

CALLS FOR EXPRESSION OF INTEREST



Component 1 Delivery

**Women's Financial and Economic
Empowerment Project, Tanzania**

February / 2026



International Development

FOUNDATION

TOGETHER BUILDING FINANCIAL INCLUSION

Consultant

Women's Financial and Economic Empowerment (WFEE)

CALLS FOR EXPRESSION OF INTEREST (Eoi)

Overall Time Frame:	April 2026 – July 2026
Location	Tanzania
Deadline for Submission of Expression of Interest (Eoi):	End of day 18th February 2026

1. Background

The Irish League of Credit Unions Foundation (ILCUF) is the charitable arm of the Irish credit union movement. Its mission is 'to alleviate poverty in developing countries by supporting credit unions, their representative bodies and other co-operative type organisations as a means for socio-economic development through the provision of financial and technical assistance'. For more information on ILCUF, please visit the website at: <http://ilcufoundation.ie/>

The Women's Financial and Economic Empowerment for Gender Transformative Rural Development programme is a three-year International Fund for Agricultural Development (IFAD)-Government of Ireland partnership programme funded by Irish Aid. WFEE aims to enhance impacts on gender transformative rural development and women's financial and economic empowerment through institutional collaboration in East Africa. The project consists of two components that are implemented in three countries: In Ethiopia, the support focuses on clearly identified needs emerging from the ongoing cross-value chain RUFIP-III project, as well as ILCUF's extensive ongoing experience in the country. In Rwanda and Tanzania, the WFEE initiative supports the IFAD Dairy Value Chain projects, with the aim of enhancing rural women's opportunities in the sector through improved access to financial services through the SACCO movement. The structure of the activities will allow for systematic expansion, learning from each stage, adapting to new contexts, and building capacity for sustainable impact.

2. Purpose

The WFEE programme aligns financial services with rural women's empowerment goals and leverages opportunities in ongoing programs to enhance gender-transformative rural development and women's financial and economic empowerment in East Africa through institutional collaboration. Accordingly, the programme will conduct gender analysis at the various levels: (i) a macro level assessment focussed on government policy and the regulatory environment, (ii) a meso level assessment with a focus on gender roles and representation in

the Apex body and other meso-level institutions and (iii) a micro-level assessment at the SACCO level to understand woman's roles and participation and access to finance in the SACCOs.

These analyses will lead to findings and recommendations to support rural women's access to finance through the SACCO movement, which could include the introduction of women friendly regulation and supervision of SACCOS, the development of women friendly financial products and services and capacity building aiming to improve rural women's access to finance and reduce poverty and food insecurity. This document presents the background, context, required skills/expertise and a high-level synopsis and scope for Tanzania.

3. Objectives

The project consists of two components to be implemented in the three countries. Component 1 is a planning phase and component 2 is the implementation phase. This EOI relates to component 1 for Tanzania. In addition to a consultancy role, the successful applicant will also act as a country coordinator/administrative organiser as part of their role.

Two studies will be commissioned in Tanzania, to be completed by June 2026. The two studies will focus on:

1. Study one: Assessment of Tanzania's financial environment, SaCCO regulatory landscape and the institutional capacities of Tanzanian meso level institutions such as SCCULT and its current and potential member SaCCOs specifically in terms of supporting women's access to finance. It will also explore how strengthening these capacities can help SaCCOs become more active players in Tanzania's financial ecosystem and be effective beneficiaries of IFAD programmes such as C-SDTP (the anchor project). [macro/meso level assessment];
2. Study two: Assessment of specific barriers and opportunities to women's access to finance through SaCCOs within the rural dairy value chains, with a particular focus on product tailoring needs [micro level assessment].

These two studies will be complemented by findings already collected through a previous ILCUF field mission, alongside additional cross-financial sector studies already conducted through C-SDTP (the IFAD anchor project). The studies will deliver findings and recommendations and an implementation plan and costs for the second phase (called Component 2 - Implementation).

Component 2 implementation planning, which is part of the studies, will begin in July, with delivery of Component 2 commencing in August. Broadly, Component 2 will focus on enhancements to SaCCO regulation and supervision, developing gender-supportive financial cooperative sector capacities and gender-responsive financial products in support to C-SDTP's dairy sector goals. Component 2 activities for Tanzania will be informed by the study findings and approved by a country-level steering group.

Based on the success of the work, there is a possibility the consultant may be retained after conclusion of Component 1 for the delivery of Component 2, including in an overall project coordination capacity.

