



EMPLOYMENT OPPORTUNITY

ORGANIZATIONAL BACKGROUND

CARE is a global leader within a worldwide movement dedicated to eradicating poverty. We are known everywhere for our unshakeable commitment to the dignity of people. CARE Tanzania is part of CARE International, with the vision to seek a world of hope and inclusion, where poverty has been overcome and all people live with dignity and security. CARE puts women and girls at the center, because poverty cannot be defeated until all people have equal rights and opportunities. CARE Tanzania and partners contribute to the empowerment of the most marginalized and vulnerable rural women and girls to exercise their rights.

PROJECT BACKGROUND

CARE Tanzania is currently implementing a phased HMHL (Her Money, Her Life) program from December 2021 to improve farmer livelihoods in tea, herbs and spices value chains. The organization works by engaging in communities, government, and the private sector partners for economic growth. CARE, Kazi Yetu Limited and other partners work together to incentivize and support women to invest into tea, herbs and spices supply chains and diversification. Also, CARE works with the government to transform the higher-level tea sub-sector through advocacy work. The project is implemented through three major work streams of 1). Supply Chain Development 2). Market Systems Support and 3). Supply Chain Resilience through the VSLAs work with gender work being layered in throughout the program cycle. The key program interventions areas are 1). Collective Investment through Village Savings and Loan Associations (VSLAs) and Agricultural Co-operative Societies (AMCOs) 2). Entrepreneurship, Value Addition, Market and Mentorship Support 3). Women Leadership and Land Ownership and 4). Linkages to Critical Services i.e., business development services (BDS) and financial linkages support (evidence and learning).

To complement the HMHL project, CARE received a grant to implement the Advancing Women Collective Enterprises in Markets (AWCEM) initiative, a two-year research-driven program to develop, test, and scale an inclusive market aggregation and credit models that enhance formal market access and income growth for low-income women-led enterprises in Tanzania and Uganda. AWCEM will leverage CARE's extensive and proven Village Savings and Loan Associations (VSLAs) platform to enhance women's collective investment capacity, facilitate access to working capital, promote market engagement, and support women-led entrepreneurship, positioning women as central actors in inclusive market systems. AWCEM will address persistent structural barriers and systemic constraints that limit women's full participation in formal market systems, despite increasing engagement in economic activities.

CARE Tanzania seeks to recruit a self-motivated, results-driven, dynamic, suitably qualified, competent and dedicated Tanzanian to fill the following position.

POSITION TITLE: Credit and Financial Inclusion (CFI) Coordinator

REPORTS TO: Senior Project Manager

LOCATION: Dar es Salaam

JOB SUMMARY

The Credit and Financial Inclusion (CFI) Coordinator will serve as the AWCEM's country office's primary focal point for advancing financial and digital inclusion strategies with a focus on women and youth in rural and underserved communities. This role will oversee partnerships with Financial Service Providers (FSPs), Fin-Techs, and Digital Inclusion (DI) actors. It will also include support to the rollout of inclusive and innovative products and services across the VSLA network. The position combines program implementation, strategic engagement, program team coordination, and innovations for increased access and use of financial tools for improved livelihoods and economic justice.

KEY RESPONSIBILITIES AND TASKS

1. Technical Leadership

- Lead the AWCEM's country office's financial inclusion piece with a focus on women's economic participation and empowerment.
- Integrate digital financial services (DFS) into VSLA and other community-based programming.
- Serve as a technical advisor on inclusive financial product design, digital literacy, and responsible financing.

2. Partnership Development and Coordination

- Build and coordinate strategic partnerships with banks, Micro-finance Institutions (MFIs), mobile money operators (MNOs), and Fin-Techs.
- Co-create with financial service providers (FSPs) on marketing, risks, communication, management etc., to get product ideas from concept to launch.
- Negotiate MOUs, coordinate joint work plans, and facilitate shared learning with partners.
- Serve as liaison between program staff and external partners to ensure aligned expectations and accountability.

3. Program Implementation Support

- Support design and rollout of field initiatives, training programs, and community sensitization efforts. For example, using the Women Centered Design research methods to help feed in the perspectives of women VSLA members to design better financial services.
- Monitor and evaluate digital and financial inclusion outcomes, collecting user feedback for adaptation.
- Coordinate and train program and field teams on financial inclusion tools, digital onboarding, and client protection principles.

4. Advocacy and Learning

- Represent CARE at national forums related to financial inclusion, women's economic empowerment, or fintech.
- Document and disseminate case studies, success stories, research and program learnings.
- Contribute to proposal development and resource mobilization activities at the program level.
- Support cross-country learning and coordination with regional or global CARE teams.

EDUCATION QUALIFICATIONS

- Bachelor's degree in Banking/Finance, Microcredit, Economics, Business Administration, or related field.
- Master's degree or equivalent experience is an added advantage.

EXPERIENCE AND SKILLS

- Minimum 5 years of experience in financial inclusion specifically in credit product development cycle, women's economic empowerment, or related fields.
- Demonstrated experience engaged in VSLAs or other savings group methodologies.
- Strong grasp of digital finance tools (mobile money, agent banking, fintech partnerships).
- Proven ability to manage partnerships and facilitate stakeholder coordination.
- Excellent communication skills; fluency in English and a local language.
- Experience with digital inclusion or digital literacy initiatives.
- Previous experience working with the product development cycle from design to launch of a product at the Financial Service Providers (FSPs). For example, working with a bank/Microfinance Institutions (MFIs)/Mobile Network Operators (MNOs) etc.
- Familiarity with the Consultative Group to Assist the Poor (CGAP) client protection principles and Digital Financial Services for Women (DFS4W) frameworks.
- Gender-transformative programming experience is a plus.

TECHNICAL COMPETENCIES

- **Relationship Building** – Builds trust with community, partner, and institutional actors.
- **Communication** – Communicates clearly and respectfully with diverse stakeholders.

- **Delivering Results** – Strong execution capacity; sees initiatives through to measurable outcomes.
- **Influencing and Advocacy** – Effectively represents organizational priorities, builds consensus among diverse stakeholders and advances financial inclusion agendas within FSPs and other partners.
- **Inclusion & Gender Sensitivity** – Fosters inclusive and culturally relevant approaches to financial access.
- **Adaptability** – Responds to evolving needs with flexibility and creative solutions.

MODE OF APPLICATIONS

Only a letter of application and updated CV including names of at least 3 reputable referees from previous jobs (preferable line Managers) with reliable contacts should be sent by email to **Human Resources Department** [**TZAHumanResourcesDepartment@care.org**](mailto:TZAHumanResourcesDepartment@care.org) by close of business (CoB) on **18th November 2025 at 1700hrs**. **The applicants should clearly state the Job title applied for in the subject line of the email.** Only shortlisted applicants will be contacted.

CARE is an equal opportunity employer. Female and people with disability candidates are strongly encouraged to apply. Our selection process reflects our commitment to the protection of children and vulnerable adults from abuse.