efe Tunisie
التعليم من أجل التوظيف
education for employment

TERMS OF REFERENCE

Recruitment of a Senior Technical Expert

Diagnostic, Institutional Capacity Assessment, and Capacity-Building Design for Microfinance Institutions (MFIs)

Position	Senior Technical Expert — Consultant
Assignment type	Individual Consultancy
Duration	≈ 2 months (Sep – Oct 2026)
Level of effort	21 working days
Duty station	Tunis, Tunisia (with travel as needed)
Reporting line	Project Coordinator; technical supervision: CEO, EFE Tunisia

1. Background

Education For Employment Tunisia (EFE-Tunisie) is implementing the project *"Inclusive Green Finance to Support Green Entrepreneurship in Tunisia"* in partnership with SPARK under the EU-funded Green Forward Program and the Danish Chamber of Commerce (DCC) through the DAPP Youth Inclusive Entrepreneurship Program (YIEP), with technical collaboration from MedWaves.

The project aims to strengthen Tunisia's green entrepreneurship ecosystem by improving the capacities of Business Support Organizations (BSOs), particularly Microfinance Institutions (MFIs), to facilitate access to inclusive green finance. A key component of this intervention is the provision of tailored coaching and institutional support to three selected MFIs (ENDA Tamweel, DAAM, and Microcred).

This assignment covers the first phase of this support. It has been structured to not only conduct a comprehensive institutional diagnostic but also to directly inform and design the subsequent capacity-building, coaching, and toolbox development phases of the project.

2. Objective of the Assignment

The overall objective of this consultancy is to conduct an in-depth diagnostic and capacity assessment of the three selected partner MFIs and to translate the findings into concrete, actionable blueprints for the project's next phases. The expert will evaluate their current institutional readiness, operational processes, and capacities related to green finance, and will use this analysis to design the subsequent interventions.

The assessment aims to:

- Establish a clear baseline of each MFI's current capacities and practices regarding green finance.
- Identify specific strengths, gaps, and opportunities for integrating sustainability criteria into their financial products and advisory services.
- Develop a beneficiary targeting and segmentation methodology to identify priority staff for future training and coaching.
- Provide actionable recommendations and a roadmap for tailored coaching interventions.
- Contribute to the design of the Green Finance & Sustainability Toolbox and the capacity-building program.

3. Scope of Work

The consultant will work closely with EFE-Tunisie, the Project Coordinator, SPARK, DCC, and MedWaves. The assignment is structured into three interrelated workstreams to ensure a seamless transition from diagnosis to action.

Workstream 1 — Institutional Diagnostic and Assessment

12 working days

Assessment, analysis, and roadmap development for the three MFIs.

A. Institutional Engagement and Desk Review

- Review existing documentation provided by EFE-Tunisie and the partner MFIs, including operational manuals, lending portfolios, existing financial products, and client profiles.
- Analyze the current institutional frameworks of the three MFIs, covering: SME lending portfolios (sectoral breakdown, loan sizes, performance); financial products and their alignment with green or sustainable activities; internal processes (credit appraisal, risk assessment, due diligence); non-financial advisory/coaching services; and capacity gaps related to green finance and sustainability.
- Examine the MFIs' current exposure to and perception of green finance and circular economy business models.

Deliverable — *Preliminary Diagnostic Report summarizing desk review findings.*

B. Stakeholder Interviews

- Plan and conduct semi-structured interviews with key stakeholders from each MFI (management, credit officers, risk and product development teams).
- Explore institutional perceptions of green finance opportunities and barriers, internal capacity gaps and training needs, operational challenges affecting sustainable SME financing, and interest in/constraints to developing green financial products.

Deliverable — *Detailed Interview Guide (validated by EFE) and a Summary of Key Findings.*

C. Participatory Diagnostic Workshops

- Design and facilitate one participatory diagnostic workshop with each of the three MFIs (3 workshops total, half-day each, co-funded with DCC).
- Present desk review and interview findings, and facilitate group discussions to validate findings, prioritize green sectors relevant to each MFI's client base, and identify entry points for integrating sustainability into operations and products.