4. Skills and Expertise

Competency and qualification requirements

- 1. Proven experience in utilising sound research methodologies, tools, and conducting field-level data collection.**
- 2. Familiarity with gender issues and women's economic empowerment initiatives, particularly in relation to financial regulation/supervision and financial product development for women.**
- 3. A good understanding of the microfinance sector, particularly of the SaCCO sector, financial inclusion strategies, and women's economic empowerment policies and initiatives in general.**
- 4. Knowledge about the Tanzanian country context, including the inclusive finance landscape and the SACCOs sector (key actors, regulatory framework, and supply- and demand-side dynamics).**
- 5. Proven experience in socio-economic research.**
- 6. Strong written and verbal communication skills, with the ability to produce high-quality reports in English and present findings clearly.**
- 7. Demonstrated experience in engaging with various stakeholders, including government agencies, NGOs and community organizations.**
- 8. Experience in developing actionable recommendations and work plans.**
- 9. Experience working in various regions of Tanzania, with understanding of local contexts. Preferable if able to communicate in Swahili.**
- 10. Willingness to travel to the selected regions in Tanzania.**

5. Scope of Work/Methodologies

The objectives of the assignment will be realised through a number of different methodologies:

- Key Informant Interviews (KIIs)
- Focus Group Discussions including Participatory Rural Appraisals (PRAs)
- Workshop/s
- Desk Research
- Project Coordination and Logistics.

The consultant will be required to produce study reports as well as an implementation plan to address the major findings and recommendations identified through the studies.

The consultant must comply with IFAD's and ILCUF's monitoring & evaluation and other programme requirements.

6. Timeframe and Activities

The consultant will need to be available to work from April 2026 to June 2026. The work will be full time at certain points during this period, and it will be a part time arrangement at other points during this time period.

As mentioned above, although this EOI relates to component 1, there may be an ongoing role in component 2 in an advisory/capacity building/overall project coordination capacity.

▪ Timeline for consultant selection and contracting

1. 4th February - EOI Issue
2. By 18th February - EOI responses submitted
3. 19th - 27th February - Review Responses & Issue Tender
4. 28th – 13th March – Allow time for responses
5. 16th – 20th March – Review responses & shortlist.
6. 23rd – 27th March - Bidder presentations, negotiation & selection
7. By 31st March – Sign Contracts

The work is scheduled to commence at the beginning of April. ILCUF reserves the right to adjust this schedule and will notify all applicants of any change should it arise. The first deliverable (inception report) will be for mid-April.

Tasks from April onwards:

Prior to research commencing:

- I. Liaise with ILCUF in Dublin to understand the context and make arrangements, covering technical and logistical matters.
- II. Deliver the Inception Report. This inception report should include the following:
 - Introduction
 - Methodology, questionnaires, including methods of data collection, data analysis, sampling, dealing with longitudinal issues mentioned (research

population, any material contextual changes / issues), disaggregation, etc. and any limitations to the assessment

- Workplan
- Logistics and Support.

During and after research:

- I. Deliver consultancy as per the Terms of Reference.
- II. Deliver overall project coordination as per the Terms of Reference
- III. De-brief with ILCUF Dublin team.

7. Criteria for Submission of Eoi

Institutions or individuals may submit applications. An individual may not submit an application directly if he/she features in the application of an institution as one of its named personnel.

An individual should submit:

- Summary of experience and suitability for this project, including examples of similar consultant assignments delivered – specifically in gender and/or SaCCO sector.
- CV.
- Sample/s of recent work.
- Daily Rate, inc. all relevant taxes.
- Location/Where you are based (strong preference for Tanzanian based resourcing, though not essential).
- Language Skills [Swahili, English expected].
- All official reports and deliverables from this work will be in English.
- Your availability to work between April and the end of July.
- **In less than 500 words, describe what you think are the challenges and opportunities of working in the SaCCO Sector in Tanzania (written in English).**
- **Please explicitly state the study for which you are applying, Study 1 or Study 2 or Both.**

8. Deadline

The deadline for submissions of Eoi is end of day on **18th February 2026**.

9. Fitness to Travel

It is the Consultants' responsibility to ensure that they are medically fit for travel and work in various locations in Tanzania. In accepting this TOR/ Terms and Conditions the Consultants confirm that the Consultants' general state of health and fitness is good for the trip in question and that the Consultants take full responsibility for themselves. The onus is on the individuals involved to ensure that ILCU Foundation is advised of any medical information that may impact

their trip. All information will be held in confidence on the staff member, volunteer or consultants file.

10. Application Process

Please submit applications to:

Conor Thornton, the Irish League of Credit Unions Foundation (ILCUF)

Email: cth Thornton@creditunion.ie

All applicants are thanked for their interest in the assignment. However, only those selected will be contacted.