key Collaborative Relationships	Head of Research, Results and Insights; Head of Finance and Operations

As the Head of Programs, you will lead our Programs teams with a focus on program management excellence and operational efficiency. As a strategic leader, you will oversee all programmatic activities, ensuring alignment with organizational goals, efficient resource utilization, and impactful delivery. Your responsibilities will include developing and implementing strategic plans, managing program budgets, fostering strategic partnerships, and providing leadership to a dedicated team. If you're a dynamic leader with a proven track record in program management and a passion for driving organizational growth through program excellence, apply now to make a meaningful impact!

Role Objective

Provide strategic and technical leadership in the development, management and delivery of FSDT's program portfolio, translating the institution's 2026–2030 strategy into innovative, evidence-based and impactful interventions that advance inclusive financial sector ecosystem development in Tanzania, particularly for women, youth and underserved enterprises.

Lead and empower multidisciplinary program teams to identify and address systemic market constraints, facilitate sustainable market-led solutions, and strengthen collaboration among public and private sector actors.

Provide overall accountability for program quality, implementation performance, resource utilization, risk management and intended results, ensuring that interventions respond to emerging market opportunities, institutional priorities and lessons from implementation.

Working closely with the CEO and other institutional functions, contribute to FSDT's strategic direction, thought leadership, stakeholder engagement and resource mobilization, while fostering innovation, collaboration, learning and accountability across the Programs function.

Key Responsibilities

Strategic Program Leadership and Portfolio Development
Provide strategic leadership in the development and continuous evolution of FSDT's program portfolio, ensuring that interventions are innovative, evidence-based, responsive to emerging market opportunities and aligned with FSDT's institutional strategy, approved investment cases, donor commitments and intended development outcomes.
Strategic Program Direction: Lead the translation of FSDT's 2026–2030 strategy into coherent program priorities, strategic initiatives and investment opportunities, ensuring that the portfolio responds to systemic market constraints, emerging sector developments and the evolving needs of women, youth and underserved enterprises.
Annual Business Planning: Work collaboratively with the Research, Results and Insights team, Finance and Operations, and relevant thematic leads to develop a robust, integrated and results-oriented annual business plan that translates FSDT's strategy, approved investment cases and donor funding commitments into clearly defined interventions, implementation priorities, resource requirements, delivery milestones and measurable results.
Investment Pipeline Development: Lead the identification, development and continuous review of a strategically aligned pipeline of innovative, high-impact interventions, ensuring that proposed investments are technically sound, financially viable, responsive to market needs and supported by credible theories of change and results frameworks.
Strategic Portfolio Prioritization: Guide the prioritization and allocation of program resources across interventions, balancing strategic relevance, potential impact, implementation readiness, funding availability, partner capacity and institutional commitments to maximize the effectiveness and sustainability of FSDT's investments.
Market Intelligence and Strategic Adaptation: Work closely with the Research, Results and Insights team and thematic leads to identify emerging opportunities, analyze market developments and translate research, implementation experience and stakeholder insights into strategic program decisions and portfolio adjustments.
Program Innovation and Investment Quality: Provide strategic guidance and technical oversight to multidisciplinary teams in the design and development of innovative, market-led interventions, ensuring strong investment propositions, clear additionality, realistic implementation arrangements and sustainable pathways to systemic change.

Program Delivery, Performance & Impact
Provide strategic oversight and accountability for the effective implementation, performance and impact of FSDT's approved program portfolio, ensuring timely delivery, prudent resource utilization, proactive risk management and achievement of intended results.
Program Implementation and Delivery: Oversee implementation plans, milestones, budgets, resource utilization and delivery risks, holding thematic leads accountable for timely execution, quality and achievement of agreed results.
Portfolio Performance and Corrective Action: Lead periodic portfolio performance reviews, proactively identify implementation bottlenecks and emerging risks, direct timely corrective action and escalate material deviations or strategic concerns to the CEO.
Policy and Regulatory Interventions: Provide strategic oversight of policy and regulatory development interventions, ensuring effective coordination with the Ministry of Finance, Bank of Tanzania, Capital Markets and Securities Authority, Tanzania Insurance Regulatory Authority and other relevant stakeholders through designated technical leads.

