

## TERMS OF REFERENCE

**Title:** Consultancy to support project partners in documenting good practices of VSLA (Village Savings and Loan Associations).

**Location:** Hanoi and 5 other provinces (TBD)

**Duration:** October to December, 2025

**Reporting to:** Research and Learning Specialist



Since 1989, CARE in Vietnam has partnered with a wide range of organizations to implement over 300 impactful projects across the country. We believe that true sustainable development can only be achieved by addressing the root causes of poverty, social injustice, and inequality. In collaboration with our partners, we are committed to empowering women and their communities—whether smallholder farmers, workers, or owners of micro and small enterprises—by enhancing their skills, confidence, and capacity to engage in economic development, adapt to climate change, and strengthen their resilience to natural or major disasters. Together, we aim to foster a society where development is inclusive, equitable, and accessible to all.

### Project information

Over the years, CARE has implemented numerous social development projects, with a particular focus on ethnic minority communities. Among the various tools used, the Village Savings and Loan Associations (VSLA) model has proven to be an effective mechanism for laying the foundation for initial project interventions and ensuring the sustainability of project outcomes. VSLA refers to community-based savings and loan groups formed by villagers, with members representing households within the community. These groups operate based on regular contributions from members—either weekly or monthly—and provide financial supports to members in need using the pooled funds, as well as any additional resources the group is authorized to manage. All rules regarding contributions, interest rates, loan procedures, fund management, and group operations are decided collectively by the members. At the end of each cycle, members receive back their contributions along with a share of the interest earned, proportionate to their individual contributions.

The primary purpose of forming VSLAs is to meet members' financial needs for income-generating activities or essential household expenses. Additionally, the model encourages a culture of saving—even among economically disadvantaged households—laying the groundwork for household economic development. Beyond financial benefits, VSLAs foster strong social bonds among members, creating opportunities for mutual support, knowledge exchange, and learning in areas such as production, economics, culture, and community life. Importantly, VSLAs also help strengthen community financial management skills, promote gender equality, and enhance the economic empowerment and decision-making capacity of women—especially poor women and those from ethnic minority groups.

### Rationale and Purpose

As of June 2024, the VSLA model implemented by CARE in Vietnam has engaged approximately 56,160 members across nearly 2,300 groups in more than 20 provinces nationwide. This is a strong testament to the effectiveness and scalability of the model in promoting socio-economic development at the community level—particularly in empowering women economically and contributing to poverty reduction.

VSLA members practice saving through flexible contributions ranging from 20,000 to 500,000 VND, enabling women and communities to gradually build assets. On average, each member contributes 3.48 million VND over a 12-month cycle. Accessing financial supports from the group is simple and convenient, requiring no collateral, offering favorable interest rates, and involving minimal procedures. 72.3% of members have taken out loans, primarily to support household economic activities, daily expenses, children's education, and healthcare needs.

Beyond being a financial tool, VSLA serves as a social development platform within communities. Regular

group meetings provide opportunities for women to practice leadership, improve communication, management, and decision-making skills. Rotational group management helps women become more confident and proactive in their lives. VSLA groups also foster strong social bonds, allowing members to share information, exchange experiences, resolve conflicts, and support one another through challenges—from natural disasters to family crises.

The impact of VSLA is clear: women learn to save, build assets, manage risks, and respond to emergencies. Real-life stories from provinces such as Trà Vinh, Quảng Trị, Yên Bái, Hà Giang, Lai Châu, and Lâm Đồng show that VSLA not only improves material well-being but also brings emotional connection, joy, and mutual support within communities. CARE's VSLA model in Vietnam is driving positive change, contributing to the development of strong, equitable, and resilient communities.

Given these positive outcomes, CARE is now seeking to collaborate with project partners to document and celebrate the achievements of VSLA groups. The goal is to enable partners to take full ownership of the VSLA model, feel proud of what they have accomplished, and be inspired to scale the model beyond the current project areas.

To support this goal, CARE is looking for a consultancy service to work alongside partners in five provinces, helping to identify and document good practices and success stories from VSLA implementation. These stories will be compiled into a communication product that can be shared and scaled to reach broader audiences in the future.

### Objectives

To achieve the above-mentioned purpose, this consultancy activity is expected to deliver on the following two core objectives:

- Document and celebrate the achievements of VSLA groups: Create opportunities for project partners and VSLA members to reflect on and take pride in the results they have achieved through the VSLA model. This will help reinforce their commitment and ownership of the approach.
- Develop communication products for learning and sharing: Produce up to five communication materials—such as written stories, videos, or other formats—each representing one province, to capture and share good practices. These products will serve as tools for learning, advocacy, and future replication among partners, communities, and other stakeholders.

