



GIRLS AND YOUNG WOMEN AT THE FRONTLINE OF COVID-19



As the global crisis caused by COVID-19 continues to quickly evolve, CAMFED is closely monitoring and responding to the situation, and the impact on the people and communities we serve.

In efforts to slow the spread of COVID-19, schools in countries across the world¹ have again temporarily closed. We know from experience that girls will be hardest hit. They are the least likely to return to school, and most vulnerable to drop out. They also face an increased risk of early marriage and adolescent pregnancy.

Additionally, governments are imposing social distancing measures and restricting the movement of people, goods and services, adding pressure to economies. Businesses of all sizes are already feeling the impact, and it is anticipated that this will have far-reaching effects for us all.

This brief lays out how this global pandemic is affecting girls and women in the communities where we operate, and outlines CAMFED's approach to mitigate the impact. This includes how we are working to ensure that marginalized girls have the support they need through this period, and can take up their places when schools reopen.

Never has investment in girls and young women been more important. We cannot allow the COVID-19 crisis to roll back the gains that have been made in closing the gender gap, lifting communities out of poverty, and making the world a healthier, safer, more prosperous place. With only a decade left to achieve the Sustainable Development Goals, all of our futures are at stake.

THE IMPACT OF COVID-19

11m

more girls could be out of school after the crisis²

25%

less likelihood of girls enrolling in secondary school after the crisis compared to boys³

50%

possible loss in total years of education for girls in low- and lower-middle-income countries⁴

19%

possible increase in adolescent girls engaged in income generating activities, leading to permanent school drop-out⁵

2x

possible increase in overall teen pregnancy rate, leading to permanent school drop-out⁶





The COVID-19 pandemic is rapidly and unpredictably changing the environment within which we operate. It is leading to significant changes in how we deliver our programmatic priorities as we work to support the communities we serve, where those already marginalized - and often struggling for the basics, including food, adequate sanitary facilities and medical care - will be at greatest risk.

In marginalized communities, the risks associated with COVID-19 are not limited to the virus. They include child marriage for vulnerable girls; as families lose income and are unable to feed their children, this will become an even more common coping strategy. There is a greater risk of abuse and violence for those not able to go to school, and who cannot seek help during times of social distancing. Young women and their communities also face a loss of income from failing businesses, as customers use their diminishing resources to fund the very basics.



HOW OUR COMMUNITIES ARE AFFECTED

COVID-19 AND PREVENTION INFORMATION

Many of the communities we serve are the last to be reached with information about COVID-19 prevention measures, are furthest away from adequate health facilities, and the least equipped to respond to the crisis. Without access to verified, reliable and trusted information, myths and rumours are more difficult to dispel. Families may lack access to running water, to soap, or to face masks, which are now required to be worn in many public places. Multi-generational families live in close quarters, unable to isolate those who may be unwell. In societies built on ubuntu — the common humanity that ensures families look after each other, care for the ill, celebrate and grieve together — the concept of social distancing takes an even higher social toll.



GIRLS' EDUCATION

In times of crisis, girls are the first to drop out of school, and the first to be failed by the system.

Many students in the communities we serve do not have electricity, reliable/affordable internet, or television; nor do all communities have access to radio. With schools closing their doors altogether, or limiting access, options for remote learning in marginalized communities are extremely limited, putting these children at an even greater disadvantage.

As and when schools reopen, families will continue to face many challenges, including the loss of household income, hunger, and lack of financial and social support for children to return to school. This puts pressure on girls, who often bear the brunt of household chores and caring responsibilities, to drop out, and to enter into early marriage. Girls also face higher risk of violence in the household. Research shows that, in crisis settings, girls' fear of violence is not limited to external dangers, but also to gender-based violence (GBV) within families⁷.



