

## FINAL EVALUATION TERMS OF REFERENCE

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### I. PROJECT TO BE EVALUATED

<b>Project Name</b>	Investing in the Leaders of Change: Girls' education and young women's empowerment in rural Ghana and Malawi
<b>Partner Organization</b>	Camfed (Campaign for Female Education)
<b>Project Location</b>	Ghana
<b>Project Budget</b>	\$ 10,086,091
<b>Evaluation Type</b>	Final Evaluation
<b>Evaluation Budget</b>	\$ 170,000
<b>Evaluation timeframe</b>	October 2015 to January 2016

### II. BACKGROUND

The MasterCard Foundation is a global, private foundation based in Toronto, Canada. The Foundation advances youth learning and promotes financial inclusion to catalyze prosperity in developing countries, particularly in Africa. Programs supported by the Foundation aim to expand access to learning, employment, entrepreneurship and financial services. For more information, please visit [www.mastercardfdn.org](http://www.mastercardfdn.org).

Camfed is an international non-profit organization established in 1993 with a mission to multiply girls' access to education and accelerate the benefits to individuals, their families and communities in Africa. Camfed works to tackle poverty and inequality by supporting girls to go to school and succeed, and empowering young women to become leaders of change. Camfed invests in girls and women in the poorest rural communities in sub-Saharan Africa, where girls face acute disadvantage but where their empowerment transforms communities. Camfed was founded simultaneously in Zimbabwe and the UK in 1993 and currently operates in Ghana, Malawi, Tanzania, Zimbabwe and Zambia with offices in each country as well as in the UK and USA. Camfed Ghana started operating in 1998 and by 2014 was active in 31 districts and 860 schools, directly supporting over 275,000 girls to enroll and complete school. For more information, please visit <https://camfed.org/>.

Camfed and The MasterCard Foundation have been collaborating since 2010. We are working together in Ghana and Malawi on issues that include disadvantaged girls' access to, and ability to succeed at, secondary and tertiary education; youth financial literacy training; entrepreneurship; and young women's transformative leadership. Ann Cotton, Camfed's Founder and President, is a member of The MasterCard Foundation Collaboration for Impact group.

### III. PURPOSE OF THE EVALUATION

#### A) Project Background

The “Investing in the Leaders of Change” program was a five year partnership (2010 – 2015) between Camfed and The MasterCard Foundation. The program aimed to support girls and women from some of the poorest rural districts in Ghana and Malawi through school and into a safer adulthood, helping them to negotiate risks at each phase to make a successful transition from school to employment and to become role-models, entrepreneurs, activists and philanthropists for social change.

The program was delivered in fifteen districts in Ghana and two in Malawi where Camfed had an established presence and extended Camfed’s Model to an additional six districts in Ghana and two in Malawi.<sup>1</sup>

The program had three main objectives, to be delivered through three components:

#### 1. Education Support: Enable a critical mass<sup>2</sup> of girls to complete secondary school:

Camfed committed to provide bursaries to support the secondary education of 4,275 girls from backgrounds of poverty. The bursaries represent a comprehensive package of support including school and examination fees, uniform, shoes, school supplies, sanitary protection and, where required, boarding costs. Alongside bursaries, Camfed’s Model is designed to provide a support structure that extends from community to school level to oversee girls’ entitlements, welfare and progress. The combination of comprehensive material and psychosocial support was intended to enable girls-in-need to secure a secondary education while Camfed’s presence in the new partner districts was expected to improve the educational environment for all children in partner schools.

Anticipated outcomes included:

- Improved enrolment and retention rates for girls in partner schools
- Improved secondary school completion rates for girls in partner schools
- Enhanced local capacity to tackle barriers to girls’ education

#### 2. Financial Literacy Training: Equip young women with financial knowledge and skills and empower them to become activists in their communities

Camfed committed to train 2,670 young women who had recently completed secondary school in financial literacy, business and life skills, deploying a tailored training program developed to meet the needs of rural women in Ghana and Malawi. The two-week residential training course was designed to

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<sup>1</sup> Camfed’s program in Malawi rapidly expanded to 17 districts and, with co-funding, our program with The MasterCard Foundation had much wider reach than the original four districts

<sup>2</sup> A critical mass is achieved when Camfed is providing sufficient numbers of bursaries that it enables Camfed to influence wider change for all pupils in the school – for example improved child protection measures and capacity building for School Based Committees - not just those receiving bursary support.

equip young women with knowledge, skills and positive attitudes about budgeting, saving, borrowing, women's rights, sexual and reproductive health, business ethics and entrepreneurship. Camfed aimed, thereby, to empower young women to act with knowledge and confidence in their lives and to prepare them for employment, further study or to start up their own businesses.

