

Elizabeth Jean Hayward

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Profile Summary

I'm a globally experienced strategist and development professional with over 15 years of cross-sectoral impact. My work spans fintech, public policy, gender and social inclusion, financial inclusion, health and social services, and market solutions —united by a commitment to advancing equitable, scalable solutions for marginalized and underserved populations.

I bring a rare blend of strategic thinking, analytical rigor, and deep facilitation and partnership-building skills. Whether co-creating multi-million-dollar inclusive finance initiatives in Ethiopia or national policy responses to homelessness in Canada, I've consistently translated complex challenges into clear strategies that drive measurable change.

Knowledge & Insight Leader for Inclusive Growth - I lead Kifiya's Strategy and Research for Growth team, using evidence, market analysis, and systems thinking to design solutions and scale inclusive finance and digital agriculture solutions.

Strategic Facilitator & Systems Thinker - I design participatory strategic planning processes, develop theories of change, and guide executive teams in articulating vision, pathways to impact and systems—level strategies with clarity and precision.

Versatile Advisor Across Sectors & Contexts - I bring cross-cutting expertise in research, strategic planning, facilitation, and analytical writing to deliver high-impact solutions for governments, NGOs, donors, and fintechs. From gender-responsive digital finance to disability inclusion and youth empowerment, I tailor evidence-based strategies to diverse sectors and geographies—whether advising executive teams, shaping national programs, or facilitating multi-stakeholder processes.

With a track record of aligning social impact with strategic priorities, I'm passionate about supporting organizations to grow with purpose, navigate complexity, and deliver results that matter.

Work Experience

Lead, Strategy and Research for Growth at Kifiya Financial Technology (2025-02-01 - 2025-12-01)

Location: Remote and Addis Ababa, Ethiopia

Responsibilities: -Lead continental financial inclusion landscape analysis to identify opportunities to scale Kifiya's solutions for maximum reach and impact

-Conduct in-depth market systems analysis of high-potential African markets

-Develop theories of change for climate smart digital agriculture solutions and intelligent financial services, articulating Kifiya's ecosystem-enabling approach

- Design, conduct and communicate research and analysis to identify market challenges, emerging data-based insights, and opportunities for expansion of Kifiya's solutions

Gender Equality, Social Inclusion and Strategy Advisor at Kifiya Financial Technology (2023-12-01 - 2025-02-01)

Location: Remote and Addis Ababa, Ethiopia

Responsibilities:

- Developed Gender Equality and Social Inclusion strategy for a \$100 million national scale-up of digital lending for micro, small and medium businesses helping the program exceed its targets of reaching 80% women and 10% marginalized groups among 200,000+ enterprises served in Year 1
- Provided expert advice on mainstreaming gender and inclusion priorities across financial services interventions
- Coordinated an ecosystem mapping process to identify market challenges and opportunities for uncollateralized digital lending in Ethiopia
- Conducted policy analysis, background research and stakeholder mapping and engagement to inform gender and inclusion priorities and approaches
- Developed program and practice overviews to articulate the approach and impact of Kifiya's Market Solutions Practice and its partnership interventions

Business development, strategy and programs consultant at Kifiya Financial Technology (2022-11-14 - 2022-11-14)

Location: Addis Ababa, Ethiopia and remote

Responsibilities:

- Worked with executive leadership to conceptualize and communicate social development applications of digital solutions, through visual tools and written materials
- Strategized, prioritized and developed responses to EOIs and RFPs in alignment with organizational objectives
- Developed, authored and edited concept notes, theory of change diagrams and logic models, proposals, presentations, backgrounders and briefs
- Lead on partnership development and proposal process for a \$100M national scale up targeting creation of 2million employment opportunities and extending financial inclusion to 500,000 MSMEs

Strategic Planning Consultant at Brothers of Good Works (2022-12-01 - 2023-03-31)

Location: Addis Ababa, Ethiopia

Responsibilities:

- Designed and facilitated a participatory strategic planning process for BGW Projects in Ethiopia:
- o Designed data collection tools and processes to gather input through interviews and focus groups
- o Compiled, analyzed and synthesized relevant organizational information and data
- o Planned and facilitated multiple planning workshops covering SWOT and PESTL analyses, programmatic planning and prioritization, and organizational development
- o Developed and validated a programming framework and theory of change
- Delivered an impact-focused 5-year strategic plan, including a unifying theory of change and aligned logic models for major initiatives

Head of Programs at Includovate Pty Ltd (2020-12-01 - 2021-08-16)

Location: Remote, global

Responsibilities:

- Delivered high quality research, evaluation, and policy analysis deliverables to inform strategic planning, policy and programme development by senior decision-makers
- Provided strategic information and research support to clients (UN agencies, government ministries and NGOs) through policy briefs, situation analyses, and analytical reports
- Managed international teams to deliver high quality research, evaluation, and capacity building products on time and on budget
- Supervised team of 5 program managers, covering portfolio of ~\$1.5M in client projects
- Developed program management systems and processes to improve resource optimization, delivery efficiency, and effective staff utilization
- Contributed to strategic planning, staff capacity building, and organizational development as member of executive team

- Liaised with clients, managed business relationships, and delivered exceptional customer service
- Wrote, edited, and conducted quality assurance on written deliverables, reports, and proposals

Education

Master's Degree in Public Health

Institution: University of London & London School of Hygiene and Tropical Medicine | Dates: 2018-10-01 - 2025-12-01

Location: Distance Learning

Master's Degree in International Development Studies

Institution: Dalhousie University | Dates: 2008-09-01 - 2010-04-30

Location: Halifax, Canada

Bachelor's Degree in Global Development Studies and History

Institution: Queen's University | Dates: 2003-09-01 - 2007-04-30

Location: Kingston, Canada

Skills & Tools

- Strategy & Program Design: Strategic planning and execution; Theory of change and logic model development; Program and project design; Market systems and ecosystem analysis; Business development (EOIs, RFPs, proposals)
- Research, Evaluation & Evidence Use: Qualitative and quantitative research and analysis; Monitoring, evaluation, and learning (MEL); Policy analysis and development; Evidence synthesis and knowledge mobilization
- Writing & Communication: Report and proposal writing; Strategic documentation and brief development; Visual presentation of complex ideas (e.g., TOCs, frameworks)
- Facilitation & Stakeholder Engagement: Participatory facilitation and planning; Stakeholder engagement and coordination; Multi-sectoral partnership development
- Sectoral & Thematic Expertise: Financial inclusion and digital finance; Gender equality and social inclusion (GESI); Youth employment and economic empowerment; Housing, shelter, and social determinants of health
- Tools & Management Systems: Microsoft Office Suite, Google Suite, Stata (basic), project and team management systems (Monday.com, Asana)
- Soft skills: Critical analysis and problem solving; Systems thinking and strategic insight; Team leadership and supervision (in-person and remote); Strong written and verbal communication; Cross-cultural communication and collaboration; Group facilitation and workshop design; Adaptability and initiative; Working across sectors and geographies; Navigating complexity and ambiguity

Languages

English (native), French (limited working proficiency)

Awards & Certificates

Award for Academic Achievement in Public Health from University of London (2025-01-29)

Description: Award for one of the top academic performances on the MSc Public Health program in 2024.

Social Sciences & Humanities Research Council Canada Graduate Scholarship Award from Social Sciences & Hu

Description: Competitive national academic award for conduct of graduate studies research at the master's level
(value \$17,500)