



Post Specification

Post Title:	Postdoctoral Research Fellow in Financial Inclusion (Financial Sector Development)
Post Status:	Specific Purpose Contract (Approximately 16 to 24 months)
Department/Faculty:	Department of Economics, School of Social Sciences and Philosophy
Location:	Arts Building, Trinity College Dublin
Reports to:	Prof. Michael King, Principal Investigator
Salary:	€33,975 – €40,000 per annum
Closing Date:	12 noon Thursday 6 th February 2014

The successful candidate will be expected to take up post by April 2014 or as soon as possible thereafter.

Post Summary

The Department of Economics is seeking to appoint a Postdoctoral Research Fellow focused on financial sector development in East Africa on a Specific Purpose Contract (Approximately 16 to 24 months). The successful candidate will work on a Financial Sector Deepening (FSD) Kenya funded project to examine various microeconomic aspects of financial inclusion in Kenya and East Africa.

The post holder will work closely with the Principal Investigator (PI) to deliver a number of exciting research projects, using individual, household, geo-spatial and bank level data, that help to develop better understanding of the broadening and deepening of financial systems in Kenya and East Africa. Projects may include microeconomic investigation into the constraints to financial access using the FinScope Surveys, analysis of a new geo-spatial financial inclusion dataset, poverty analysis using the Kenyan Integrated Household Budget Survey (KIHBS), impact studies using randomized control trials and interrogation of bank-level datasets. Emphasis will be placed on pushing research through to peer-reviewed publication.

Candidate Specification

Qualifications

The appointee should have a PhD in Economics.

Knowledge & Experience (Essential & Desirable)

Ideally the candidate will have:

- Experience with individual/household level surveys
- Experience with geo-spatial data
- Experience with bank level data
- Experience of randomized control trials in a social science context
- Knowledge of financial sector development and financial inclusion in developing countries
- A good record of peer-reviewed publications within the field



- Excellent verbal and written communication skills
- Ability to work independently and take initiative
- Demonstrated ability of teamwork

Principal Duties and Responsibilities

- Conduct a specified programme of research and scholarship under the supervision and direction of your Principal Investigator.
- Engage in appropriate training and professional development opportunities as required by your Principal Investigator, Department or School.
- Support your Principal Investigator and research group in the design and development of the research programme.
- Support, if required, the development of proposals for research funding.
- Engage in the dissemination of the results of the research in which you are involved as directed by and with the support of your Principal Investigator.
- Engage in the wider research and scholarly activities of your research group, Department or School.
- Mentor and assist, as appropriate and as directed, the research graduate students in your group, Department or School.
- Undertake modest teaching activities as directed by your Principal Investigator, Department or School.
- Carry out administrative/management work associated with your programme of research.

Project Background

Access to banking services is widely considered essential for the economic wellbeing of households in low-income countries. Savings, payment and credit services facilitate household level consumption smoothing, help insure against risk and allow investment in education and other forms of capital. Despite this, levels of access to financial services vary widely with up to 2.5 billion people globally outside the formal banking system. Honohan and King (2012) estimated that approximately 80 percent (300 million people) of the population of eleven Sub-Saharan African countries do not have a formal bank account and are deemed 'financially excluded'.

This research programme is funded by FSD Kenya and will make a step change in the understanding of financial inclusion and financial sector development in East Africa and Kenya in particular. Projects include microeconomic investigation into the constraints to financial access using the FinScope Surveys, analysis of a new geo-spatial financial inclusion dataset, poverty analysis using the Kenyan Integrated Household Budget Survey (KIHBS), impact studies using randomized control trials and interrogation of bank-level datasets. The Postdoctoral Fellow will lead and/or collaborate on a number of these projects and will play a role in supporting PhD students within the research team.

Further information and application

Informal inquiries can be made to **Prof. Michael King** (michael.king@tcd.ie)



Trinity College Dublin

Founded in 1592, Trinity College Dublin is the oldest university in Ireland and one of the older universities of Western Europe. On today's campus, state-of-the-art libraries, laboratories and IT facilities, stand alongside historic buildings on a city-centre 47-acre campus.

Trinity College Dublin offers a unique educational experience across a range of disciplines in the arts, humanities, engineering, science, human, social and health sciences. As Ireland's premier university, the pursuit of excellence through research and scholarship is at the heart of a Trinity education. TCD has an outstanding record of publications in high-impact journals, and a track record in winning research funding which is among the best in the country.

TCD has developed significant strength in a broad range of research areas including the 18 broadly-based multi-disciplinary thematic research areas listed below.

