

TERMS OF REFERENCE

Title: Final Evaluation
Location: In-factory (Southern) & Online
Duration: May 2026 – July 2026
Reporting to: Project Manager and MEAL Advisor



Since 1989, CARE Vietnam has actively cooperated with many partner organizations to implement more than 300 projects in Vietnam. We recognize that the key to equitable and sustainable development lies in addressing the root causes of poverty, social injustice and inequality. We always work with our partners to support women smallholder farmers, workers, and women small and micro-enterprise owners in enhancing their capacity and confidence to participate in economic development activities, adapt to climate change, and increase resilience after natural disasters or major disasters. Together, we aim for a society that develops fairly and equitably for everyone.

General information

Financial fraud poses a significant and growing threat in Vietnam's garment sector, where workers - often in urgent need of fast financial solutions - are particularly vulnerable to scams, predatory lending, and other exploitative practices. This vulnerability is especially concerning in the context of an increasingly digital workplace, as it risks undermining recent investments aimed at promoting financial inclusion through wage digitization. Without adequate safeguards, these advancements may unintentionally expose workers to greater harm. To address this critical protection gap within the garment supply chain, CARE Vietnam, with support from a U.S. retailer, is providing technical expertise to collaborate with three apparel factories to mitigate the risks of financial fraud.

The aim of technical support is to build financial resilience by empowering workers and promoting inclusive, gender-aware management practices. The support will focus on two key objectives:

1. Outcome 1: Garment factory workers have improved awareness and capacity to manage personal finances and prevent financial fraud:

Enhance workers' financial knowledge and decision-making skills through targeted awareness-raising campaigns. These initiatives will equip workers with practical tools to recognize and avoid scams, increasing their ability to make safe and informed financial choices.

2. Outcome 2: Garment factory workers are linked to formal, affordable financial products that promote financial inclusion:

Through partnerships with financial service providers, safe, affordable financial services will be tailored to ease the access of workers. This aims to enhance financial inclusion and reduce workers' dependence on informal, high-risk borrowing.

Factory-related context and information

	Factory A	Factory B	Factory C
Factory Profiles and Context			
Location	Southern, Peri-urban	Southern, Peri-urban	Southern, Peri-urban
Total # of workers	~5,000	~3,000	~2,000
Key interventions & level of engagement (by Apr26)			
<ul style="list-style-type: none">Core worker group formation, Zalo group: 30 members/factory, except factory CIncrease Fraud prevention knowledge (online quiz):			

- Factory A: 210 participants
- Factory B: 97 participants
- Factory C: 246 participants
- Increase Financial literacy knowledge (*to be increased*) (online quiz)
 - Factory A: 798 participants
 - Factory B: 948 participants
 - Factory C: 200 participants
- Key product launching: App for financial literacy learning, tailor online e-savings product
- Communication campaign: Events and passive communication channels to disseminate information.

Rationale and purpose

The Financial Fraud Prevention technical support task is going to phase out by August 2026. CARE Vietnam (CVN) is commissioning an independent evaluation to understand the impacts, outcomes and key lessons learned. The OECD/DAC criteria shall be used as the guideline for the final evaluation to look through the technical support's relevance, effectiveness, efficiency, sustainability, potential and observed impacts. Furthermore, progress against targets will be measured. The lessons will inform other CVN's interventions in the future. Therefore, CVN is seeking a team of independent evaluators or a firm to undertake the Final Evaluation to ensure an objective view and assessment.

Key evaluation objectives

1. Assess changes among exposed workers in financial fraud awareness, financial literacy, confidence in financial decision-making, protective behaviors, and orientation toward safer formal financial services.
2. Analyze variations in results by factory context, sex, ethnicity, and level of participation.
3. Assess the sustainability and scalability of the model, including which changes are likely to last and which components are most suitable for replication.

These objectives remain aligned with the OECD/DAC framework while being more explicitly grounded in the description and intervention pathways.

Key evaluation questions

A- Reach, exposure, and participation

- To what extent did the technical support reach the intended worker groups across the three factories through communication events, app download, and quiz participation?
- How did exposure and participation vary by factory, sex, ethnicity, and level of factory engagement?
- To what extent did workers meaningfully engage with the intervention content, beyond simple exposure?

B- Changes at worker level

- Among workers exposed to the interventions, to what extent did financial literacy and awareness of financial fraud improve?
- To what extent did workers' confidence in financial decision-making and protective financial behaviors change?
- Is there evidence that exposed workers became less reliant on risky informal borrowing and more inclined to use safer formal financial services?

C- Contribution of the intervention package

- Which intervention modality, or combination of modalities, appears to be most strongly associated with worker-level changes: communication events, app use, quiz completion, or higher overall exposure?
- How did deeper engagement in Factories A and B compare with the lighter-touch

approach in Factory C in shaping results?

D- Enablers, barriers, HCD, and implementation learning

- What factors enabled or constrained workers' uptake, understanding, and application of technical support content?
- To what extent did the human-centered design approach make the intervention more relevant and responsive to workers' needs? Which elements worked well, and which need adaptation?
- How did factory management, core groups, and brand–factory dynamics influence implementation and outcomes?

E- Sustainability and scale

- Which worker-level and factory-level changes are likely to be sustained after technical support ends?
- Which components of the model are essential for replication, and what adaptations would be needed to scale in different factory contexts?