Deliverable — *Workshop Facilitation Pack (agenda, presentation, materials) for each MFI.*

D. Institutional Roadmap and Recommendations

- Synthesize findings from all phases into a comprehensive institutional roadmap per MFI, including an action plan, entry points for sustainability integration, key performance areas for coaching, and suggestions for green product development.
- Develop a "Beneficiary Targeting and Segmentation Methodology" with objective criteria to prioritize staff profiles for the Capacity-Building Program and subsequent Coaching & Technical Assistance.

Deliverable — *Final report with Individual Institutional Roadmaps and the Beneficiary Targeting and Segmentation Methodology.*

Workstream 2 — Capacity-Building Program Design

4 working days

Bridges the assessment findings and the design of the training program (Phase 2).

E. Curriculum Co-Design and Technical Structuring

- Translate assessment findings into clear capacity-development priorities for the 7-module training program foreseen in the project proposal.
- Actively participate in the Curriculum Co-Design Workshop and support the contextualization of the seven modules to the Tunisian context and the gaps identified in the diagnostic.
- Draft the Terms of Reference (ToR) for specialized trainers/consultants to be recruited for Phase 2, defining required expertise, experience, and scope of work per module.
- Contribute to structuring the agenda and content of the Green Business Training for BSOs.

Deliverable — *Capacity-Building Program Design Document, refined curriculum outline, contextualized modules summary, and draft trainer ToRs (validated by EFE-Tunisie).*

Workstream 3 — Green Finance & Sustainability Toolbox

5 working days

Preparatory work for the project's toolbox.

F. Mapping, Benchmarking, and Contextualization of Existing Tools

- Conduct a comprehensive mapping and benchmarking of existing green entrepreneurship, sustainability, and green finance tools used by local/international organizations (including MedWaves, financial institutions, and other BSOs).
- Screen and select the most relevant, practical tools for the Tunisian context and the specific needs of the partner MFIs.
- Contextualize and initially adapt selected tools (e.g., sustainability assessment templates, environmental risk checklists, green business plan frameworks) into a first version of the Toolbox.
- Participate in the Toolbox Co-Development/Adaptation Workshops to validate tools with the MFIs and gather feedback.

Deliverable — *Green Finance & Sustainability Toolbox Blueprint — inventory of mapped/benchmarked tools, prioritized selection, and an initial contextualized version for piloting.*

4. Expected Deliverables & Timeline

Deliverable	Timeline
Workstream 1 — Institutional Diagnostic	
Inception Report and Methodology	Within 3 working days
Preliminary Diagnostic Report (Desk Review)	Week 1
Interview Guide & Summary of Key Findings	Week 2
Facilitation Pack for 3 Participatory Workshops	Before each workshop

Facilitation of 3 Participatory Workshops	Throughout September 2026
Final Institutional Diagnostic and Roadmap Report (incl. Beneficiary Segmentation Methodology)	Within 7 working days after the last workshop
Workstream 2 — Capacity-Building Design	
Capacity-Building Program Design Document & Draft ToR for Specialized Trainers	Week 4
Workstream 3 — Toolbox Blueprint	
Green Finance & Sustainability Toolbox Blueprint	Week 5
Final Consolidated Report (combining all three workstreams)	Within 10 working days after the last workshop

5. Expected Results

The consultant will contribute to achieving the following project targets:

1. A comprehensive assessment of the three selected MFIs' capacities in green finance.
2. Individual institutional roadmaps identifying priority capacity-building needs for each MFI.
3. A strong evidence base to guide the design of the subsequent "Coaching and Institutional Mentoring" and "Capacity-Building" programs.
4. A concrete action plan for the delivery of the 7-module training program.
5. A first version of the Green Finance & Sustainability Toolbox ready for piloting.
6. A foundational analysis to support the development of a Green Finance & Sustainability Toolbox for Tunisian MFIs and SMEs.

6. Duration and Level of Effort

TOTAL DURATION
2 months

TOTAL LEVEL OF EFFORT
21 working days

WORKSTREAM 1
12 days — Institutional Assessment

WORKSTREAM 2
4 days — Capacity-Building Design

WORKSTREAM 3
5 days — Toolbox Blueprint

WORKSHOPS WINDOW
September – early October 2026

The consultant will provide technical support throughout the diagnostic phase and the subsequent design phases. The participatory diagnostic workshops with each MFI are tentatively scheduled to take place in September or early October 2026. The Curriculum Co-Design Workshop and Toolbox workshops will be scheduled accordingly. The consultant shall ensure that all activities are completed in accordance with the agreed work plan and timeline.