YOUNG WOMEN'S LIVELIHOODS

COVID-19 has sparked an economic crisis across the globe and is being acutely felt in our partner communities. As a result of measures to reduce the spread of the virus, there has been disruption to trade and supply chains, a reduction in foreign aid and investment, and containment measures are affecting fragile economies, further hampering efforts to invest in healthcare and social services⁸. While it is difficult to know the extent of the long-term impact across the world, the rural poor are likely to be hardest-hit with loss of livelihoods and decreased food security in a worsening economic context.

For young women, the anticipated impact on livelihoods will increase their vulnerability, reducing their opportunity to enter/re-enter the workforce or pursue further education. This will limit their economic independence and increase their exposure to further risks, including early marriage, early pregnancy, and gender-based violence.

Many of the women in the CAMFED Association (young leaders educated with CAMFED support) run businesses that support their families and communities. With supply chains suspended, and customers unable to visit — or no longer able to afford the goods or services — many of these young women have seen their incomes vanish overnight. This means that many will be unable to meet loan repayments and other outgoing costs, which can lead to long-term repercussions. These repercussions extend to community members employed by CAMFED Association members, whose families in turn rely on their income. The knock-on effects could plunge these groups back into vulnerable situations, including exploitative labor and relationships.

Without access to electricity, internet, television, and sometimes even radio, young women lack the connectivity to easily diversify their businesses, and rely on face to face interactions. Their cell phones are often their only means of accessing bank accounts, news, and other vital resources. Without an income, young women may also lose this vital connection with the outside world.

The CAMFED model relies on our young women leaders in the CAMFED Association joining forces with local authorities to reach the girls in their communities that are most at risk. Supporting our leaders with the tools, technology and resources to stay connected and to 'pivot' their businesses, in order to keep trading and earn an income, means that they, in turn, will be able to support more girls to stay safe, focus on their future, and return to the classroom when schools reopen.

HOW CAMFED'S INFRASTRUCTURE HELPS US RESPOND

Throughout this evolving crisis, we are fully focused on providing continuity of support to the girls and communities which need it most.

CAMFED's decentralized, community-led infrastructure means that we have more than 290,000 people on the ground across 161 districts in Zimbabwe, Zambia, Ghana, Tanzania and Malawi who have the expertise and access to respond to this challenge. Our network of Community Champions includes school and district-level authorities, teachers, parents, traditional leaders and — spearheading our work — the educated young women in the CAMFED Association. Together, we are uniquely placed to take an agile approach. We are finding new ways to support the learning of children who are out of school, and identifying the support and resources our leaders in the CAMFED Association need to secure their own livelihoods, while reaching out to secure the rights of girls in their communities.

With membership of the CAMFED Association now surpassing 157,000, and with the presence of this network in all partner communities, members are well-placed to ensure marginalized communities are not overlooked.

290,045

CAMFED Community Champions

157,005

**Of those are members of the
CAMFED Association of women leaders, active in**

6,853

**partner school communities across 161 districts in
5 countries**

The value of this network in the context of humanitarian crises has already been clearly demonstrated: In the aftermath of Cyclone Idai in Southern Africa in 2019, CAMFED Association members were able to provide immediate relief to vulnerable children and their families in a context in which relief agencies were unable to reach rural communities cut off by the floods. This helped families to rebuild their lives and children to return to school.

INVESTING IN CONCRETE ACTION NOW

The commitment, flexibility and agility of our donor partners and supporters has never been more vital. Together we can take these concrete actions now to mitigate the impact of COVID-19:

1. Bridge the information gap to provide effective outreach in rural communities on COVID-19 prevention measures

- By ensuring that CAMFED Association leaders have continued access to mobile phones, airtime, and are able to access WhatsApp Groups sharing up-to-date World Health Organization (WHO) information and guidance, and can disseminate this information in their communities in order to combat the spread of myths and misinformation

2. Provide critical resources, essential supplies and food to vulnerable children

- By supporting CAMFED Association members and Community Champions to identify those in greatest need, and get vital supplies like food, soap, medicines and sanitary pads to girls and their families. Meeting basic needs helps ensure that girls are not pushed into child marriage or exploitative relationships.

