

Women's Financial & Economic Empowerment Programme Support Terms of Reference



**International Development
Foundation**

Feb / 2026



International Development

FOUNDATION

TOGETHER BUILDING FINANCIAL INCLUSION

ILCUF Programme Support

TERMS OF REFERENCE (ToR)

Name of Consultant: TBC
Date ToR approved: 5th Feb 2026
Location: Dublin
Dates: 16th Feb 2026 – 1st May 2026
Time commitment: 12 days

1. Background

The Irish League of Credit Unions International Development Foundation (ILCU Foundation) is the charitable arm of the Irish credit union movement. Our mission is to increase financial inclusion and reduce poverty by supporting sustainable credit unions that empower people and their communities. By sharing the Irish Credit Union experience we provide financial and technical support to credit union movements and assist in building the capacity of credit union staff and volunteers in low-income developing.

The Women’s Financial and Economic Empowerment for Gender Transformative Rural Development programme is a three-year International Fund for Agricultural Development (IFAD)-Ireland partnership programme. 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.

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.

The engagement in each country consists of two components to be implemented in the three countries. Component 1 is a planning phase and component 2 is the implementation phase.

Component 1 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

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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 are conducted under two studies, a Macro/Meso Study and a Micro Study.

These analyses will lead to findings and recommendations to support rural women's access to finance through the SACCO movement. These recommendations will need to be prioritised and agreed as part of Component 2 Implementation Planning. Component 2 Implementation 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.

2. Purpose

The purpose of this assignment is to manage the initial Tanzanian WFE engagement to ensure that the Tanzania Component 1 is fully mobilised and operational, including:

- Acting as ILCUF's TZ WFEE initiative leader;
- Support selection and evaluation of third party consultants who will deliver Component 1 (selection decision will be the responsibility of ILCUF staff)
- Providing governance, delivery oversight, and compliance assurance for the TZ WFEE initiative;
- Managing coordination between SCCULT, IFAD, Cooperative Bank of Tanzania, AFD, SACCO partners and ILCUF stakeholders;
- Ensuring all obligations under the grant agreements are met.

3. Objectives

The objectives for this assignment are to:

Objective 1: Develop and Issue Tender for TZ Component 1

Objective 2: Lead down-selection of bidders to create final shortlist

Objective 3: Facilitate selection of preferred bidder(s)

Objective 4: Contracting

Objective 5: Stakeholder management, engagement and mobilisation

Objective 6: Work Mobilisation and Transition

Objective 7: Governance, Reporting, and Risk Management

4. Specific Tasks / Scope of Work

4.1 Objective 1: Develop and Issue Tender for TZ Component 1

- Utilising templates and lessons learned from Ethiopia and Rwanda Component 1, develop the Terms of Reference for TZ Component 1 to cover the two required studies.
- Develop Tender for TZ Component 1, including expected governance.
- Lead evaluation of respondents to EOI to create a shortlist for the tender.
- Issue Tender to shortlisted candidates.

4.2 Objective 2: Lead down-selection of bidders to create final shortlist

- Develop evaluation criteria utilising templates from Rwanda.
- Conduct first pass evaluation for review by team.
- Take input from other team members to update evaluation and capture key points for follow-up and clarification.
- Engage bidders to advise on feedback and clarifications required.

4.3 Objective 3: Facilitate selection of preferred bidder(s)

- Set-up final presentation calls with bidders and selection team.
- Document key questions ahead of calls.
- Develop final contract and share with final shortlist before selection.
- Chair calls with final bidders and allow selection team address their questions.
- Document results of final selection and ensure available for subsequent audit.

4.4 Objective 4: Contracting

- Update contracts for any final changes.
- Secure signatures of successful bidder(s) and Foundation CEO.

4.5 Objective 5: Stakeholder management, engagement and mobilisation

- Develop TZ stakeholder map, working with SCCULT and IFAD to fill-in gaps
- Develop comms for stakeholder communications for issue by IFAD CD
- Follow-up on comms to identify and engage the key officer level contacts to be engaged in Component 1

4.6 Objective 6: Work Mobilisation and Transition

- Plan launch of project in Tanzania
- Implement expected governance, including relevant financial controls (recording, reporting, float management)
- Set-up key recurring meetings and reporting requirements
- Ensure selected 3rd parties have the correct branded templates for the expected deliverables
- Initiate the first series of meetings
- Transition to ILCUF Desk officer

4.7 Objective 7: Governance, Reporting, and Risk Management

- Organise ILCUF-led weekly internal check-ins and monthly joint coordination meetings with ILCUF and key TZ stakeholders.
- Maintain up-to-date versions of the risk log and deliverables tracker.
- Monthly updates for ILCUF leadership, ensuring issues and risks are clearly communicated.
- Develop MoU for SCCULT/ILCUF based on the AMIR (Rwanda) MoU.

- Working with the respective leads, streamline ILCUF Sharepoint file structure for WFEE and CUGS programmes.
- Prepare WFEE Component One Ethiopian studies for publication
- Delivery of other programme deliverables as and when required (with prior agreement between the parties).

5. Outputs (summary)

- Project workplan and deliverables tracker, and risk log developed and maintained
- TZ WFEE tender including ToRs for the respective studies*
- Stakeholder Map and Stakeholder comms*
- Evaluation Framework for selection*
- WFEE Component 1 TZ Contracts for the respective studies*
- Documentation for the procurement and contracting process, available to support audit downstream*
- MoU for SCCULT/ILCUF*
- Monthly progress reports*
- Re-structured Sharepoint file structures for ILCUF programmes

***-using draft templates currently available from Rwanda and Ethiopia**

6. Lines of Communication

The consultant(s) will report to Bethlehem Girma and liaise with other staff as required.

7. Information

Background documentation which is relevant to this assignment will be provided by ILCU Foundation.

8. Timeframe

The assignment will be delivered over the period of 16th Feb 2026 – 1st May 2026.

9. Deadline

The deadline for this assignment is 1st May 2026.

10. Approval

The TOR has been approved by Alan Moore, CEO, ILCU Foundation.

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