The young women's training included modules and experiential learning on how to effectively disseminate their learning to others as Peer Educators. Camfed also established a training and support infrastructure with Core Trainers – themselves young women from the target group – based in each district. Deploying a cascade training model, young women who had received financial literacy training were supported to disseminate their learning to a target of 200,250 community members, including school children and members of community groups. The target number of indirect beneficiaries of this increased knowledge was over one million, based on each individual trained benefitting - by information sharing with family members and friends and improved financial resilience that assisted the household - an average of five others.

The program design also included investments in the CAMA infrastructure and CAMA leaders who would oversee the roll out of the Financial Literacy Training Program. CAMA is the Camfed alumnae network of educated young women from backgrounds of poverty who were supported through secondary school and are committed to giving back to assist other young people. The program included leadership training for elected representatives within the CAMA network and support to increase and equip with resources the network of CAMA district centres to serve as information and coordination points to facilitate training, communications, community outreach and activism.

The anticipated outcomes included:

- Improved financial literacy, business and life skills, knowledge and attitudes amongst young women and community members to whom they disseminated knowledge
- Establishment of additional women-owned businesses
- Young women's increased control of resources
- Young women's increased utilization of financial services
- Positive impact on other measures of empowerment such as age at first pregnancy and choice of marriage partner

### **3. Innovation Bursary Program: Create opportunities for young women to become leaders of change and contribute to employment and diversification in the rural economy**

The Innovation Bursary Program was designed as a pilot initiative. Camfed recognised that, in the rural context where formal employment opportunities are severely limited, entrepreneurship is a key source of job creation. However, most businesses that are created are necessity-driven - low margin, low risk enterprises that replicate others that already exist. Camfed wanted to answer the question of how we could best identify, nurture and extend the leadership of young women to become opportunity

entrepreneurs – launching and growing businesses that respond to market needs and are characterised by growth and employment-creation potential.<sup>3</sup>

Camfed recognized that there would be evolution of the pilot design and approach over the five year period, to reflect ongoing learning. Camfed aimed first to develop a selection process designed to identify around 100 young women best placed to benefit from the Program. Camfed aimed to forge partnerships with a wide network of collaborating organizations – commercial ventures, financial services, government, academia and NGOs – to provide training opportunities, internships, mentoring and support for the entrepreneurs. In particular, Camfed recognized that young, rural women’s isolation and exclusion from networks can severely curtail their entrepreneurial potential and wanted to link young women to sources of business advice and support. The aim was to support young women to take up internships and translate their learning into business plans. Camfed committed to support young women as they launched and grew their businesses.

The anticipated outcomes included:

- New businesses established in rural communities
- New employment (including self-employment) generated by women-led enterprises
- Foundations for a more creative and vibrant local business environment
- Expanded knowledge, skills and opportunities and horizons for rural youth – with Innovation Bursary entrepreneurs sharing knowledge in schools and through the CAMA network
- Young rural women from marginalized backgrounds accessing financial services and joining the business community
- More young women role-models in rural communities

These three components were designed to be mutually reinforcing and to offer a journey to girls and young women that maximized their education, financial literacy and entrepreneurial potential, enabling them to access quality economic opportunities through self- or formal employment and to transform opportunities for others through their ethical leadership.