### Tentative methods

Building on the desire to recognize the achievements of VSLA groups, promote local ownership, and scale the model beyond the current project scope, CARE has adopted a **co-creative leadership approach** for this initiative. This method places local partners at the center of the process—not just as participants, but as leaders. Partners will actively contribute to identifying key themes, selecting representative stories, and sharing their own experiences. By doing so, the approach aims to strengthen ownership, foster pride, and inspire partners to continue expanding the VSLA model in a proactive and sustainable way.

### Scope of work and key deliverables:

The consultant will work closely with CARE Vietnam's technical and program management teams to carry out the following activities:

- **Review relevant VSLA documentation** to gain a thorough understanding of the model, its operational processes, member participation, and the benefits it brings to individuals and communities.
- **Conduct a needs assessment** in collaboration with local partners (up to five provinces) to identify key themes and preferred formats for creative communication products that will document good practices from VSLA implementation.
- **Facilitate training sessions** for local partners to equip them with the necessary knowledge and skills to collect relevant content, including stories, images, and video footage of good practices.

- **Provide on-site support** to partners in conducting interviews, filming, photographing, and gathering information on selected good practices directly in the field.
- **Support partners in compiling and organizing the collected content**, and assist in shaping it into the agreed-upon creative communication formats—such as photo books, short films, illustrated stories, or infographics.
- **Edit and finalize media content** (including video and images) as needed to produce up to five high-quality communication products, one for each province.

#### Key deliverables:

- **Raw content collected:** All information, photos, and video footage gathered during fieldwork.
- **Training report:** A brief report summarizing the co-creative communication training conducted with local partners (10 pages max), highlighting challenges, solutions and changes (if any) of participants during the process.
- **Creative communication products:** Up to five final products (one per province), which may include photo books, short films, illustrated stories, infographics, or other agreed formats.
- **Digital handover package:** All raw materials—including images, video recordings, and interview transcripts—must be submitted to CARE in digital format.

#### Tentative Timeframe

No	Activity	Timeline	Working days
1.	Consultant Recruitment	By mid-Oct	
2.	<b>Conduct a rapid needs assessment</b> to understand the interest and expectations around documenting good practices from VSLA implementation.	By 3 <sup>rd</sup> week of Oct	2
3.	<b>Facilitate training and support partners</b> (in up to five provinces) to identify key content and desired outputs for the documentation activity.	By end of Oct	5
4.	<b>Provide hands-on support</b> during the data collection process, including gathering missing content such as interviews, video recordings, and photographs directly from the field.	By end of Nov	10
5.	<b>Compile and organize collected materials</b> , and assist in drafting and editing raw content into structured documentation formats.	By mid-Dec	5
6.	<b>Finalize creative products</b> , including post-production editing of images and video, layout design for photo books, and overall refinement of the selected communication products.	By end of Dec	10
	<b>Total</b>		<b>32 days</b>

Number of days can be adjusted upon discussion with the consultant.

#### Selection criteria

- Proven expertise and at least 5 years of experience in the field of communications and creative media production.
- Demonstrated experience in applying co-creative leadership approaches to designing communication products in collaboration with communities.
- Strong background in producing communication content related to social development, especially in developing creative materials and documenting climate-resilient, women-centered development initiatives.
- Skilled in training, facilitation, and community engagement, including guiding and supporting local

partners in conducting interviews and collecting information—particularly within ethnic minority communities.

- Solid understanding of key social development themes such as gender equality, women’s economic empowerment, climate change, diversity, and inclusion.
- A positive, collaborative, and respectful attitude, with a strong commitment to working in partnership with communities and project stakeholders.

**Application procedure:**

Interested candidates should submit the following documents in English, clearly stating the title of the Terms of Reference to email: [procurement4@care.org.vn](mailto:procurement4@care.org.vn) by 9 October 2025.

**Applications including:** (i) CVs, (ii) proposal, (iii) proposed budget inclusive all associated consultant costs (including income tax), and (iv) an example of a previous similar piece of work

Only short-listed applicants will be contacted for interviews. Please do not make telephone contact after submitting the application.

CARE is an equal opportunity employer committed to a diverse workforce. Women, ethnic minorities and people with disabilities are strongly encouraged to apply.

*Thanks for your interest in CARE! We are committed to each other and to the protection of the people we serve. We do not tolerate sexual misconduct within or external to our organisation and imbed child protection in all we do. Protection from sexual harassment, exploitation and abuse and child protection are fundamental to our relationships, including employment, and our recruitment practices are designed to ensure we only recruit people who are suitable to work with other staff and the people we serve. As well as pre-employment checks, we will use the recruitment and reference process to ensure potential new consultant/supplier understand and are aligned with these expectations. To find out more, please contact the Human Resources Team Leader.*