

# TERMS OF REFERENCE

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Consultant Procurement | ILCUF International Development Foundation

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MAY / 2026



International Development

**FOUNDATION**

**TOGETHER BUILDING FINANCIAL INCLUSION**

## TERMS OF REFERENCE

WFEE Tanzania | Delivery Management & Direction

<b>Programme</b>	Women's Financial and Economic Empowerment (WFEE) – Tanzania
<b>Issuing organisation</b>	ILCU Foundation – International Development Foundation
<b>TOR reference</b>	WFEE-TZ-PM-002
<b>Date of issue</b>	1 May 2026
<b>Submission deadline</b>	13 <sup>th</sup> May 2026, 1PM IST
<b>Location of work</b>	Remote / Dublin
<b>Assignment dates</b>	18 May 2026 to 21 Aug 2026
<b>Estimated level of effort</b>	28 days (2 days per week over 3 months, front-loaded subject to activity)
<b>TOR approved by</b>	Alan Moore, ILCUF CEO

### 1. Background and Context

The Irish League of Credit Unions Foundation (ILCU Foundation) is the charitable arm of the Irish credit union movement. Its mission is to increase financial inclusion and reduce poverty by supporting sustainable credit unions that empower people and communities in low-income developing countries.

The Women's Financial and Economic Empowerment (WFEE) programme is a three-year International Fund for Agricultural Development (IFAD) and 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 programme operates in Ethiopia, Rwanda, and Tanzania, supporting IFAD Dairy Value Chain projects and cross-value chain initiatives through the SACCO movement.

The Tanzania engagement has two components. Component 1 is a planning and assessment phase involving macro, meso, and micro-level gender analyses of the SACCO sector and its regulatory environment. Component 2 is the implementation phase, where findings from Component 1 inform the design and delivery of gender-responsive financial products and capacity-building interventions.

This TOR covers Phase 2 of the programme management support assignment for Tanzania. Phase 1 ran from 23 February 2026 to 8 May 2026, covering initial mobilisation, the tender process for Component 1, and stakeholder engagement. Phase 2 extends the engagement from

18 May 2026 to 21 August 2026 to ensure programme oversight and clear direction during the active Component 1 delivery period and to support transition to ongoing ILCUF in-house programme management.

## 2. Purpose of the Assignment

The purpose of this assignment is to provide programme management and technical support and direction for the Tanzania WFEE initiative during Component 1 delivery, ensuring effective stakeholder engagement, governance, and oversight as the programme transitions from mobilisation into active field delivery and subsequent development of the Component 2 implementation plan. There are six objectives to be delivered by the assignment. These are listed below and specified further in this Terms of Reference.

- Objective 1: Component 1 Mobilisation
- Objective 2: Establish clear linkages between WFEE and the C-SDTP programme, particularly with the C-SDTP Access to Finance sub-component
- Objective 3: Component 1 Delivery Oversight
- Objective 4: Stakeholder Engagement
- Objective 5: Programme Governance and Reporting
- Objective 6: Handover and Transition

## 3. Scope of Work and Deliverables

### 3.1 Scope of Work

The consultant will undertake the following tasks:

#### Objective 1: Component 1 Mobilisation

- Update contracts for any final changes.
- Confirm contracts are executed and signed by all parties as soon as approval given by Irish Aid / IFAD to proceed.
- Engage WFEE Programme Coordinator to develop relevant work product samples from Ethiopia and Rwanda to showcase to stakeholders as part of the two studies and arrange briefing with the selected consultants.
- Ensure consultants have received all required programme documents, templates, and stakeholder contact lists before field work begins.

- Coordinate introductions between consultants and key in-country stakeholders: SCCULT, C-SDTP PMU, and IFAD country team.
- Confirm SACCO and AMCO selection frame is finalised and shared with consultants at mobilisation.
- Set up consultant-facing governance: reporting schedule, invoice procedures, IP and data governance requirements, and escalation contacts.

### **Objective 2: Establish clear linkages between WFEE and the C-SDTP programme, particularly with the C-SDTP Access to Finance sub-component**

- Review the C-SDTP Project Implementation Manual, pre-existing studies completed by DalMA, C-SDTP and AFD to inform the Study 2 product needs assessments and product concept development. Based on this review, develop a draft, short position paper on the guidelines to be followed by the consultant for both access to credit and insurance services.
- Review the position paper with SCCULT, IFAD Country Office and the IFAD PMU (Ministry of Livestock & Fisheries) to agree the basis on which the Study 2 will proceed and remain aligned with ongoing developments in C-SDTP.
- Establish a governance forum to ensure ongoing alignment between the C-SDTP Access To Finance sub-component and TZ WFEE.
- Highlight any significant gaps or potential risks and work to resolve as part of overall programme governance.

### **Objective 3: Component 1 Delivery Oversight**

- Track delivery against contract milestones for TOR 1 and TOR 2: inception report, field data collection, draft outputs, and final study reports and final Component 2 implementation plan.
- Review inception reports and provide structured written feedback to ILCUF before sign-off.
- Monitor field progress, flagging any variance against the Component 1 completion dates.
- Identify and resolve coordination issues between consultants and in-country stakeholders as they arise.
- Develop a framework for TZ Component 2 Implementation Planning, leveraging sample work products from Ethiopia and Rwanda including steering committee definition, planning templates and ensure consultants well briefed on the framework and planning expectations.

