Position Title: Research Consultant for The MASO Project in Ghana  
Company: Aflatoun International  
Location: Remotely  
Job Type: Project Consultancy  
Estimated Start Date: As soon as possible  
Department: Research  
Salary: based on experience and an economic proposal send by the candidate  
Reporting to: Rosa Itandehui Olivera  
Closing Date: 14 August

The Organization

Aflatoun International is a non-governmental organization focusing on educating children about their rights and responsibilities and managing natural and financial resources through social and financial education. Children and young people are empowered to make a positive change in their lives and in their communities, with the aim of ultimately leading them to breaking the cycle of poverty in which many find themselves. Headquartered in Amsterdam, Netherlands, The Aflatoun programme is currently implemented in 109 countries and reaches 4.5 million children. 55% of these young people are now saving and more than 40% are involved in a social or financial enterprise.

Through Aflatoun programmes children are inspired to discover their talents and put them to use, to stand up for their rights and those of their communities, to play games and to solve problems. They learn how to save, how to budget and how to set up social and financial enterprises that benefit themselves, their families and their neighborhoods. Aflatoun employs the social franchise model whereby partners have ownership of the programme. The secretariat develops curricula in collaboration with its partners and provides them with technical assistance, network support, advocacy and training materials to implement the Aflatoun methodology. Aflatoun has been ranked at the 29th place in the NGO world TOP500 by Global Geneva, a non-profit platform. Aflatoun has a multidisciplinary team of professionals.

The project

MASO is a five-year programme, focused on creating employment opportunities for the youth (aged 18-25) in Ghana’s cocoa communities. It is implemented by five consortium members made up of Solidaridad, Aflatoun, Ashesi University, Fidelity Bank and the Ghana Cocoa Board1.

The MASO program seeks to create attractive, exciting, local employment opportunities in the cocoa sector by demonstrating how cocoa farming and its associated enterprises can allow the youth to have productive, fulfilling, and rewarding lives. The Financial and Social Literacy for Youth in Cocoa Program envisages a healthy Ghanaian cocoa sector, in which it is financially attractive and sustainable for youth to have a career in cocoa production and/or support services. Youth will be able to earn their economic livelihoods as professional cocoa farmers, whilst supported to access credit, land, and markets for their produce.

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1 MASO is part of the Youth Forward initiative which is a partnership led by The MasterCard Foundation, Overseas Development Institute, Global Communities, Solidaridad, NCBACLUSA and GOAL.
During the last 5 years, the Program targets directly 10,800 young people and indirectly creates employment opportunities for nearly 30,000 young men and women. From these totals, more than 40% are women. Aflatoun had been responsible for the development of curriculum on social and financial education; provide training for facilitators on youth-centered teaching methodologies. Thus, participants had been provided with foundational skills and financial and entrepreneurship activities in their communities along with the implementation of the Program.

**Purpose of the research assignment**

The MASO project had conducted a variety of evaluations focused on the effectiveness of the project or some specific elements such as SRHR education. By considering that, this research is aimed to develop an assessment tool focused on the financial literacy level of the youth living in cocoa communities in Ghana. And, by piloting this tool, to contribute to the assessment of the Program.

Currently, there are few instruments to test the financial literacy in youth and most of the instruments had been developed in a context that does not correspond to the Ghanian context. The most known instrument is the PISA assessment, an instrument aimed to measure the outcomes learning of the participants (formative assessments) in specific countries.

Thus, the objective of this research assignment is to design and produce an instrument that allows us to measure the knowledge, attitudes, and behavior of youth living in a rural context, exposed to programmes like MASO. The tool is expected to be tested in a sample selected from the district’s participants in the programme. Based on the results of this pilot the instrument will be adjusted and be ready for being a long run measurement.

**Scope of the assignment**

This research is expected to contribute to

a) Evaluate the financial literacy level of youth participating in programmes like MASO, aimed to agribusiness, incorporating a participatory approach.

b) Contribute to the evidence that suggest that financial education are contributing to youth population engage in agribusiness sector in Ghana and other countries in Africa.

Main question:

The main objective of the tool is to measure the knowledge and use of the main financial concepts for youth in Ghana. The tool is aimed to answer:

What is the level of financial literacy of youth living in cocoa farmers in Ghana?

Are there differences by sex, age or other characteristics of the youth?

What is the difference in the impact of the MASO participants versus non-participants on financial literacy?

