



PERSONAL DETAILS

Date of Birth: 15 August 1997
Languages: isiZulu (Excellent), English (Excellent)
Years' Experience: 3 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 3 years of collective experience in research, programme/project management, data analysis and administration. Njabulo has worked in public finance (predominantly in municipal finance), 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 public finance, financial integrity, Anti-Money Laundering and compliance, and digital identity. Most recent work has been on assessing the effectiveness of provincial support to select municipalities on the implementation of the Municipal Infrastructure Grant (MIG) in the Western Cape province.

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

Public Finance

2023 ongoing: Funding rural, social and economic development: Providing research support on conducting an assessment of the provision of rural, social and economic development services in the Cape Winelands District Municipality and its five local municipalities. The objective is to identify areas of overlap and propose recommendations for optimizing the utilization of public funds while enhancing service delivery.

2023 ongoing: Local government fiscal framework: Providing research support in assisting SALGA to make a case for an increase in the vertical share of revenue to local government. PDG is undertaking a comprehensive financial modelling exercise to calculate the adequate expenditure levels for South African municipalities to fulfil their legislated mandates in different contexts, accounting for a fiscal effort gap, an efficiency gap and an unfunded mandate gap. Even after these gaps are accounted for, the research will provide a robust case for the increase of fiscal transfers to local government.

2023 ongoing: Assessing the effectiveness of provincial support to selected municipalities on Municipal Infrastructure Grant (MIG) implementation in Western Cape: Providing research support to the national Department of Cooperative Governance in assessing the effectiveness of provincial assistance to selected Western Cape municipalities in implementing MIG.

2022 ongoing: Implications of water board expansion: Providing research support on conducting an analysis for DWS through the WRC on the impact of expanding the boundaries of the nine water boards on their financial performance and position. The study also provides insights into whether such expansion would enhance service delivery. A subsequent phase explores the financial implications of water boards venturing into retail activities.

Financial Inclusion

Key responsibilities:

- Provide 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.

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

2022 (Malawi): Provided 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).

2021 (Africa): Catalogue of public policies to support MSME access to finance (AFI). 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.

2020 (Africa): PRIME (Platform for Remittances, Investments and Migrants' Entrepreneurship in Africa) CDD initiative (IFAD). 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.

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/>