Throughout the assignment, the consultant is expected to maintain regular availability and ensure close coordination with the EFE-Tunisie team, participating in coordination meetings and consultations as required to ensure the timely delivery of all expected outputs.

All direct costs related to the organization of the workshops (venue, refreshments, etc.) will be covered directly by EFE-Tunisie. Consequently, the consultant's financial proposal should include only professional fees and any assignment-related expenses that are not directly procured or covered by EFE-Tunisie.

7. Required Qualifications

Education — Master's degree in Finance, Economics, Business Administration, Sustainable Development, or a related field.

Experience — At least 7–10 years of relevant professional experience.

MFI exposure — Experience working with Microfinance Institutions is a strong asset.

Green & sustainable finance — Demonstrated technical expertise.

Institutional capacity building — Organizational development for financial institutions.

SME / private sector development — In the Tunisian or regional context.

Diagnostics & needs assessments — Proven track record designing action plans.

Curriculum design — Training materials and trainer ToRs.

Network — Strong understanding of Tunisia's financial and entrepreneurship ecosystem; excellent analytical, facilitation, and report-writing skills.

Languages — Fluency in English and French required. Proficiency in Arabic is a strong asset.

8. Application Procedure

How to apply

Interested consultants are invited to submit their application by email to **jobs.efetunisie@gmail.com** and **fachouri@efetunisie.org**.

Deadline: 9 September 2026, 12:00 PM

- Technical proposal describing the methodology and workplan for the diagnostic, capacity-building design, and toolbox blueprinting.
- Updated Curriculum Vitae (CV).
- At least two references from similar assignments.
- Financial Proposal (professional fees only, based on 21 working days).

Subject line: *"Call for Proposal — MFI Institutional Diagnostic, Capacity-Building & Toolbox Expert"*

About the Partners

About EFE Tunisie

Education For Employment Tunisia (EFE Tunisia) is a leading non-profit organization dedicated to improving the employability and economic inclusion of young women and men through market-driven training, entrepreneurship support, and partnerships with the private sector.

About the Green Forward Program

A regional initiative funded by the European Union (EU) and implemented by SPARK across the Southern Neighbourhood region at the meso level. It strengthens Business Support Organizations (BSOs) as key ecosystem actors promoting inclusive green growth, the transition to green and circular economy practices, and improved access to sustainable finance for MSMEs. It is structured around two outcomes: (1) strengthened local and regional networks promoting an inclusive green economy, and (2) increased awareness and capacities of BSOs and ecosystem stakeholders to promote green and circular economy practices at micro, meso and macro levels.

About SPARK

SPARK is an international non-governmental organization headquartered in the Netherlands, working to create opportunities for young people, entrepreneurs and small businesses in fragile and developing contexts. Across the Middle East, North Africa, Sub-Saharan Africa and Europe, SPARK works with local partners to strengthen entrepreneurship ecosystems, improve access to finance, build institutional capacities, and foster inclusive economic development.

About the DAPP YIEP Program

The Danish Arab Partnership Program (DAPP), established in 2003 by the Danish Ministry of Foreign Affairs, focuses in its current phase (2022–2027) on employment and human rights in the MENA region, primarily for youth, across Morocco, Tunisia, Egypt, and Jordan. Its Youth Employment and Entrepreneurship Program (YEE) implements the Youth Inclusion and Employment Project (YIEP) — "Ready For Tomorrow" — led by a consortium of PlanBørnefonden, MS ActionAid, GAME, the Danish Refugee Council, and the Danish Chamber of Commerce.

About the Danish Chamber of Commerce (Dansk Erhverv)

Danish Chamber of Commerce represents approximately 18,000 member companies across Denmark, working to strengthen the competitiveness of Danish enterprises through policy advocacy, market development, and international business engagement. It is one of the largest business organizations in Denmark, with more than 400 employees and offices in Copenhagen, Aarhus, Brussels, and New York.