

TERMS OF REFERENCE

Title: Consultant to design awareness-raising campaigns on financial fraud prevention using human-centred design in garment factories.

Location: HCMC, Tien Giang

Duration: 05/2025 to 09/2025

Reporting to: Portfolio Manager



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.

Project 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. This program seeks to address a critical protection gap in the garment supply chain by equipping workers with the tools and knowledge needed to protect themselves from financial fraud. To address this critical protection gap within the garment supply chain, CARE in 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 the project is to build financial resilience by empowering workers and promoting inclusive, gender-aware management practices. The project will focus on two key objectives:

1. **Empowering workers through awareness campaigns:**
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. **Strengthening gender-aware management practices:**
Promote inclusive and equitable workplace practices by implementing collective learning activities and conducting thorough reviews and updates of existing policies and practices. These efforts will focus on addressing financial risks while ensuring that workplace policies are gender-responsive and supportive of all workers.

The project will be implemented in three garment factories recommended by the brand. The TOR directly contributes to achieving Objective 1 of the project.

Approach and Impact

Using a human-centered design approach, the project ensures that workers and factory management are meaningfully involved in shaping the interventions, making the solutions more relevant, effective, and sustainable. The initiative aims to reach approximately 10,000 individuals, including both workers and factory managers, through its awareness campaigns and collective learning activities.

Rationale and Purposes

CARE in Vietnam is focused on exploring **innovative ways to run awareness campaigns that help workers** protect themselves against financial fraud, particularly in the digital space. Recognizing that many existing campaigns often overlook workers' input in the creative process, this project prioritizes their active participation and specific needs. By delivering short, accessible messages during natural breaks in the workday, using passive learning techniques, and utilizing existing communication channels, these campaigns are expected to offer a practical and non-intrusive approach to reaching workers. They are designed to deliver essential fraud prevention information without disrupting workers' personal or economic priorities. Importantly, these tailored efforts aim to create a protective environment during high-risk times—like payday—when workers are especially vulnerable, helping safeguard their earnings.

We will use a **Human-Centered Design (HCD) approach** to develop campaign ideas, ensuring they are rooted in the real needs and experiences of workers. By involving workers directly through co-creation and feedback, HCD helps generate solutions that are practical, relevant, and engaging. This approach is key to building empathy, uncovering meaningful insights, and designing campaigns that workers are more likely to trust and respond to.

With these goals and approaches in mind, we are now seeking **agency to design** the campaign using Human-Centered Design methodology C principle. The consultant(s) will collaborate closely with CARE team, factory managers and workers to co-create campaign content, prototype materials, and gather feedback through an iterative process. By applying the HCD approach, the consultant will ensure that the final campaign is user-driven, relevant, and ready for effective implementation.

Key objectives:

The key objective of this campaign is to raise awareness among garment workers about financial fraud risks and prevention methods. The campaign will be designed and implemented with the following parameters:

- **Target audience:**
Garment workers in 3 factories in the southern provinces
- **Method of delivery:**
A communications campaign using both offline and online channels, designed to:
 - Maximize accessibility and engagement.
 - Minimize disruption to production lines.
- **Timeframe:**
A total duration of 12 months.
The project will be carried out in two phases:
 - Design Phase - scheduled from May to September 2025.
 - Implementation Phase - to follow the completion of the design phase.

The selected consultant(s) will be responsible for delivering Phase 1 and should also be prepared to carry out the activities Phase 2.

Scope of work:

To achieve these objectives, the consultant will:

1. **Conduct initial discovery**
Review existing project information and engage with key stakeholders and workers to understand context, needs related to financial fraud, and current communication practices.
2. **Facilitate co-creation sessions**
Design and lead interactive sessions with key stakeholders and workers to generate campaign

ideas, messages, and formats (Ideation).

3. **Prototypes testing**

Develop prototype of gender responsive campaign materials such as posters, social media content, videos, or workplace signage etc. based on co-creation outputs.

4. **Test and refine**

Conduct pilot tests of campaign prototypes with end-users (workers)

5. **Deliver final campaign package**

Provide finalized campaign materials, a user-tested content strategy, MEAL framework and implementation recommendations tailored to the target audience and communication channels.

The consultant(s) will also be expected to prepare for Phase 2 implementation, building on the outputs and insights developed during the design phase.

Key deliverables:

The consultant is expected to provide the following:

1. **Inception report**

A brief report outlining the consultant's understanding of the assignment, proposed methodology (including HCD approach), work plan, and timeline.

2. **Stakeholder and user insight summary**

A summary of key findings from worker engagement activities (e.g., interviews, workshops), highlighting insights to inform campaign design.

3. **Campaign concept note**

A concept document that outlines the campaign's core message, objectives, themes, target audience, and content strategy.

4. **Prototype campaign materials**

Draft versions of key campaign content (e.g., posters, infographics, social media posts, or video scripts), created based on user feedback and co-creation sessions.

5. **Testing and feedback report**

A short report summarizing the feedback received from workers during prototype testing, including recommendations for revisions.

6. **Final campaign package**

- A full set of finalized solutions
- A detailed estimated budget for campaign implementation
- Content strategy and implementation guide (including suggestions for timing, channels, and messaging based on worker communication).
- A set of MEAL frameworks and plan to monitor the results/ impacts of campaigns

Tentative Timeframe

No	Activity	Deliverable	Timeline	Working days
1.	Conduct initial discovery	Inception report	May, 2025	2
2.	Facilitate co-creation sessions	Stakeholder and user insight summary	May to early June, 2025	10
3.	Design campaign prototypes	Campaign concept note Prototype campaign materials	June to July, 2025	9

4.	Test and refine	Testing and feedback report (report and slide deck)	August, 2025	12
5.	Deliver final campaign package	Final campaign package	September to early October, 2025	2
			Total	35

Number of days can be adjusted upon discussion with the selected consultant(s).

Selection criteria

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

- Proven experience designing and implementing awareness raising, communication or behavior change campaigns for factory worker or grassroots audiences.
- Demonstrated use of Human-Centered Design (HCD) in designing communication campaigns in past projects
- Experience or have knowledge of financial inclusion/ financial fraud prevention, especially for factory workers.
- Strong portfolio showing similar deliverables: concept notes, co-creation outputs, prototype materials.
- Experience engaging different stakeholders through interviews, workshops, or participatory design methods
- Clear and practical proposed methodology aligned with the deliverables
- Thoughtful work plan and realistic timeline
- Ability to synthesize user insights into creative and relevant campaign concepts
- Strong visual and written communication skills, with examples of posters, infographics, scripts, or social media content
- Experience in testing prototypes and incorporating feedback into final products
- Strong understanding of content strategy and user-focused messaging
- Demonstrated capacity to deliver all outputs with available team and resources
- A clear and justified budget

Application procedure:

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

- Email: Procurement3@care.org.vn by **16th May 2025**
- Address: CARE in Vietnam Zone B1, 9th floor, CDC Building, 25 Le Dai Hanh Str., Hai Ba Trung District, Hanoi, Vietnam.

Applications including:

- CVs
- A proposal to clarify your TOR understanding with a brief of your knowledge/review about topic,
- Proposed budget for the Design phase. (Inclusive all associated consultant costs (including income tax), required travels, and field research expenditures).
Please note that the expected budget for Implementation phase will be created later.
- 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.