

TERMS OF REFERENCE

- Title:** Consultant to research and develop women-centered design (WCD) concept related to childcare innovation pilots for women entrepreneurs under Strive Women initiative
- Location:** Thanh Hoa and/or Hanoi (suburban)
- Duration:** March – June 2025
- Reporting to:** Project Manager & Researcher



Founded in 1945, CARE is a leading humanitarian organisation fighting global poverty and providing lifesaving assistance in emergencies. In over 100 countries and territories around the world, CARE places special focus on working alongside poor women and girls because equipped with the proper resources, they have the power to help lift whole families and entire communities out of poverty. To learn more, visit www.care-international.org.

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 to enhance 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. For more information, visit www.care.org.vn

Project information

To unlock the power of entrepreneurs worldwide, CARE and the Mastercard Center for Inclusive Growth (the Center) launched **Strive Women** in 2023 (as the 2nd phase of [Ignite Initiative](#)) with funding from the Mastercard Impact Fund. This global partnership dramatically accelerated the growth of enterprises while advancing financial security and promoting inclusive growth. Recognizing that women entrepreneurs represent one of the most powerful—and one of the most constrained—groups of entrepreneurs, Strive Women continues to prioritize actions that helped women thrive with resounding success. With a proven model that delivers meaningful financial inclusion for **Women-led Micro and Small Enterprises (W-MSEs)**, which aligns with Financial Services Provider (FSP) incentives and drives sustainable business outcomes, CARE and the Center are well positioned to deepen and scale impact through Strive Women.

Strive Women will directly improve the financial health of W-MSEs by increasing business growth and financial resilience while also catalyzing replication of the model through strategic engagement and influence via **four core elements**:

- (i) Supporting W-MSEs growth: regarding formal financial access & wrap-around support (training, market access, learning visit, coaching, etc.);
- (ii) Equipping FSPs/banks to better serve W-MSEs;
- (iii) Innovating to address cross-cutting constraints, including childcare & green practice; and
- (iv) Ecosystem building and thought leadership.

The project aims to reach 7,800 W-MSEs via lending services, 65,000 via other financial access and 18,000 via wrap-around services given its partnership with microfinance institutions (Thanh Hoa MFI, TYM), a commercial bank (VPBank), and an incubator (WISE).

Strive Women supports women entrepreneurs to gain confidence and control, build financial resilience, and improve their quality of life.

Rationale & purpose

Strive Women aims **to explore innovations** for the most pressing issue **for many businesswomen** worldwide – **managing childcare**. Caring for children often goes unnoticed and unrecognized, yet it holds society together and underpins economies. On average, worldwide, women spend 2.7 hours more per day on unpaid care work as men (UN Women, 2023). In large part, this inequality of childcare responsibilities can be attributed to persistent gender norms (ILO, 2018). To respond to the need for a supportive environment for women entrepreneurs, **Strive Women will trial childcare solutions**, such as affordable and quality childcare provision through individual women entrepreneurs or collectives. Strive Women Vietnam is looking for a consultant, or team of consultants, to use a Women-Centered Design (WCD) approach to better understand the context surrounding childcare among Vietnam women entrepreneurs and design appropriate interventions. This work includes a desk review of local/global best practices, engaging with women entrepreneurs through qualitative and quantitative research, and analyzing findings to develop insights that guide the design and development of a childcare-focused solution concept.

Key objectives

To design a trial for an innovative childcare solution for women entrepreneurs using a WCD approach.

The task is in line with achieving the goal of the project, i.e. improving financial health for micro and small women entrepreneurs (W-MSEs) in Vietnam. According to the Strive Women Financial Health Framework, providing childcare solutions will contribute to improvement in quality of life (mental health in particular) of W-MSEs.

In detail, the specific objectives of the consultancy include:

- To identify pain points of W-MSEs who bear the responsibility of family care in general and childcare in particular as well as their needs to address those pain-points.
- To surface insights about potential childcare solutions and opportunities (including available resources or community-based initiatives) and to execute certain solutions to support W-MSEs.
- To finalize potential concepts about innovative and appropriate childcare pilot(s) in selected project locations.

Scope of work

The methods used should include an application of WCD principles, focusing on rapid, actionable insights from women entrepreneurs; engage directly with the target audience to inform design decisions; and work closely with a small group of key stakeholders or experts to validate ideas and prototypes.