### Objective 4: Stakeholder Engagement

- Maintain active relationships with SCCULT, IFAD, AFD, C-SDTP PMU, Tanzania Cooperative Bank and other key stakeholders during the Component 1 delivery period.
- Operationalise the SCCULT MoU, including conduct of the SCCULT capacity self-assessment and FMAQ due diligence required for sub-grants.
- Issue stakeholder communications at key milestones: consultant mobilisation confirmed, field work underway, draft outputs shared.
- Work with the IFAD Country Director to align on Dublin Office field visit scheduling (June/July timeframe), data sharing, and PMU support requirements.

### Objective 5: Programme Governance and Reporting

- Organise weekly internal ILCUF check-ins and monthly joint coordination meetings with ILCUF and key Tanzania stakeholders.
- Maintain up-to-date versions of the risk log, deliverables tracker, and programme plan.
- Prepare monthly progress updates for ILCUF leadership, clearly flagging issues, risks, and emerging decisions.
- Liaise with ILCUF's Programme Support Officer to ensure that all costs are recorded on the Programme's Transaction List, invoices are paid on a timely basis and budget versus actual reporting is completed in a timely manner.
- Ensure all governance documentation, including contracts, signed TORs, addenda, scoring records, and correspondence, is filed, accessible, and audit-ready.
- Support preparation of any funder reporting requirements falling within the assignment period, including IFAD/ IA RMF and progress reporting and Contact Group reporting.
- Oversee the implementation of the new Programme Sharepoint Structure, including the WFEE TZ.

### Objective 6: Handover and Transition

- From start of July, support work shadowing with the ILCUF Desk Officer both remotely and in person in the office 2 days per week.
- Draft a structured handover document for ILCUF, covering programme status, open risks, pending decisions, key contacts, and file locations.
- Prepare a Component 2 readiness note summarising Component 1 outcomes: confirmed SACCO sample, key findings from Study 1 and Study 2, Component 2 implementation plan and recommended carry-through SACCOs for the pilot.

### 3.2 Deliverables

Deliverable	Due Date / Milestone
Updated deliverables tracker and risk log (maintained fortnightly throughout)	Ongoing – final version by 21 August
Implemented ILCUF Programme Document Structure on Sharepoint	31 May 2026
WFEE/C-SDTP position paper on SACCO specific guidelines for Dairy Value Chain Access to Finance (covering access to credit and insurance services)	Draft – 29/5/2026 Final – 12/6/2026
Monthly progress reports for ILCUF leadership (May, June, July)	End of each calendar month
Minutes and action logs from all coordination meetings	Within 3 working days of each meeting
Stakeholder communications issued during the assignment period	As required
Structured handover document for ILCUF desk officer	31 July 2026
Close-out call with ILCUF leadership	Week of 17 Aug 2026

## 4. Qualifications and Experience

The key criteria are:

- Minimum 10 years of experience in programme management.
- Demonstrated experience managing IFAD or equivalent multi-donor funded programmes.
- Strong understanding of the SACCO sector and financial inclusion in the East Africa context.
- Experience managing multi-stakeholder programmes involving government, financial institutions and development partners.
- Experience in Financial Product Development
- Proven track record in governance, risk management, and funder compliance.

## 5. Timeframe

The assignment runs from 18 May 2026 to 21 August 2026. The estimated level of effort is 28 days in total, structured as two days per week.

Key milestones:

- 18 May 2026: Assignment commences.
- End of May 2026: First monthly progress report submitted to ILCUF leadership.
- 12<sup>th</sup> June: WFEE/C-SDTP position paper on SACCO specific guidelines for Dairy Value Chain Access to Finance (covering access to credit and insurance services)
- End of June 2026: Second monthly progress report; midpoint review of Component 1 delivery.
- End of July 2026: Structured handover document for the ILCUF Desk Officer
- Week of 17 August 2026: Close-out call with ILCUF leadership.
- 17 August 2026: Final progress report, updated tracker, risk log, and handover document submitted.

## 6. Reporting Lines and Key Contacts

The consultant will report to Bethlehem Girma, ILCU Foundation, and liaise with other ILCUF staff as required. The consultant will coordinate with SCCULT, IFAD, AFD and other stakeholders as required on programme matters.

## 7. Submission Requirements

Proposals must be submitted to [cthorrnton@creditunion.ie](mailto:cthorrnton@creditunion.ie) by 13<sup>th</sup> May 2026, 1PM IST, with the subject line "WFEE TZ Component 1 Delivery Management and Direction".

Proposals must include:

- Technical proposal: understanding of the assignment, proposed approach, and outline work plan. Maximum 6 pages, excluding CVs.
- Financial proposal: total fee, daily rate, and level of effort by task.

## **8. Engagement Basis**

The engagement will proceed under ILCUF's standard consultancy contract, with dates and level of effort reflecting the scope.

Any questions regarding this TOR should be directed to Donagh Healy, ILCU Foundation.

## **TOR Approval**

This TOR has been approved by Alan Moore, CEO, ILCU Foundation, on 1 May 2026.