## **B) Purpose of Evaluation**

The purpose of this evaluation is to provide Camfed and The MasterCard Foundation with an evidence-based assessment of the outcomes achieved through the Financial Literacy Training (Component 2) and the Innovation Bursary Program (Component 3) in Ghana. The Education Support (Component 1) in

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<sup>3</sup> Definitions draw upon those developed by Global Entrepreneurship Monitor. Necessity enterprises are largely set up by necessity-driven entrepreneurs, who are pushed into starting a business because they have no other choice and no other source of income. This compares to opportunity entrepreneurship where entrepreneurs are pulled into entrepreneurship by the opportunity they perceive and choose to pursue. Opportunity enterprises respond to a market need and are often characterised by innovation, value addition, differentiation, higher margins and growth potential as well as higher risk. The Global Entrepreneurship Monitor (GEM) has shown that opportunity-driven businesses are more likely to survive, grow and employ people than necessity-driven businesses. See, for example, *African Entrepreneurship; Sub-Saharan African Regional Report, 2012* by Mike Herrington and Donna Kelley using GEM data: <http://www.gemconsortium.org/country-profile/65>

Ghana and the program in Malawi have been separately evaluated. The specific objectives of the evaluation are:

- To assess the relevance, effectiveness, efficiency, impact and sustainability of the program in Ghana, in particular the Financial Literacy Training (FLT) and Innovation Bursary Program (IBP) components.
- To provide targeted recommendations to inform future interventions, in particular the potential for scale-up in Ghana.

The evaluation should explore each of the two components of the program (FLT and IBP) separately and also the extent to which they were mutually reinforcing. The evaluation should reflect the challenging context in which the Program was delivered. It should also reflect the evolution of the program over the five years and the learning that was reflected in its design.

This final evaluation is being commissioned by The MasterCard Foundation, and Camfed will collaborate throughout the evaluation process.

#### **IV. AUDIENCE**

The primary audiences for the evaluation are The MasterCard Foundation and Camfed.

#### **V. KEY LEARNING QUESTIONS**

The evaluation should provide an evidence-based assessment of the FLT and IBP components of the program in Ghana – both separately and in combination, addressing the following dimensions which are based on the DAC Criteria for Evaluating Development Assistance<sup>4</sup>:

- Relevance
  - To what extent were the overall aims and the intended outcomes of the program suited to the context, including the needs and priorities of young women from marginalized backgrounds in rural Ghana?
  - To what extent were the program and its activities consistent with the overall aims and the intended outcomes?
  - To what extent are the objectives still valid in the context of rural Ghana?
- Effectiveness
  - To what extent did the program achieve the objectives?
  - What factors influenced the achievement or non-achievement of the objectives?
- Efficiency
  - Were the activities cost-efficient?
  - Was the program implemented in the most efficient way compared to suitable alternatives?

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<sup>4</sup> See: <http://www.oecd.org/dac/evaluation/daccriteriaforevaluatingdevelopmentassistance.htm>

- Impact
  - What has happened as a result of the program – whether intended or unintended, directly or indirectly?
  - What real difference have the activities made to the beneficiaries?
  - How many people and in what ways have been affected – both directly and indirectly?
- Sustainability
  - To what extent will the benefits of the program continue?
  - What are the factors that have influenced and will influence the achievement or non-achievement of sustainability?
- Replicability and scale-up
  - To what extent is there potential to, and value in, scaling up the program in Ghana? What changes, if any, should be made to the objectives, design and activities of the program?

## **VI. BACKGROUND DOCUMENTATION**

Relevant documents will be made available to the evaluator to complete the evaluation. The available documents and existing data sources include: Camfed 2014 Evidence of Investment (EOI) Report, Original project proposal, Quarterly reports, Project mid-term evaluation report, In-depth IBP Review Report, In-depth IBP Data Analysis report and analyses of pre/post training surveys carried out with samples of the Core Trainers, Peer Educators and recipients of training delivered by Peer Educators under the FLT component.

## **VII. EVALUATION METHODS**

The selected Evaluator will develop and finalize the methodology and evaluation framework in the inception phase of the evaluation, in collaboration with Camfed and The MasterCard Foundation. The evaluation framework should build upon the overarching evaluation questions set out above, specifying particular lines of enquiry that are relevant to the context and the implementation of the program. The Evaluator should propose a methodology that balances quantitative and qualitative data sources appropriately and seeks the most rigorous means of data collection and analysis available, while minimizing the burden on participants. Our emphasis is on the reliability and validity of information and analysis, rather than a preference for a specific data type or collection approach. There is already a large body of information – gathered by Camfed’s Monitoring and Evaluation Team and the midline evaluation team – upon which the evaluators can draw.