3. Train and equip more young women as para-educators to deliver remote learning resources and psycho-social support for children affected by the crisis

- By training and supporting more CAMFED Association 'Guides' to deliver a life skills curriculum and learning support, including via mobile devices (Apps and WhatsApp groups) and radio, where available, and in small, socially distanced groups, where it is not. The curriculum, coupled with social support and mentorship from local role models, helps build girls' confidence so that they can withstand pressure to drop out of school and get married, for example. It also supports young people to prioritize education, and set goals for their future.

- By connecting the 157,000 CAMFED Association members with a purpose-built application that supports remote communication, access to training resources, and updated guidance

4. Provide business support to young women

- By providing grants and information to young women whose businesses are suffering to help them repay outstanding loans
- By providing working capital through a revolving fund facility that allows young women to refocus their businesses to ensure their communities are served with basic goods, including food and hygiene products. CAMFED Association members are best placed to identify the need in their communities; they just need the financial support and connectivity to provide that assistance.

5. Provide the basic necessities girls need to re-enroll when schools re-open

- By supporting CAMFED Association leaders to reach out to vulnerable children affected by school closures, providing basic necessities and ensuring that girls have the necessary support to re-enrol in school and protect them from early marriage

6. Support connectivity among CAMFED district and national operations teams

- By providing connectivity solutions, including hardware, data bundles and airtime, to our decentralized district and national operations teams to remain connected and highly responsive to the changing situation in our partner communities





CONCLUSION

What emerges from this picture is the need to build resilience in sub-Saharan Africa, particularly in the poorest rural areas and among girls and women. We need to act with urgency, not only to support these communities to tackle the current crisis and mitigate the immediate impact on the most vulnerable, but also to lay the foundation for recovering livelihoods and rebuilding the rural economy.

CAMFED is positioned to take concrete action NOW with our network of leaders in the CAMFED Association who have a nuanced and intimate understanding of the challenges faced by girls and women in the context of rural poverty and exclusion. They have grown up and are based in these communities and the people affected are their own families, friends and neighbors. Association members have the empathy, expertise and local partnerships to support a return to education for the most marginalized, a regeneration of rural communities, and a rebuilding of sustainable livelihoods.

This is not a short-term relief effort. CAMFED is working hard to ensure that the most marginalized girls are not disproportionately affected by this crisis, nor their exclusion compounded. Investment in young women's leadership, livelihoods and connections creates a vital safety net for themselves, their families and communities; thereby ensuring adolescent girls have support for their education through – and beyond – this crisis.

SUPPORTING THE ACTIVISM OF OUR LEADERS IN THE CAMFED ASSOCIATION PREVENTING CHILD MARRIAGE

“This is evidence of the CAMFED Association’s passion and desire to stop the vicious circle of poverty for the next generation of children. Putting aside fear and self to go and stop a girl from making a mistake of a lifetime and encouraging them to stay in school is what these unsung heroes are doing in communities., Moreso, stepping up in these difficult times where schools may open to a nightmare of having more dropouts than they have ever imagined due to hunger and desperation.” - Sinikiwe Makove, Head of Programs, CAMFED Zimbabwe



CAMFED Association member Faith was called by a child case worker to visit an orphaned girl who was going to marry a storekeeper rather than continue her education when schools reopen. She hoped that early marriage would solve her financial insecurity. In spite of COVID-19, and not being able to use public transport, Faith braved the long walk to the girl’s foster home. She says, *“I found it difficult to wait to help her until after the COVID scare because I was afraid I would find her having eloped already. After explaining to her that even though I faced many challenges, I kept on going to school studying hard and now I am at university — she was comforted that she was not the only one with challenges. I gave her*

counselling and advice on the effects of dropping from school, the importance of education and challenges she is likely to face if she drops out of school before sitting for her examinations. She promised to go to school till she finishes her. Her foster mother was really happy for the visit and she even asked for regular visits.”