Sustainable Environment	Next Generation Medical Devices	Identities in Transformation
Smart and Sustainable Cities	Creative Technologies – Digital Media, Arts and Entertainment	International Development
Cancer	Neuroscience	Immunology and Infection
Nanoscience	Telecommunications	Creative Arts Practice
Inclusive Society	Mathematics of Complexity	Intelligent Media and Human Communication
Ageing	International Integration	Digital Humanities
Genes and Society	Making Ireland	

Its current flagship interdisciplinary research institutes are in areas such as biomedical science, arts and humanities, neuroscience, international integration studies, and nanostructures and nanodevices. The construction of Ireland's first purpose built nanoscience research institute, CRANN, was opened in January 2008, which houses 150 scientists, technicians and graduate students in specialised laboratory facilities.

The building also includes an innovative public venue, the Science Gallery. In 2011, it received the Shorty Award for Best Cultural Institution on Twitter globally and the Irish Web Award for Best Education and Third Level Website. These joined a list of awards that includes European Museum of the Year Award – Special Commendation 2010 and National IT award for best use of technology in education, 2009.

The recently opened Trinity Biomedical Sciences Institute (TBSI) is an unprecedented development for Biomedical Research in Ireland, both in terms of scale and ambition. It



provides a facility for TCD to continue its upward trajectory in both basic and translational research programmes, notably in the areas of Immunology, Cancer and Medical Devices.

The Library of Trinity College is the largest research library in Ireland and is an invaluable resource to scholars. In addition to purchases and donations accrued over four centuries, the College has had 200 years of legal deposit. By this right Trinity can claim a copy of every book published in Ireland the UK. The Library has over 4.25 million books, 22,000 printed periodical titles and access to 60,000 e-journals and 250,000 e-books. The Library's research resources also include internationally significant holdings in manuscripts (the most famous being the Book of Kells), early printed material and maps. Its collections and services support the College's research and teaching community of 15,000+ students and academic staff.

Trinity continues to attract intellectually strong students from Ireland and abroad. More than half of its incoming undergraduates have earned in excess of 500 out of a maximum 600 points in the national Leaving Certificate examination. The accessibility of a Trinity education to all students of ability is also very important. Trinity College was the first university in Ireland to reserve 15% of first year undergraduate places for students from non-traditional learning groups – students with a disability, socio-economically disadvantaged students as well as mature students. The College has met its target in this respect. There is also an exciting international mix of its student body where 16% of students are from outside Ireland and 40% of these students are from outside the European Union. TCD students also have an opportunity to study abroad in other leading European universities through Trinity's partnership agreements.

Students also benefit from a scholar teacher model where they have the opportunity of being taught by world-leading experts in their field. Interdisciplinarity forms a key element in the College strategy in increasing Trinity's international standing as a research-led university.

Many of Trinity College Dublin's alumni have helped shape the history of Ireland and Western Europe. They include author, Jonathan Swift, philosopher, George Berkeley, political philosopher, Edmund Burke, wit and dramatist, Oscar Wilde, historian, William Lecky, religious scholar, James Ussher, scientists, John Joly, George Johnstone Stoney, William Rowan Hamilton and physicians, William Stokes and Denis Burkitt.

Two of Trinity College's alumni have won Nobel prizes – Ernest Walton for Physics in 1951 and Samuel Beckett for Literature in 1968. The first President of Ireland, Douglas Hyde was a graduate as was the first female President of Ireland, Mary Robinson.

Equal Opportunities Policy

Trinity College Dublin is an equal opportunities employer and is committed to the employment policies, procedures and practices which do not discriminate on grounds such as gender, civil status, family status, age, disability, race, religious belief, sexual orientation or membership of the travelling community.

Pension Entitlements

This is a pensionable position and the provisions of the Public Service Superannuation (Miscellaneous Provisions) Act 2004 will apply in relation to retirement age for pension purposes. Details of the relevant Pension Scheme will be provided to the successful applicant.



Applicants should note that they will be required to complete a Pre-Employment Declaration to confirm whether or not they have previously availed of an Irish Public Service Scheme of incentivised early retirement or enhanced redundancy payment. Applicants will also be required to declare any entitlements to a Public Service pension benefit (in payment or preserved) from any other Irish Public Service employment.

Applicants formerly employed by the Irish Public Service that may previously have availed of an Irish Public Service Scheme of Incentivised early retirement or enhanced redundancy payment should ensure that they are not precluded from re-engagement in the Irish Public Service under the terms of such Schemes. Such queries should be directed to an applicant's former Irish Public Service Employer in the first instance.

Application Procedure

Candidates should submit a cover letter together with a full curriculum vitae to include the names and contact details of 3 referees (including email addresses if possible), to

Prof. Michael King: Michael.King@tcd.ie