The methods should include primary data collection with key stakeholder groups, including IBP Scholars, partners, mentors and family members. Active and meaningful participation of program stakeholders, particularly youth, in the evaluation is essential.

## VIII. DELIVERABLES

### A. Evaluation Inception Report

At the inception phase of the evaluation, the Evaluator is expected to review the available documentation for the evaluation and prepare an Inception Report/Work Plan. The report should include the following elements:

- Overview of project
- Purpose of the evaluation
- Evaluation framework/key questions
- Evaluation approach and methods, including data collection and analysis. Draft data collection and tools, including any surveys and interview protocols, should be included in appendices to the report.
- Data analysis plan, addressing how the primary and secondary data will be systematically analyzed to address the learning questions.
- Activities and timeline, including roles and responsibilities of all team members.

Timely feedback on the inception report will be provided by The MasterCard Foundation and Camfed as per the overall project timeline (See Section IX: Timeline of Key Activities and Deliverables). A final revised version of the Inception Report, that will form part of the contract documentation, must be approved before the evaluation proceeds.

### B. Evaluation Report

The draft evaluation report should not exceed fifty pages (excluding annexes) and should include the following sections:

- Executive summary
- Project introduction/background including logic model and/or theories of change
- Evaluation purpose, including evaluation framework/learning questions
- Evaluation approach and methodology, including limitations
- Findings, organized in a clear and logical fashion that corresponds to the evaluation questions, assessment criteria, and overall project.
- Conclusions
- Recommendations

Annexes to the report should include:

- Terms of Reference (TOR) for the evaluation
- Data collection tools, including interview guides and other tools as appropriate
- List of individuals interviewed and of stakeholder groups and/or communities consulted
- List of supporting documentation reviewed
- Specific monitoring data, as appropriate
- Summary tables of progress towards outputs, targets, goals, etc.

Timely feedback on the draft report will be provided by Camfed and The MasterCard Foundation.

A final revised version of the Evaluation Report will be submitted as the final deliverable for this project as per the overall project timeline set out in Section IX: Timeline of Key Activities and Deliverables.

### C. Evaluation Updates

In addition to these deliverables, the Evaluator will engage in regular briefing updates – either by phone, Skype or email – with Camfed and The MasterCard Foundation.

## IX. TIMELINE OF KEY ACTIVITIES AND DELIVERABLES

The assignment will be completed between October 2015 and January of 2016. The assignment shall be completed upon submission and approval of the last deliverable item as per agreement. Throughout the duration of the evaluation, the Evaluator will maintain close contact with Camfed and The MasterCard Foundation, and will hold regular check-ins with the Evaluation Steering Committee.

<i>Activity/Deliverable</i>	<i>Timing</i>	<i>Notes</i>
<b>1. Kick-off: Virtual meeting with The MasterCard Foundation and Camfed to launch the evaluation</b> <ul style="list-style-type: none"> <li>• Methodological discussions and briefing with Evaluator, The MasterCard Foundation and Camfed.</li> <li>•</li> </ul>	21 October 2015	
<b>2. Inception Report</b> <ul style="list-style-type: none"> <li>• Background documentation review by Evaluator</li> <li>• Preparation of inception report by Evaluator See Section VII: DELIVERABLES for report content</li> <li>• Sharing, feedback, and finalization of report</li> </ul>	4 November2015	



<i>Activity/Deliverable</i>	<i>Timing</i>	<i>Notes</i>
<b>3. Evaluation implementation</b> <ul style="list-style-type: none"><li>• Ghana in-country briefing</li><li>• Field Data Collection</li><li>• Data Analysis</li><li>• Fieldwork debriefing</li><li>• Workshop to discuss emerging findings</li></ul>	Completed by 27 November 2015	Approximately 14 total days in Ghana, including:  - 2 days for initial meetings and briefing  - 10 days field work  - 2 days for debriefing and workshop to discuss emerging findings with a broad range of stakeholders including young people
<b>4. Report-writing and feedback/response</b> <ul style="list-style-type: none"><li>• <b>Draft report:</b> Developed and circulated for feedback from The MasterCard Foundation and Camfed. See Section VII: DELIVERABLES for report content.</li><li>• <b>Final Report:</b> The final report should address the comments and feedback from The MasterCard Foundation and Camfed.</li></ul>	18 December 2015  29 January 2016	3 weeks post fieldwork to prepare draft report  2 weeks for preparing final report

