



Call for Fellows — EFInA Research Fellowship Program (Cohort 1, 2025)

Are you passionate about using research to shape inclusive financial systems? EFInA (Enhancing Financial Inclusion & Advancement) invites applications for the inaugural EFInA Research Fellowship Program — a 8-month funded initiative designed to support researchers and practitioners to generate cutting-edge, policy-relevant evidence on financial inclusion in Nigeria.

Theme:

“Evaluating the Impact of Financial Services on the Lives and Livelihoods of Nigerians”

Fellows will explore how financial products and services shape economic resilience, inclusion, and well-being across diverse Nigerian communities.

Who Should Apply?

We welcome applications from:

- Early-to-mid-career researchers, development practitioners, and financial inclusion specialists
- Candidates with demonstrable experience or academic background in economics, finance, public policy, development studies, or related fields
- Individuals affiliated with Nigerian universities, think tanks, NGOs, or financial institutions

Focus themes for exploration

Applicants may propose research in areas such as:

Each focus area could serve as a track or sub-theme that fellows can explore within the broader impact evaluation lens:

1. Financial Health & Household Resilience

How do financial services (formal, informal, digital) help households manage risk, smooth consumption, and recover from shocks?

What role does access to savings, credit, or insurance play in times of illness, job loss, or inflation?

2. Livelihoods, Income Generation & Productivity

Are MSMEs or informal workers growing or earning more because of mobile money, credit, or savings tools?

What are the barriers to uptake and effective use of financial services among low-income earners or gig workers?

3. Women's Financial Empowerment

Do financial services (especially digital or group savings) enhance women's decision-making power, business growth, or resilience?

How do gender norms shape access to and control over financial tools?

4. Youth & Financial Inclusion

How financially included are youth (18–35), and what are the most impactful tools for their saving, borrowing, or income building?

What behavioral or social factors drive their financial decisions?

5. Trust, Behavior & User-Centered Design

What factors influence trust in digital financial services or agents?

What makes people switch from informal to formal financial tools—or stay informal?

How do human-centered design, literacy, and interface affect uptake and use?

6. Financial Inclusion and Well-being in Marginalized Regions

How does financial service access differ across rural, northern, and conflict-affected areas?

What solutions are emerging (e.g., agent networks, DFS, group schemes) and how are they improving people's lives?

7. Interoperability, Access & Usage Patterns

Are people using more than one service or provider? How seamless is the experience?

What's the impact of interoperability on choice, usage frequency, and outcomes?

Optional Cross-Cutting Themes:

- Digital Public Infrastructure & ID (e.g., NIN, BVN)
- Climate Resilience & Financial Inclusion

- Financial Inclusion and Migration (e.g., IDPs or mobile communities)

What Fellows Will Receive

- **Research Grant:** Competitive funding to support fieldwork, data collection, and analysis
- **Mentorship:** Access to top-tier academics and financial sector experts from EFInA's partner network
- **Capacity Building:** Monthly training sessions on research design, impact evaluation, data visualization, and policy engagement
- **Publication & Visibility:** Opportunity to present findings at EFInA's Annual Symposium and publish policy briefs and working papers

Fellowship Timeline

- Application Deadline: August 15, 2025
- Finalist Interviews: August 2025
- Program Start: October 2025
- Research Completion & Dissemination: May 2026

Eligibility Criteria

Applicants must:

- Have a strong research proposal aligned with the fellowship theme and focus areas
- Demonstrate experience in research methods, data analysis, or fieldwork
- Be committed to sharing findings with relevant stakeholders and contributing to EFInA's learning agenda
- Be based in Nigeria for the fellowship period

How to Apply

Submit your application to bdaini@efina.org.ng (cc: cnwaiwu@efina.org.ng) including:

- A completed application form [Click Here](#)
- Your CV (maximum 3 pages)



- A 2–3 page research proposal outlining your research question, methodology, expected outputs, and relevance to financial inclusion
- A letter of support from your host institution (if applicable)

Questions?

Visit our FAQ page at www.efina.org.ng

**Join us in building a stronger evidence base for inclusive finance in Nigeria.
Apply to be part of the EFInA Research Fellowship Cohort 1 today!**