Evidence-Based Performance and Adaptive Management: Work closely with the Research, Results and Insights team to ensure that monitoring, evaluation, research and institutional learning inform portfolio performance reviews, management decisions, intervention adaptations and continuous improvement in development outcomes.
Sustainable Market Development: Ensure that program implementation facilitates market-led solutions through effective engagement with public and private sector actors, strengthening market capacity, ownership and sustainability rather than substituting for existing or emerging market functions.

Thought Leadership & Strategy
Provide strategic and technical thought leadership that strengthens FSDT's positioning as a credible and influential market facilitator, advances understanding of systemic financial sector challenges and opportunities, and contributes to the evolution of inclusive financial sector development in Tanzania.
Strategic Foresight and Sector Intelligence: Anticipate and critically assess emerging trends, opportunities and challenges in Tanzania's financial sector and broader development landscape, including digital financial services, productive finance, enterprise development, climate finance, regulatory developments and market systems innovation, to inform FSDT's strategic positioning and future direction.
Market Systems Thought Leadership: Provide informed strategic perspectives on financial sector ecosystems, market incentives, institutional arrangements and systemic constraints, identifying opportunities to influence market behavior, strengthen market institutions and promote sustainable, inclusive financial sector development.
Evidence-Informed Sector Dialogue: Collaborate with the Research, Results and Insights team and relevant technical leads to translate research, market intelligence and implementation experience into compelling insights, policy perspectives and strategic recommendations that contribute to sector dialogue and decision-making.
Strategic Influence and Knowledge Contribution: Represent and contribute FSDT's technical perspectives in relevant policy forums, industry platforms, professional networks and development partner engagements, supporting informed dialogue, knowledge exchange and the adoption of innovative market-led approaches.
Emerging Opportunities and Strategic Innovation: Identify and champion emerging opportunities for innovation, collaboration and systemic change, providing forward-looking strategic advice to the CEO and program teams on areas with the potential to strengthen FSDT's relevance, influence and long-term development impact.

Strategic Partnerships, Influencing & Resource Mobilization
Provide strategic leadership in cultivating and sustaining partnerships that advance FSDT's program objectives, strengthen collaboration across the financial sector and contribute to resource mobilization, co-investment and the long-term sustainability of FSDT's interventions.
Strategic Partnership Development: Cultivate and manage high-value relationships with government institutions, regulators, financial service providers, industry associations, development partners and other relevant market actors to advance program priorities, strengthen institutional collaboration and facilitate systemic market development.
Resource Mobilization and Funding Opportunities: Work closely with the CEO and relevant institutional teams to identify and pursue funding opportunities, cultivate relationships with existing and prospective development partners, and develop compelling program propositions aligned with FSDT's strategy and donor priorities.
Investment Cases and Funding Proposals: Lead the technical development of high-quality funding proposals, investment cases and program concepts, ensuring that they demonstrate strategic relevance, credible development results, implementation feasibility, value for money and opportunities for sustainable impact.
Co-Investment and Market Partnerships: Identify and facilitate opportunities for co-financing, resource leveraging and strategic collaboration with public and private sector partners, strengthening market ownership, institutional sustainability and the scale and reach of FSDT-supported interventions.
Stakeholder Engagement and Institutional Influence: Support the CEO in strategic stakeholder and donor engagements, contributing substantive program insights, technical perspectives and evidence of results to strengthen FSDT's credibility, influence and positioning within the financial sector.

Governance, Program Assurance & Risk Management
Ensure sound program governance, prudent stewardship and effective assurance.
Oversee quality and timeliness of program submissions to the Program Investment Committee (PIC) and performance reporting inputs for the Results Oversight Committee (ROC).
Support program-related risk, audit, compliance and financial reporting for the Audit, Finance and Risk Committee (AFRC), in collaboration with Finance and Operations.
Ensure adherence to approved policies, partner selection and procurement requirements, grant conditions and implementation of agreed audit or management actions.