Detailed responsibilities are as below:

- **Desk review** (e.g.: literature review, best practices, gap identification, stakeholder mapping...) to review secondary data and information related to childcare needs among W-MSEs as well as potential solutions to support, focusing on Vietnam and other countries with similar context to Vietnam to learn about initiatives or models that might work for W-MSEs in Vietnam & particularly selected project location.
- **Women-Centered Design process:**
 - **Needs assessment with W-MSEs** (survey, in-depth interviews, etc.) to assess their demands and needs on childcare, identify available resources (family, community, etc.) supporting their childcare work. Convenience sampling will be used to reach 20-30 W-MSEs for participation in the research.
 - Our target user includes W-MSEs, or women entrepreneurs, especially those with children under 10 years old, who have been in business for at least 2 years, have at least 2 employees (paid/unpaid) and are looking to grow their business.
 - **Concept development and testing, including** User journey mapping

- **Ideation workshops with CARE Vietnam team (and partners)**
- Potential partner pitches/meetings
- Prototype development
- Rapid testing and iteration
- **Trial Development:** to develop a simple yet actionable product trial plan for one of the proposed childcare innovation solutions, including for example: solution, resources, timeline, success metrics... this should be a “real enough to feel” test of the solutions desirability, feasibility and viability.
- **Trial management and evaluation**
- **Report and recommendation**

Deliverables

The consultant(s) selected to undertake this take should provide CVN team the following deliverables:

- 1- Slide deck summarizing Desk Review
- 2- WCD research plan and guides (for CVN review and sign-off before research)
- 3- Ideation workshops plan and materials (for CVN review/sign-off before workshops)
- 4- Summary report including product recommendations and trial approach (before trial/pilot)
- 5- Slide deck detailing learnings and recommended changes based on trial.
- 6- **Final report** packaging 5 above intermediate deliverables and recommendations section (e.g.: actionable next steps for scaling or further testing the childcare solution: partnerships, funding, and program expansion...)

Tentative Timeframe

The consultant(s) will propose a detailed timeline in its proposal and strictly adhere to the agreed schedule. Suggested timeline:

Deliverables	Duration (# of working days)	Timeline
Desk review & research	3	March 25
WCD Workshops (Needs Assessment, Ideation, Prototyping, Revision if needed)	8	March – April 25
Trial development	5	April 25
Trial management & evaluation (workshop the results)	1	April – May 25
Final Report & Recommendations	3	May – June 25
TOTAL	20 days	

* The number of working days can be adjusted upon the agreement with CVN team.

Selection criteria

Consultant and consultant team are eligible to apply. The consultant(s) should preferably have

- Experience in conducting on-field data collection assignments using electronic data collection form for quantitative & qualitative surveys.
- Familiarity with human-centered design, women-centered design, and innovation methodology
- Relevant experience of working on similar assignments (childcare service and/or women’s entrepreneurship).
- Strong ability to synthesize research quickly, facilitate ideation, and create actionable plans for pilot

testing

- Ability to support research and trial activities in the target geographical areas (in this case Thanh Hoa and/or Hanoi)
- Infrastructure in place to conduct the exercise virtually through online mechanisms.
- Evidence of previous work (reports)

The proposed team leader must meet the qualification requirements given hereunder:

Necessary skills and experience:

- Minimum of Master degree in a related social science discipline (economics, public policy, international development, econometrics, data analytics, financial management)
- Minimum of eight years accumulated experience in development/microfinance/financial services sector.
- In-depth knowledge of Vietnam's MSME sector, inequality faced by women and girls, and policy environment
- Demonstrated experience and capacity to conduct the activities especially data collection through suitable mechanisms.
- Experiences and skills on application of WCD approach to identify innovative solutions for addressing a concrete problem.

Desired skills and experience:

- Demonstrated experience at the country-wide sector level/understanding of care economy (childcare in particular), inclusive financial initiatives in a developing country context

Application procedure:

Interested candidates should submit the following documents, clearly stating the title of the Terms of Reference to:

- Email: Procurement2@care.org.vn by 23 Feb 2025

Applications including:

- (i) CVs
- (ii) a proposal to clarify your TOR understanding with a brief of your knowledge/review about topic,
- (iii) proposed budget (Inclusive all associated consultant costs (including income tax), required travels, and field research expenditures)
- (iv) an example of a previous similar piece of work

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.