TERMS OF REFERENCE
CAPACITY BUILDING TRAINING FOR WOMEN IN WORKING SACCOS.
December 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.

III. Purpose

To strengthen women's leadership effectiveness within SACCOS by addressing leadership gaps such as self-belief, executive communication, strategic decision-making, conflict management, and stakeholder visibility. Through a participatory methodology combining practical skills-building and structured experience sharing, the training will equip current and aspiring women leaders with core competencies in professional conduct, assertive communication, ethical leadership, and relationship management, thereby enhancing their executive credibility and enabling them to effectively represent their SACCOS in key governance and decision-making spaces.

IV. Scope of Work & Duration

The assignment will be undertaken between 4th December and 6th December 2026. The consultant is expected to provide 3 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 areas are of priority:

The selected Trainer/Consultant will:

- Design a tailored two (3)-day Professional Presence & Leadership Excellence Workshop
- Deliver an interactive, in-person training workshop
- Conduct simple pre- and post-training assessments
- Submit a brief training report with key outcomes and recommendations

Key Topics (Indicative)

- Personal Leadership Identity, Professional Presence and Confidence
- Influential Communication, Relationship Management and Strategic Leadership
- Leadership Excellence, Professional Growth and Sustainable Impact
- Any other relevant topic a trainer sees fit or required.

V. 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. **Three-day facilitation package:** Final agenda/session plan, presentation materials, participant exercises, SACCOS-based case studies, role-play scenarios, worksheets and assessment tools.
III. **Participant action plans and evaluation summary:** Completed or consolidated participant 30-day and 90-day leadership commitments, together with baseline/endline self-assessment and participant feedback findings.
IV. **Final workshop report:** A concise report submitted after the workshop, covering activities delivered, participant engagement, key learning, outputs, evaluation findings, challenges, and lessons and practical recommendations (Due on or before December 25th, 2026).

VI. Required Qualifications

i. A postgraduate qualification in Leadership and Management, Human Resource Management, Organizational Development, Gender and Development, Business Administration, Governance, Education/Training or a related discipline. A relevant bachelor's degree combined with substantial directly relevant experience may also be considered.
ii. At least seven (7) years of relevant professional experience in leadership development, organizational capacity building, management training, governance, executive coaching or a related field.

iii. Demonstrated experience designing and facilitating leadership or professional development programmes for women, managers, board members, cooperatives, SACCOS, civil society organisations or comparable institutions.
iv. Strong practical knowledge of leadership, professional conduct, emotional intelligence, communication, conflict management, ethics and governance.
v. Experience using participatory adult-learning methods, including facilitation of senior or mixed-experience groups.
vi. Excellent presentation, communication, interpersonal and report-writing skills.
vii. Ability to contextualize learning materials and exercises to the realities of SACCOS and women's leadership.

VII. 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 **26th November 2026** at 16:00 (EAT): Office.Tanzania@dsik.org

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