

**EUNICE WANGARI MWANGI**  
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## **PROFESSIONAL SUMMARY**

Miss Mwangi is a dynamic, results-driven economist, and policy strategist with a robust background in applied economics, financial analysis, and policy development. With over a decade of experience in research, policy development, and strategic planning within the financial sector, she has a proven track record in conducting high-quality research, data analysis, formulating and implementing policies, developing strategic agendas, and managing implementation processes.

Proficient in SPSS, STATA, E-VIEWS, R, and Microsoft Dynamics, Miss Mwangi adeptly leverages advanced data analysis and digital tools to enhance financial inclusion and sector stability. Her expertise extends to developing budgets, strategic plans, corporate workplans, and performance contracts, reflecting her comprehensive approach to organizational management.

Miss Mwangi's commitment to promoting sustainability and regional connectivity is evident through her innovative financial solutions. She has a demonstrated ability to coordinate effectively with stakeholders, manage performance targets, develop comprehensive reports, and enhance financial inclusion and sector stability. Her extensive experience includes collaborative work with regulatory bodies and policy organizations, further enhancing her strategic impact in the financial sector.

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## **EDUCATION**

### **Kenyatta University**

PhD in Economics

*Coursework completed; Approved Thesis Proposal Title "Government Domestic Borrowing, Private Investment and Economic Growth in Kenya".*

Assigned supervisors: Prof Nelson Wawire, Dr. James Maingi and Dr. Stephen Gitahi.

### **The University of Strathclyde, Glasgow**

Master of Science in Applied Economics

Commonwealth Shared Scholarship Scholar 2022-2023

Dissertation titled "*Essays on Fiscal Policy - Independent Fiscal Councils around the world: a comparison of their roles and outcomes*".

Dissertation supervisor: Prof. Julia Darby

### **The Institute of Advanced Studies (IAT)**

Diploma in Data Science

Statistical Packages in SPSS, STATA, R

### **Jomo Kenyatta University of Agriculture and Technology**

Master of Science in Financial Economics

Dissertation titled "*Macroeconomic factors affecting Exchange Rates in Kenya*"

Dissertation supervisor: Prof. John Almadi Obere

### **The Kenya Institute of Management**

Diploma in Business Management

### **The University of Nairobi**

Bachelor of Arts

Economics and Geography & Environmental Studies, Second Class Honours, Upper Division.

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## **PROFESSIONAL EXPERIENCE**

### **THE SACCO SOCIETIES REGULATORY AUTHORITY (SASRA) |**

#### **Research, Strategy and Planning Department**

##### **Senior Research Officer (Full-time)**

###### **❖ Strategic Planning:**

- Developed the Concept Note, TOR, and RoadMap for SASRA's Strategic Plan 2023-2027 and 2018-2022.
- Monitoring implementation of flagship projects under the Third Medium Term Plan for the Financial Services Sector (FSS) and reporting to the National Treasury.
- Setting programs and projects for MTP IV (2023-2027), which is an exciting opportunity to shape the future of the financial sector in Kenya.
- Developing the Authority's Performance Contracting targets and ensuring these are met by monitoring KPIs. I conduct timely quarterly reporting to the respective government agencies and coordinate the annual PC evaluation/moderation.
- Participate in the development, rationalization, and implementation of the Authority Budget and 3-year Medium-Term projections.
- Developing the Authority's Annual Work Plan, based on our mandate, the Strategic Plan, and various guidelines by the Parent ministry and National Treasury. I assisted departments in developing their work plans based on this Corporate work plan and PC targets.

###### **❖ Data Analysis and Reporting:**

- Conducted extensive data analysis for the development of policies and annual reports.

###### **❖ Stakeholder Engagement:**

Organized and coordinated capacity-building workshops, enhancing stakeholder relationships and growth and development of the financial sector in Kenya.

###### **❖ Policy Development:**

- Developed and monitored strategic policies, including the Non-Withdrawable Deposit Taking Saccos Levy 2022. This is a crucial initiative that will help enhance the stability and growth of the financial sector in Kenya.
- Coordinated the implementation of flagship projects under the Third Medium Term Plan (2018-2022) and developed programs for MTP IV (2023-2027).
- Managed performance contracting targets, budget development, and strategic planning.

### **J-PAL AFRICA |**

#### **Digital Identification and Finance Initiative (DigiFI)**

##### **Consultant - Policy Intern - (Part-time)**

DigiFI's primary objective is to generate robust evidence on how African governments, private companies, and NGOs can leverage digital payments and identification systems to improve lives through better public service delivery, governance, and financial inclusion. To achieve this vision, DigiFI plans to support governments and other implementers to monitor and evaluate relevant reforms. My role entailed;

###### **❖ Project Management:**

- Managed RFP processes, reviewed Letters of Intent (LOIs) and Full proposals, summarizing their content, and provided recommendations for funding.

