



PERSONAL DETAILS

Date of Birth: 15 August 1997
Languages: isiZulu (Excellent), English (Excellent)
Years' Experience: 2 years
Countries worked in: South Africa

CONTACT INFO

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ACADEMIC BACKGROUND

- MCom: Economics (Cum Laude), University of Western Cape, South Africa, 2022
- BCom Honours: Economics, University of Western Cape, South Africa, 2019
- BCom: Economics, Varsity College, Durban, South Africa, 2018

FIELD OF SPECIALISATION

Early career Development Economist with nearly 3 years of collective experience in research, programme/project management, data analysis and administration. Njabulo has worked in the area of financial inclusion (predominantly in the financial integrity work stream) and sought to improve the financial lives of low-income individuals across Africa. To date, Njabulo has worked on various initiatives focused on inclusive financial integrity, Anti-Money Laundering and compliance, and digital identity. Most recent work has been based on removing KYC and CDD barriers to remittances in Africa

WORK EXPERIENCE

Jan 23 – present

PDG, Cape Town, South Africa
Consultant

Oct 20 – Dec 21

Centre for Financial Regulation and Inclusion (Cenfri), Cape Town, South Africa
Research Intern

Jan 22 – Dec 22

Centre for Financial Regulation and Inclusion (Cenfri), Cape Town, South Africa
Research Analyst

KEY PROJECTS

2021/22 Future Cities Programme: Cape Town Data Strategy Informal Settlements Use Case, UK FCDO: Led a multi-disciplinary team to develop a data collection and analysis system for household surveys in informal settlements.

Oct 20 – Dec 21 Key Responsibilities:

- Support Senior Analysts to compile, collate and analyze economic and development issues
- Support as well as initiate research work to support content of programme.

Key project includes:

- **Africa: Catalogue of public policies to support MSME access to finance (AFI, 2021).** Provided research support together with a team that scanned all 54 African countries to catalogue the 243 MSME policies that are aimed at improving MSMEs' access to finance. The report provides recommendations and best-practice examples and looks at the current practices regarding the design and implementation of MSMEs financing policies in Africa. Based on the findings from the landscaping exercise of policies across 54 countries, a framework emerged to aid policymakers in designing effective MSMEs support mechanisms that enable access to finance for MSMEs.

Jan 22 – Dec 22 Key Responsibilities:

- Providing research support across various projects falling within the integrity thematic areas, such as country diagnostics, guidance papers, implementation toolkits, as well as other financial inclusion themes.
- Analyzing research results to provide valuable insights which can in turn be translated into recommendations for financial service providers, policymakers, and other stakeholders.

Key project includes:

- **Africa: PRIME (Platform for Remittances, Investments and Migrants' Entrepreneurship in Africa) CDD initiative (IFAD 2020, ongoing).** Conducting research and provision of inputs into the innovation process for a number of RSPs across seven SSA countries (South Africa, Kenya, Uganda, Ghana, The Gambia, Senegal, Morocco), including regulatory analysis, extensive stakeholder engagements including the regulator, FATF guidance implementation, and close collaboration with RSP compliance teams. The focus of this initiative is on innovating the RSPs' customer due diligence and KYC processes, especially with regards to digital onboarding and identity proofing.
- **Malawi:** Njabulo is currently providing research support for the Financial Integrity team with the objective of conducting an e-KYC platform diagnostic in Malawi and will subsequently draft a framework for a sustainable and inclusive e-KYC platform in Malawi (UNCDF 2022, ongoing).

PUBLICATIONS

NDABA, N., SHEEFENI, J. & YU, D. 2022. Investigating the relationship between financial inclusion and financial health in South Africa. *Journal of Economic and Financial Sciences* 15(1). DOI: <https://doi.org/10.4102/jef.v15i1.714>

SSETTIMBA, I., KAMARUN, N., WALBEY, H., NEUGEBAUER, V., GRAY, J., ESSER, A., MAVIKELA, N., MUNGAI, K., SCRIBANTE, K. & NDABA, N. 2021. MSMEs financing in Africa. A framework for enabling access to finance for MSMEs in Africa. [Online] Available at: <https://cenfri.org/publications/msmes-financing-in-africa/>