People Leadership and Organizational Coordination
Lead and develop a high-performing, multidisciplinary Programs team, fostering accountability, collaboration, professional growth and effective coordination across FSDT to support the achievement of institutional strategic objectives.
Ensure the Programs function is appropriately resourced with the technical expertise and capabilities required to deliver FSDT's strategy, through effective workforce planning, recruitment, staff development and the strategic use of external consultants and technical specialists.
Lead and manage the Programs team toward high standards of performance through clearly defined roles, responsibilities, objectives and expectations, providing appropriate guidance, coaching and support while proactively addressing performance gaps through timely feedback and corrective action.
Develop and nurture talent through continuous professional development, mentoring, succession planning and career development, creating opportunities for staff to assume greater responsibilities and strengthen institutional capacity.
Foster an inclusive, collaborative and empowering working environment that promotes innovation, shared accountability, ethical conduct, diversity and equal opportunities.
Strengthen cross-functional coordination and collaboration with the Research, Results and Insights team, Finance and Operations, and other relevant institutional functions to ensure effective planning, resource allocation, program implementation and delivery of results.
Ensure that staff and consultants under the Programs function operate in accordance with FSDT's applicable policies, procedures, professional standards and institutional values.

Decision-Making Authority & Accountability
Exercise delegated authority within FSDT's approved strategy, business plan, budgets, policies and authorization limits.
Direct implementation priorities; approve program workplans and routine adjustments within approved parameters; review and endorse proposals before institutional approval.
Manage approved program resources and performance; recommend budget reallocations and personnel actions; initiate corrective action on delivery and program risks.
Lead technical partnership discussions and represent FSDT within authority delegated by the CEO. Financial commitments, contracts, staffing decisions and material changes remain subject to applicable approvals.

Role Requirements

Specifications for the Role
Academic qualifications, professional experience and competencies:
Qualifications: Bachelor's degree in a relevant discipline, including program/project management, digital financial services, technology or information systems, finance, economics, business, development practice, public policy, social sciences or related fields. Relevant postgraduate study or professional certification is an advantage.
Experience: At least 10 years of relevant experience, including leadership of complex multidisciplinary programs; immersive experience in inclusive financial sector ecosystem development, market systems development, digital

financial services or financial sector innovation.
Demonstrated experience designing interventions and investment/funding proposals; managing public- and private-sector stakeholders, donor relationships, partnerships, budgets, delivery risks and multidisciplinary teams.
Competencies: Strategic judgment, strong execution and adaptive management, analytical ability, influencing and negotiation, financial stewardship, integrity, effective communication and staff development. Knowledge of Tanzania's financial sector or comparable markets is desirable.
Critical Technical Skills & Knowledge:
Commercially and politically astute leader with the ability to develop clear plans and proposals for a range of stakeholders, including donors
A credible leader of complex, multi-stakeholder programmes, with demonstrable impact
Outstanding reporting, presentation and communication skills
Keen analytic, organizational and problem-solving skills that support and enable sound decision making
Having the experience and proclivity to be an outgoing spokesperson, relationship builder and fundraiser
External relations and stakeholder management
Very good written and spoken English and Kiswahili

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.

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.

Communication & Influencing

You deliberately adjust your behaviour in order to address the feelings, needs, or concerns of others, communicating clearly, confidently and appropriately to influence others. You can demonstrate understanding of the ways in which success is dependent upon influencing others, and you have a track record of networking strategically and building relationships of influence. You have the motivation and ability to influence others effectively - not by manipulating or dominating them, but by winning their genuine

commitment. So, you have a track record of driving change through collaboration and can demonstrate the self-discipline to choose effective strategies when interacting with others.

Thought Leadership

You think clearly and intentionally in order to understand issues, solve problems, and make good choices, with an ability to think conceptually and strategically in order to manage complexity. You are able to understand the market systems that we are seeking to develop, making sense of data by recognising trends, patterns and cause-and-effect relationships. You are able to see the big picture as well as grasping the minutiae of inter-related components; you are able to think strategically to manage complexity. You have a track record of hypothesising and testing innovative theories of change and an excellent ability to conceptualise a framework for implementation and impact.

Resilience & Resourcefulness

You possess the personal resourcefulness to deal with difficult situations effectively and to navigate a path through whatever challenges the team is facing, demonstrating courage to do what must be done. You can manage your emotions well; remaining effective, open, and engaged, despite experiencing an internal emotional reaction. You have a track record of persisting in the face of obstacles or frustration - making repeated attempts to achieve a goal or overcome a problem. You are also able to assert a well-thought-through professional opinion, remaining consistent in the face of actual or anticipated opposition.

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.