###### **❖ Data Analysis and Knowledge Management:**

- Collected and analyzed data on digital identification systems in Sub-Saharan Africa.
- Collected and analyzed, and updated data on the state of integrated biometrics in Sub-Saharan.
- Created content for DigiFI's newsletter and social media channels.
- contributing to knowledge management by assisting in the organization and accessibility of data and information on platforms such as Salesforce and Foundation Connect.

- Supported the DigiFI initiative in leveraging digital payments and identification systems for improved public service delivery.
  - Managed RFP processes, conducted data analysis, and created communication content for various platforms.
- ❖ **Knowledge Dissemination**
- contributing to various communication channels, such as a financial inclusion Twitter series and content creation for the DigiFI newsletter, where I write articles, summarize research findings, and provide valuable content.
  - preparing and delivering evidence session presentations to the DigiFI team, sharing insights and summarizing research findings.
- ❖ **Continuous learning**
- completed two courses - Human Subjects Training, focusing on ethical treatment in research, and, JPAL101x Course, centered on running randomized evaluations (RCTs).
  - I fulfill the responsibility of thoroughly reading and understanding the framing paper, a foundational document guiding the J-PAL's initiatives and projects.
- ❖ **Collaboration**
- contributing to the collaborative spirit of the organization
- Actively participated in J-PAL Staff Webinars to stay informed about updates, training, and discussions relevant to our organization's work.
  - Engaged in informal coffee breaks with specific colleagues to enhance relationships and teamwork.

**THE FRASER OF ALLANDER INSTITUTE (UK) |  
University of Strathclyde School of Economics  
Research Assistant (Part-time)**

I worked on a project commissioned by the Confederation of British Industry (CBI) to create the Scottish Business Productivity Index 2022. My responsibilities included;

❖ **Data Collection and Analysis**

- Collected and collated data from various sources such as IMF, World Bank, OECD, Eurostat, ONS/NOMIS to identify the indicators that affect the business environment in Scotland and analyse these to gain insights into the state of the economy.
- To achieve this, I focused on four key areas of business productivity: Business Practices, Skills and Training, Health and Wellbeing, and Infrastructure and connectivity. Under each category, I analysed specific indicators.
- For Business Practices, I analysed business investments as a percentage of GDP, exports as a percentage of GDP, and business R&D as a percentage of GDP, percentage of innovation-active businesses, and Total early-stage entrepreneurship activity.
- For Skills and Training, I analysed the percentage of working age population with Higher Education Certificate and above, percentage of workforce with skill shortage vacancies, and percentage of employers with underutilized staff.
- For Health and Well-being, I analysed percentage of hours lost due to sickness absence, and percentage of economic inactivity due to long-term ill health.
- Under Infrastructure and connectivity, I analysed indicators such as average internet speeds, percentage of premises with access to full-fibre broadband, 4G mobile coverage, and travel-to-work time.
- I compared Scotland to the UK and international comparators to identify areas where Scotland was performing well and areas where improvements were needed.
- To provide a comprehensive overview, I analysed short-term and long-term trends in each category and created charts and tables to visualize the data. My goal was to create a robust index that accurately represents the state of business productivity in Scotland in 2022.

❖ **Research and Economic Analysis:**

- Developed the Scottish Business Productivity Index by analyzing key economic indicators.
- Developed the Scottish Business Productivity Index 2022.
- For the final output, I created a dynamic dashboard to visualize data and trends, and business productivity indicators.

**THE SACCO SOCIETIES REGULATORY AUTHORITY (SASRA) |**

**Policy, Research, and Development Department**

**Policy, Research and Development Officer (Full-time)**

My responsibilities included;

❖ **Policy Research and Development:**

- ❖ Conducted research on regulatory policies and developed key policy proposals.
- Spearheaded research development and dissemination of the Statutory Sacco Supervision Annual Report 2015-2022
- Developed policy proposals and enhanced financial access through innovative initiatives.

❖ **Regulatory Policy**

- conducting extensive research on regulatory policy issues that impacted the sector, producing several publications like
  - Baseline Survey on Sectoral Lending
  - Demographic Survey
  - Shared Services Research
  - Market Conduct Research
  - Non-remittances in DT-Saccos, and
  - SACCOs' Housing Investment Wings – Issues and Gaps.