## **X. EVALUATION MANAGEMENT**

The contract for this evaluation will be held by The MasterCard Foundation

Overall management of the evaluation, including the receipt and review of deliverables, will be jointly coordinated by Camfed and The MasterCard Foundation through an Evaluation Steering Committee, to include the Evaluation Manager of The MasterCard Foundation, the Head of Impact, Camfed Ghana and the Head of Impact, Camfed International. The Evaluation Steering Committee will ensure that the evaluation proceeds in a collaborative, ethical and participatory fashion.

Payment will be made directly to the Evaluator by The MasterCard Foundation, as outlined in the table below. The Evaluator shall submit invoices directly to The MasterCard Foundation. The MasterCard Foundation will verify the receipt of deliverables with Camfed and arrange payment accordingly.

Deliverable	% of professional fees to be paid
Inception Report	40%
Draft Report	30%
Final Report	30%
<b>TOTAL</b>	<b>100%</b>

## **XI. PROFILE OF THE EVALUATOR(S)**

The Evaluator(s) must:

1. Be led by a person with an advanced degree in sociology or other relevant fields who should demonstrate a deep understanding of the social support systems and the wider environment that is required to achieve business success in Ghana;
2. Possess extensive experience, knowledge and expertise in evaluating projects within sensitive cultural and gender contexts;
3. Possess extensive experience working with youth from marginalised backgrounds as well as an understanding of financial literacy, entrepreneurship and development economics;
4. Have strong analytical, writing and presentation skills;
5. Be conversant in a range of qualitative and quantitative evaluation methodologies including participatory evaluation approaches

Preference will be given to a team combining one or more internationally-recognised evaluators and one or more evaluators and/or sector specialists with extensive knowledge and experience of Ghana

## **XII. PROPOSALS AND BUDGET**

The budget for this consultancy should include the consultant team total time, expenses (excluding in-country accommodation, meals and travel) and international travel to Ghana and should be no greater than \$135,000, including any taxes payable. Reasonable in-country expenses for accommodation, meals and travel within Ghana will be covered separately by Camfed Ghana (and have been deducted from the overall budget).

Interested parties are requested to send a short email to [bburciul@mastercardfdn.org](mailto:bburciul@mastercardfdn.org) by 25 September, 2015 at 5pm EST expressing their intention to submit a proposal.

Any questions should be submitted to [bburciul@mastercardfdn.org](mailto:bburciul@mastercardfdn.org) by 25 September, 2015 at 5pm EST. Answers will be provided by 5pm EST on 30 September, 2015 by email to all parties who have expressed their intention to submit a proposal.

Proposals must include the following, with the main proposal body not to exceed 10 pages (not including appendices):

1. Introduction and understanding of the overall evaluation purpose and project objectives.
2. Experience in evaluating similar types of programs/models, including any experience with entrepreneurship and financial literacy training programs, programs delivered in Ghana and pilot programs that evolve to reflect learning.
3. Outline of the evaluation design and general evaluation approach, including learning questions, methods, analysis plan, and quality control.
4. Overview of the proposed evaluator(s), including details of team composition and specific qualifications of individuals for this assignment;
5. List of key activities, deliverables and timeline, detailing the level of effort and associated team member(s);
6. Estimated budget, including professional fees, travel, and all expenses.

In addition, the proposal should include the following appendices:

- List of three referees who can attest to the firm/evaluator's experience and expertise as related to this assignment.
- CVs for all proposed team members;
- Two examples of evaluation reports recently completed, with at least one report led/authored by the primary Evaluator proposed for this assignment.

Proposals must be submitted by **7 October, 2015 at 5pm** EST to [bburciul@mastercardfdn.org](mailto:bburciul@mastercardfdn.org). Shortlisted candidates will be invited to a phone or skype interview on Monday 19<sup>th</sup> October.