

TERMS OF REFERENCE

Formalization of the Tanzania Sisters Society Chapter (TSSC)

August 2026

I. Introduction

German Sparkassenstiftung Eastern Africa (DSIK) is a German-based NGO headquartered in Bonn, Germany. DSIK aims to reduce poverty through sustainable financial inclusion by partnering with local organizations to conduct various projects. These projects focus on professionalizing and digitalizing the microfinance and SACCOS sectors, increasing financial literacy, capacity development, and institutional strengthening.

In Tanzania, DSIK is providing advisory services to the Savings and Credit Cooperative Union League of Tanzania (SCCULT). Project activities in Eastern Africa are not limited to Tanzania, but also include Burundi, Ethiopia, Kenya, Rwanda, and Uganda. In Tanzania, DSIK is a registered International Non-Governmental Organization under The Non-Governmental Organization Act, 2002 made under Section 11 (1) and 17 (2) of Act No. 24 in 2002 with Registration No. I-NGO/R1/005.

Within this initiative, DSIK is set to collaborate closely with SCCULT, the umbrella organization for SACCOS in Tanzania mainland. Established in 1992 under the Cooperative Act 15, SCCULT (1992) Ltd is dedicated to empowering and advancing SACCOS through advocacy, financial assistance, and technical support. SCCULT (1992) Ltd is licensed under the Microfinance Act of 2018, holding license number MSP3-TCDC/2021/00374 issued in 2021.

II. Background

The Women Advancing SACCOS Innovation & Leadership Initiative (WASILI) is a two-and-a-half-year program led by DSIK in partnership with SCCULT and other key stakeholders. It aims to strengthen female leadership in Tanzanian SACCOS through capacity building, mentorship, digital transformation, and policy advocacy. The program empowers women with skills in leadership, governance, innovation, and digital tools to promote gender equity and sustainable cooperative growth.

In line with the WASILI initiative, DSIK aims to ensure the long-term sustainability of this program. This is to be achieved by establishing the program's functions under the Tanzania Sisters Society Chapter (TSSC), which serves as a dedicated women's forum under the umbrella of SCCULT.

III. Purpose

The primary purpose of this consultancy is to provide expert guidance and professional support in the formalization and professionalization of the Tanzania Sisters Society Chapter (TSSC). The selected Consultant will draft the foundational constitution, develop a long-term strategic plan, and formulate core institutional policies. These documents are required for the official registration and operational take-off of TSSC under the guidance of SCCULT and the chapter's current management team.

IV. Key Responsibilities

The Consultant will be responsible for the following workstreams:

1. **Development of the TSSC Constitution/Guide:** Draft a comprehensive guideline and constitution that outlines TSSC's organizational setup, membership structures, governance rules, and official registration requirements under SCCULT's oversight.
2. **Formulation of a 5-Year Strategic Plan:** Design a strategic framework (2026–2031) with clear strategic pillars, long-term objectives, key performance indicators (KPIs), and an actionable operational roadmap/annual action plan.
3. **Drafting of Core Institutional Policies:** Create operational, financial, human resource, and administrative policies tailored to the TSSC governance structure to ensure financial sustainability, transparency, and efficient internal controls.

V. Scope of Work & Duration

The assignment will take place over 30 days from July 20th to August 20th, 2026 with a total of . The Consultant is expected to follow a structured methodology:

The assignment will be undertaken between 20th August and 18th September 2026. The consultant is expected to provide 20 consulting days within this period. The consultant will propose an appropriate methodology and work plan in the technical proposal to achieve the assignment objectives and deliver the required outputs. Below area are of priority:

- (I) **Inception & Desk Review:** Review existing TSSC materials, SCCULT/ACOSCA structures and the Tanzanian Cooperative and Microfinance Acts.
- (II) **Stakeholder Consultations:** Conduct participatory workshops, focused group discussions, or interviews with TSSC interim management and key SCCULT representatives to gather structural, strategic, and policy requirements.
- (III) **Drafting Phase:** Develop and draft the TSSC Constitution, the 5-Year Strategic Plan, and the core operational/financial policies.
- (IV) **Validation Workshop:** Facilitate a feedback and validation workshop with TSSC, SCCULT, and DSIK to refine and approve the drafted documents.
- (V) **Final Submission:** Deliver the finalized, professionalized documents ready for registration and operational use.

VI. Deliverables

The Consultant is expected to submit the following:

- I. **Inception Report:** A brief document detailing the methodology, stakeholder engagement strategy, work plan, and timeline (Due within 5 days of contract commencement).
- II. **Draft Deliverables Bundle:** First drafts of the TSSC Constitution, 5-Year Strategic Plan (with action plan), and core Operational and Financial Policies (Due within 20 days of contract commencement).

- III. **Final Deliverables Bundle & Final Report:** Fully validated and finalized Constitution, Strategic Plan (with action plan), and Policies, accompanied by a final consultancy process report (max 10 pages) summarizing the methodology, outcomes, feedback analysis, and strategic recommendations for registration and implementation (Due on or before August 20th, 2026).

VII. Required Qualifications

- I. Proven experience in Cooperative Management, Organizational Development, Strategic Planning, or Policy/Constitution drafting.
- II. Deep understanding of gender mainstreaming, women's economic empowerment, and cooperative growth structures.
- III. Familiarity with the Tanzanian Microfinance Act, Cooperative Act, and the operational framework of SACCOS and SCCULT.
- IV. Excellent facilitation, consultation, drafting, and reporting skills with fluency in English and Kiswahili.
- V. An advanced degree in Law, Business Administration, Cooperative Management, Social Sciences, or a related field is highly preferred.

VIII. Submission Requirements

Interested Consultant or firms should submit:

- Technical proposal (approach and methodology)
- Financial proposal with cost breakdown
- CV(s) of proposed trainer(s)
- Company profile (for firms) and list of previous clients

Bidders must be able to issue Electronic Fiscal Device (EFD) receipts.

Submission Deadline

The proposals should be submitted to the following e-mail by **07th August 2026** at 16:00 (EAT): Office.Tanzania@dsik.org

Please be informed that candidates who will not hear responses by **15th August 2026** should consider themselves unsuccessful.

For any enquiry you may contact: Ms. Kalunde Kapaliswa via Tel: +255 766 0202 84 or E-Mail: Kalunde.Kapaliswa@dsik.org