❖ **Budget Memorandum**

- Developed policy proposals that were approved for the National Budget Policy and were instrumental in shaping the regulatory framework. I championed key policy initiatives such as
  - advocating for the use of ICT by SASRA in conducting prudential supervision
  - recognizing SASRA as one of the supervisory bodies for purposes of POCAMLA, and
  - liquidating SACCOs whose licenses are revoked.
  - current Saccos guidelines for ensuring consumer protection through transparency in Sacco charges, fees, and lending rates, and complaints resolution guidelines.

❖ **Database and Resource Center**

- Successfully established a resource center at the Authority, providing an invaluable resource to staff and stakeholders alike.

**THE KENYA INSTITUTE FOR PUBLIC POLICY RESEARCH AND ANALYSIS (KIPPRA) |**

**Private Sector Development Department**

**Young Professional (Full-Time)**

This is a program for young persons from both public and private sector at initial stages of their career. It targets to enhance their technical competence in evidence-based policy process, build research capabilities, enlighten on the scope, relationships and procedures in governance structure in both national and county level, introduce participants to economic tools of analysis and provide practical experience in the policy making process.

❖ **Macroeconomic Modelling:**

- Conducted research using economic tools of analysis such as KIPPRA Treasury Macro Model (KTMM) and Social Accounting Matrix (SAM).

- Conducted macroeconomic modeling and authored publications on government domestic borrowing and private sector credit.
- Published discussion papers
- Developed policy briefs on government domestic borrowing.

❖ **Training:**

- Trained in Policy development and analysis
- Trained in, and gained proficiency in utilizing advanced software such as STATA and E-VIEWS which are instrumental in conducting complex data analysis.

❖ **Research and Policy Development**

- Conducted research and authored several publications that have provided valuable insights into the sector. One such publication is the KIPPRA Discussion Paper titled "*Government Domestic Borrowing and Private Sector Credit in Kenya*," which addresses the critical research question of whether government domestic borrowing crowds out private sector credit in Kenya. I also produced a Policy Brief titled "*The effect of Government Domestic Borrowing on Private Sector Credit in Kenya-Policy Options*," which provided valuable insights and policy recommendations to address the issue.
- Conducted primary research on the World Bank Doing Business Indicators, with a particular focus on Registration of Property and Access to Credit. Through this research, I gained hands-on experience in fieldwork, data collection, data analysis, and report writing. My contributions in this area have been instrumental in promoting evidence-based decision-making and shaping policy direction.

**PROFESSIONAL EDUCATION / COURSES**

**Women's World Banking and The Wharton School, University of Pennsylvania**

***Women Advancing Leadership Program***

- This was a program for women senior managers looking to enhance their impact. I Worked with peers to make progress on my leadership challenge and participated in a 360-evaluation by my boss, a supervisor, peers, and direct reports. From these results, I Worked one-on-one with personal coach Maria Sanchez from the Women's World Banking to identify my strengths, potential career derailers, and plan for my development. I built leadership skills, learnt Emotional Intelligence, gained new perspectives on what it means to lead and defined the impact I want to have in the workplace and the world.

**Massachusetts Institute of Technology (MIT) on EdX (Graduated 09/07/21)**

***Earned MITx Micro Masters credential in Data, Economics, and Development Policy***

- Microeconomics
- The Challenges of Global Poverty
- Designing and Running Randomized Evaluations
- Foundations of Development Policy
- Data Analysis for Social Scientists

**IMFx International Monetary Fund on EdX**

***FPP.1x Financial Programming and Policies, Part 1: Macroeconomic Accounts & Analysis***

- Real Sector
- External Sector
- Government Sector
- Monetary and Financial Sector Accounts
- Interrelations

**Women's World Banking, University of Oxford, and Alliance for Financial Inclusion**

### **Leadership and Diversity Program for Regulators (High Potential Woman) (Graduated 10<sup>th</sup> Dec,20)**

- This 10-months, blended learning program equips senior officials and high-potential women leaders from regulatory agencies in emerging markets with the skills to create an enabling environment for women's financial inclusion and advance gender diverse leaders within their institutions.
- I developed my personal leadership vision and worked on a policy proposal towards women's financial inclusion writing a Capstone Paper Titled "Using SACCOs in Kenya to Entrench Women Financial Inclusion".
- I developed a peer network of leaders across the world from Egypt to Mozambique to the Philippines, committed to the financial inclusion of women. The objective is Policy makers as game changers for women's financial inclusion, supporting financial regulators to develop policies that close the gender gap in financial inclusion.