**Table 1: Scope of the assignment**
<table>
<thead>
<tr>
<th>Deliverables</th>
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<tbody>
<tr>
<td><strong>Desk review</strong> to scan the main instruments aimed to evaluate financial capability, mainly in youth. The desk review will include a scan of the literature, an analysis of secondary data, and a list of references used. A list of the <strong>main concepts</strong> related to financial capability and their corresponding resources will be part of the desk review.</td>
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<tr>
<td>- Desk review report including the main instruments reviewed and a basis for the design instrument</td>
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<tr>
<td>- List of main concepts related to financial capability in youth-</td>
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<tr>
<td><strong>First draft instrument.</strong> The expected instrument should be directly applied to the participants. Therefore it should use an interview format or a self-report questionnaire.</td>
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<tr>
<td>- Self-report questionnaire draft—including feedback from Aflatoun Secretariat</td>
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<td>- List of indicators</td>
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<td>- Scale (s) to measure</td>
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<td>- Sample of the participants who will participate in the pilot as well as communities</td>
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<td>- Plan to conduct fieldwork</td>
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<td>- Training guide for trainers/facilitators</td>
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<tr>
<td><strong>Pilot study:</strong> fieldwork. Test the instrument in a small sample of participants. The pilot will assess the comprehensibility, relevance and, acceptability as well as the feasibility of the instrument.</td>
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<tr>
<td>- Report on the activities conducted in the field and observations that will be included in the questionnaire (instrument)</td>
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<tr>
<td>- Database with the information collected on the fieldwork</td>
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<tr>
<td><strong>Final instrument</strong></td>
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<td>- Report including a</td>
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<tr>
<td>o Justification of why this instrument is contributing to measure the financial capability of participants/non-participants of the MASO project.</td>
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<tr>
<td>o Main recommendations to conduct the questionnaire</td>
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<tr>
<td>o Instrument (questionnaire)</td>
</tr>
<tr>
<td>o List of indicators</td>
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<tr>
<td>o Guide to evaluate —scale (s) and correspond scores</td>
</tr>
<tr>
<td>o List of references</td>
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**Location:** Ghanian Districts: Assin Foso, New Edubease, Tepa, Sefwi Wiawso, Asawinso, Elleukron, Kasapin, Volta.

**Duration:** 17th August 2020 – 27th November 2020 (60 effective days)
**Experience requirements**

The consultant should have:

- Designing quantitative/qualitative instruments of evaluation;
- Experience collecting quantitative and qualitative data;
- Experience in analyzing quantitative and qualitative data, using advanced statistical analyses;
- Demonstrated proficiency writing and publishing reports, taking into account the research background;
- Experience in the Ghanaian context;
- Experience with agribusiness is desirable

**Skill requirements**

- Master degree in social sciences, statistics or another related degree;
- Fluency in English and preferably local Ghanaian languages
- Proficiency with MS Office;
- Access to – and familiarity of quantitative data analysis software (SPSS, R studio, Stata);
- Accessibility via various communication methods (email, phone, Skype, etc.);
- Flexibility to participate in discussions related to financial capability

**In case to be selected to work in this project,**

The Consultant agrees to:

1. Become familiar with the MASO project;
2. Prepare a plan (in collaboration with New Dawn – local partner) for conduct the present assignment;
3. Train enumerators who will participate in the pilot of this assignment;
4. Review and include the comments of Aflatoun Secretariat and New Dawn into the questionnaire and the final report;
5. Conduct a pilot to test the designed instrument in the participants of the Program and non-participants;
6. Provide a written final report by 27 November 2020. The report should be no longer than 6,000 words (excl. annexes).
7. In particular, being responsible for the deliverables in Table 1 of this ToR;

The work will be performed to the satisfaction of the M&E Manager of Aflatoun. Any concerns from either Aflatoun, New Dawn or the Consultant shall be discussed via email and phone/Skype as the work progresses.

**Payment structure**

In the lump sum, all costs are included to cover the training of research assistants, and the logistics (transport/ accommodation/ communication costs), for the pilot.

Payment will be made upon receipt of invoices from Consultant in the following sequence

1. The first payment of 60% of the total fee, after signing this agreement;
2. Second payment of 40% of the agreed fee following satisfactory receipt of the final report.

The fee includes salary payments of the consultant and his research assistants, and it includes all other expenses within the scope of this research such as transport and potential accommodation.
**Modifications**

The Final Scope of Work, Timeline, and Payment details will be settled in writing after the agreement between Aflatoun and the selected consultant.

To participate in this call you should send a CV and an economic proposal to Itandehui Olivera, [ita@aflatoun.org](mailto:ita@aflatoun.org) before 14 August, 2020.