Evaluation methodology

- The Evaluation should apply a mixed-method approach using desk review, qualitative and quantitative data from primary and secondary sources, and data triangulation.
- The quantitative survey population will consist only of workers who were exposed to at least one technical support intervention, including participation in communication events, downloading the financial education application, and/or completing the quiz. A consolidated sampling frame will be developed by merging participant lists and digital engagement records from the three intervention channels, followed by de-duplication using worker identifiers.
- The Evaluation process should be participatory, incorporating a cross-section of key stakeholders.
- The sample size should be representative for the targeted population, genders and ethnic groups. All data and findings should be disaggregated by sex and ethnicity and geographic.
- The evaluation methodology will be presented to the CARE and partner for validation and commencing.
- The evaluation consultant should conduct the evaluation with careful consideration of the utility of the evaluation and bearing in mind the following principles:
 - Ethical research principles.
 - Judgments should be made relative to context (the evaluation will draw conclusions and identify trends taking into consideration the role of and interplay with context);
 - Strong utility focus (user engagement) in planning and implementing the final evaluation (respecting time constraints);
 - Using/building on previous assessments (baseline and other studies).
 - Attention to equality and rights in all aspects of the evaluation.

The evaluation will be participatory to ensure that diverse voices, especially those of ethnic minority women, are actively included throughout the process. Stakeholders will not only provide information but will also be engaged in sense-making and interpretation of findings, supporting a shift from extractive approaches to collaborative knowledge creation.

Scope of work and key deliverables

Scope of work

- Desk review: Analysis of existing and relevant documents.
- Develop a Final Evaluation proposal including methodology, sample size calculation, and sampling strategy, data collection tools, detailed fieldwork plan, analysis plan, quality control plan, and timeframes for key management inputs and decisions.
- Field data collection process:
 - Developing quantitative and qualitative interview tools in accordance with the key informant types in the design. The tools will need to be approved by CARE team before commencing.

- Conducting all the expected qualitative interviews in the field.
- Data analysis and interpretation using relevant software for qualitative interviews.
- Producing codebook and good quotation document.
- Consolidating all the quantitative and qualitative data analysis results to develop the full report and a presentation on research key findings (PowerPoint format).
- Conduct the debriefing for CVN on the results of evaluation results.

Deliverables

1. **Inception Report:** Evaluation protocol in English (inception report) including methodology, sample size calculation and sampling strategy, data collection tools, detailed fieldwork plan, analysis plan, quality control plan, and timeframes for key management inputs and decisions.
2. **Dataset:** raw and cleaned dataset to be submitted as collected by the data collection tools (both quantitative and qualitative data with electronic formats), which should include all original records and transcripts (if recording), all completed questionnaires (may be hard copies or in software), code book.
3. **Presentation & validation:** key findings in English (PowerPoint format) to be presented to CARE and include suggestions and recommendations by CARE.
4. **Impact brief** to present the highlighted impacts/results of the technical support based on the final evaluation report with CARE template
5. **Final evaluation report in English** (outline agreed with CARE, no more than 25 pages). The outline report can be:
 - *Title Page*
 - *Executive Summary (maximum four pages)*
 - *List of acronyms*
 - *Technical support description*
 - *Logic model (and/or theories of change) and Performance Measurement Framework including strategies that were used to achieve the program's goals*
 - *Evaluation purpose, evaluation methodology, approach, and analysis, including limitations of the available data, approach, etc.*
 - *Evaluation findings, documented by evidence*
 - *Conclusions: insights into the findings; reasons for successes and failures;*
 - *innovations*
 - *Lessons learned, barriers to success*
 - *Recommendations (based on evidence and insights) for CARE, including analysis of sustainability of results and most / least effective sustainability approaches*

Tentative Timeframe

No	Deliverable	Timeline	Working days
1	Desk review: Analysis of existing and relevant documents	By 30/5/26	3
2	Inception report including methodology, sample size calculation and sampling strategy, data collection tools, detailed fieldwork plan, analysis plan, quality control plan, and timeframes for key management inputs and decisions	By 14/6/26	10
3	Data collection, including enumerator selection & training & field trips	By 05/7/26	20
4	Data analysis	By 16/7/26	12
	Key findings Ver 1, including presentation to CARE	By 19/7/26	3
5	Key findings Ver 2 & Final report Ver 1	By 31/7/26	7
6	Final report Ver 2 (final)	By 09/8/26	5
Total			60

**Number of working days can be adjusted upon discussion with selected consultant, subject to actual context.*

Selection criteria

Required attributes:

- Minimum 10 years of experience in program evaluation, with proven capacity of strong analytical skills and experience in financial inclusion, workers' rights, workplace programs, women's studies, or development studies
- Demonstrated experience with mixed-method evaluation approaches specifically, use of qualitative evaluation methodology
- Fluency in Vietnamese required; English proficiency essential. Demonstrated written communication skills, including the ability to communicate complex concepts in plain English and develop relevant, useful recommendations
- Excellent data analysis, report writing and presentation skills
- Commitment to ethical research standards, particularly with regard to informed consent, privacy, safeguarding, and do-no-harm principles.

Preferred attributes:

- Prior experience in the garment/textile sector or supply chain programs
- Experience with co-creation or human-centered design approaches
- Previous work with CARE or similar INGOs in Vietnam
- Experience conducting evaluations in garment factory settings
- Track record of delivering high-quality evaluations on time and within budget, including experience managing evaluation teams.

Application procedure

Interested candidates should submit the following documents in English, clearly stating the title of the **Terms of Reference to Procurement1@care.org.vn before 4PM on 15 May 2026.**

Applications including:

1. Consultants (firm) CV or profile.
2. A list of relevant past work
3. At least one written example of a past evaluation
4. A draft conceptual framework for the evaluation including the methodology and tools description
5. Financial proposal with a daily rate for the consultancy

Please note that if the file size is large, kindly compress it in ZIP format (not RAR), or provide a link with access permissions enabled.

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.