### **Crown Agents (United Kingdom)**

#### **Developing Effective Evidence-Based Policies: Analysis, Evidence and Impact**

- I studied the Principles of Effective Evidence-Based Policy Making, application of principles of policy development, developing a Monitoring & Evaluation Framework, Different Notions and Critical Appraisal of Evidence, Policy Options and Theory of Change, Economic Appraisal, Establishing Effective Interventions, Evidence Synthesis and Harnessing Existing Evidence, Effective Implementation and Delivery, and Engaging Stakeholders.

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### **SKILLS**

- Research and Data Analysis: Proficient in SPSS, STATA, E-VIEWS, R, SAM, KTMM
- Strategic Planning and Policy Development
- Project Management and Stakeholder Engagement
- Communication and Presentation Skills
- Data Visualization and Dashboard Development

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### **RESEARCH AND PUBLICATIONS**

- Essays on Fiscal Policy - Independent Fiscal Councils around the world: a comparison of their roles and outcomes (Unpublished MSc Dissertation)
- The Annual Sacco Supervision Report (2014-2020) which is a Statutory document found at <https://www.sasra.go.ke/sacco-supervision-reports/>
- Mwangi, E.W., (2020) Capstone Paper Titled "Using SACCOs in Kenya to Entrench Women Financial Inclusion".
- The SACCO Subsector Demographics Study Report (2019), which can be found at <https://www.sasra.go.ke/news-publications/>
- The Sectoral Lending Report (2019), which can be found at <https://www.sasra.go.ke/news-publications/>
- Mwangi, E. W. (2015), KIPPRA Discussion Paper "Government Domestic Borrowing and Private Sector Credit". Kenya Institute for Public Policy Research and Analysis which can be found at <https://kippra.or.ke/discussion-papers/>
- Mwangi, E. W. (2015), KIPPRA Policy Brief "The effect of Government Domestic Borrowing on Private Sector Credit in Kenya- Policy Options". Kenya Institute for Public Policy Research and Analysis which can be found at <https://kippra.or.ke/policy-briefs/>
- Mwangi, E. W. (2012), MSc Financial Economics Masters Dissertation "Macroeconomic Factors Affecting Exchange Rates in Kenya".
- Kenya Bankers Economic Bulletin Volume V and VI which is in the public domain can be found at [www.kba.co.ke/research-center](http://www.kba.co.ke/research-center)

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## IT SKILLS

- Microsoft Office (Word, Excel, PowerPoint, Access)
- Microsoft Dynamics
- SPSS, STATA, E-VIEWS, R, SAM, KTMM, ERP, ISO, GAMS, Input-Output Models

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## SCHOLARSHIPS AND AWARDS

- Sep 2022 Commonwealth Shared Scholarship by the UK government FCDO and the University of Strathclyde, Glasgow to study MSc Applied Economics.
- Aug 2021 Scholarship by the Women's World Banking to study a Leadership Course on *Women Advancing Leadership* in conjunction with the Wharton Business School.
- Jan 2020 Scholarship by the Alliance for Financial Inclusion to study Leadership and Diversity Program for Regulators at the University of Oxford in conjunction with the Women's World Banking.
- Feb 2019 Researcher Connect Scholarship by the British Council to study Communication Skills for Researchers.
- 2018-2021 Individual scholarships by the Hewlett and Flora Packard Foundation to study the Online course Data, Economics, and Development Policy (DEDP) as a paid learner on MIT EdX.
- Sep 2018 African Change Makers Fellowship Program 2018  
A Program for impressive African visionaries between ages 25-40, taking place on an e-learning platform entailing intensive 5 weeks online training to share, collaborate and learn everything on civic engagement, entrepreneurship, leadership, project management, social enterprise and mentorship in order to bring change to our society.

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## MEMBERSHIP TO PROFESSIONAL BODIES

The Econometric Society  
Institute of Economic Affairs (IEA)  
Economists Society of Kenya

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## CIVIC LEADERSHIP

"TUAMUE" |

Founder,

This is a platform I created in the slum area of Kangemi in Nairobi, Kenya to mentor young people.

- Mentor and support vulnerable groups (of teenage mothers who drop out of school and alcoholic young men) in Nairobi's Kangemi slum through education, sports initiatives (Basketball) and community programs.
- Assimilate teenage mothers back into school. Working with their parents and the local head-teachers, 17 teen mothers have since been assimilated back into school
- Facilitated employment for youth through government job programs. with local Chief's help and Clean Vision CBO, 106 youth have been employed in the government jobs program dubbed "kazi kwa vijana"
- In future, I aspire to build a community center with a school and sports facilities where children and the youth can spend their time productively.