**Chioma Nwaiwu** is an experienced research and program management specialist with over nine years in research, project implementation, and evidence-based decision-making across international development, public health, financial inclusion, and youth development sectors.

Chioma has driven high-impact research initiatives that inform policy and strategy within the digital and financial inclusion ecosystems. At EFInA, Chioma serves as a Research Officer, playing a key role in advancing financial inclusion by leveraging research to inform strategies that drive economic empowerment and inclusivity in Nigeria.