

TERMS OF REFERENCE (TOR)

PROCUREMENT OF A GOVERNANCE & FINANCIAL INNOVATION TRAINER/CONSULTANT, FOR A THREE (3)-DAY CAPACITY-BUILDING TRAINING FOR WOMEN WORKING IN SACCOS

INTRODUCTION

German Sparkassenstiftung Eastern Africa (DSIK), in collaboration with the Savings and Credit Cooperative Union League of Tanzania (SCCULT (1992) LTD), invites qualified governance and financial innovation Trainers/Consultants (Firms) to submit proposals for delivering a three (3)-day capacity-building training for women under the Women Advancing SACCOS Innovation & Leadership Initiative (WASILI).

The assignment will focus on strengthening participants' knowledge and practical skills in cooperative governance, strategic leadership, financial innovation, and digital transformation, with the aim of enhancing their contribution to effective and sustainable SACCOS development.

BACKGROUND

German Sparkassenstiftung Eastern Africa (DSIK) is a German-based non-governmental organization supporting sustainable financial inclusion through the professionalization, institutional strengthening, and digitalization of the microfinance and cooperative financial sectors in Eastern Africa.

In Tanzania, DSIK provides technical assistance and advisory support to the Savings and Credit Cooperative Union League of Tanzania (SCCULT), the apex body representing SACCOS in the country.

Through the Women Advancing SACCOS Innovation & Leadership Initiative (WASILI), DSIK and SCCULT seek to strengthen the participation and leadership of women in SACCOS by enhancing their capacity in governance, leadership, innovation, digital transformation, and institutional development.

The proposed training is intended to provide women working in SACCOS with practical knowledge and tools that can be applied within their respective institutions

ASSIGNMENT OBJECTIVE

The assignment aims to equip leaders with practical governance and financial innovation skills to enhance their leadership effectiveness, decision-making, and organizational impact

SCOPE OF ASSIGNMENT

The selected Trainer/Consultant will:

- I. Design a tailored three (3)-day combined governance and financial innovation training curriculum for women in SACCOS leadership
- II. Deliver an interactive, in-person training workshop
- III. Conduct simple pre- and post-training assessments
- IV. Submit a brief training report with key outcomes and recommendations

KEY TOPICS (Indicative)

- I. Understanding Cooperative Governance & Regulatory Compliance
- II. Strategic Leadership & Empowering Women in Governance
- III. Financial Innovation & Digital Transformation in SACCOS
- IV. Action Planning & Institutional Integration.

EXPECTED DELIVERABLES.

- **The selected Trainer/Consultant shall deliver the following:**
- **Three (3)-day training programme and detailed curriculum.**

- Training materials, including presentations, exercises, case studies, and practical tools.
- Delivery of the three (3)-day in-person training.
- Participant action-planning session and completed action plans.
- Brief training report containing key outcomes, lessons learned, and recommendations.

MINIMUM QUALIFICATIONS

- Advanced degree (master's or higher) in Cooperative Management, Business Administration, Finance, Economics, Law, or Social Sciences.
- Minimum of 7 years of demonstrated experience in cooperative governance, microfinance consulting, organizational development, or strategic management.
- Proven background in gender mainstreaming, women's economic empowerment, and female leadership development.
- Excellent skills on Financial Innovation & Digital topics
- Deep familiarity with the Tanzanian Microfinance Act, Cooperative Societies Act, and operational frameworks of SACCOS and SCCULT.
- Excellent adult-learning facilitation, presentation, and reporting skills, with fluency in English and Kiswahili.

SUBMISSION REQUIREMENTS

Interested trainers 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 **20th August 2026** at 16:00 (EAT):
Office.Tanzania@dsik.org

Please be informed that candidates who will not hear responses by **28th 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