Leaders like Faith need additional resources to address the food insecurity faced by orphaned girls and those trying to provide for them, so that child marriage does not become a coping strategy.

SUPPORTING THE ACTIVISM OF OUR LEADERS IN THE CAMFED ASSOCIATION PIVOTING BUSINESSES

Like many CAMFED Association members, Precious runs a beauty business in Zimbabwe. As the family breadwinner, she's already used up all of her savings to provide the basics for her family, but with her supply chain suspended (as she had relied on goods transported from South Africa), and customers unable to visit her, her income has vanished overnight, impacting Precious and everyone in her family. She desperately needs to find a new way to earn an income.

Young women like Dotto and Aziza (pictured right) can be supported to expand their soap-making businesses, and train other CAMFED Association members to provide affordable products to their communities.



CAMFED Association members like Aisha and Rahman can be supported to 'pivot' their sewing businesses to sew face masks, which are mandatory for anyone entering public areas like banks, supermarkets, or government premises in Tanzania, for example.

Young women like Precious need support in pivoting their businesses in order to sell, produce or supply items their community members need, including food, soap, face masks, and sanitary products

SUPPORTING THE ACTIVISM OF OUR LEADERS IN THE CAMFED ASSOCIATION LEARNING AND OUTREACH TO OUT-OF-SCHOOL CHILDREN

In Zambia, CAMFED Association 'Guides' like Bridget (pictured) will continue to meet with children in very small groups where it is legal to do so, while respecting social distancing rules. In a context where girls have no access to the internet, TV, radio or mobile phones, this level of support is proving vital. Bridget is delivering CAMFED's skills and wellbeing curriculum, as well as financial literacy training.



Young women like Bridget need resources to reach more out-of-school children, distribute workbooks or technology that support distance learning, and to connect with other CAMFED Association members to share resources and best practice.

SUPPORTING THE ACTIVISM OF OUR LEADERS IN THE CAMFED ASSOCIATION PROVIDING HEALTH INFORMATION AND TACKLING MYTHS IN RURAL VILLAGES

As soon as the pandemic struck, CAMFED Association member Doreen from Kawambwa District, Zambia, met with a traditional leader to speak with him about measures to tackle COVID-19. She told her CAMFED Association sisters via a WhatsApp group, “Friends, some don’t know about coronavirus so it’s our task to sensitize them and tell them about the importance of taking measures.” Doreen used a CAMFED-supplied bicycle to make the 16.9 km journey from her town to the subchief’s village, and was invited back to speak about hygiene measures to community members.



Young women like Doreen need resources to reach the most remote communities, and support local leaders in providing accurate and timely health and hygiene information.

ENDNOTES

¹ UNESCO (2020) COVID-19 Educational Disruption and Response.

<https://en.unesco.org/covid19/educationresponse> (Accessed 20 January 2021).

² UNESCO (2020) Over 11 million girls may not go back to school after the COVID-19 crisis. <https://en.unesco.org/covid19/educationresponse/girlseducation> (Accessed 21 January 2021).

³ After the Ebola crisis in Guinea, Malala Fund reports, girls were 25% less likely than boys to enrol in secondary school compared with pre-crisis levels. Primary Source: UNESCO (2020) UIS Statistics: Gross enrolment ratio, secondary, gender parity index (GPI). Year: 2011. Country: Guinea.

<http://data.uis.unesco.org/> (Accessed: 27 March 2020)

⁴ Malala Fund estimates that if lower and middle income countries affected by COVID-19 follow the same trends as countries affected by the Ebola epidemic in West Africa, the loss of even six months of education as a result of COVID-19 could result in girls losing 50% of their total years of education. Because of gendered responses, and girls often becoming the main breadwinners, even those attending school would do so sporadically

⁵ Based on research indicating that communities disrupted during the Ebola crisis, for example, had an increase in girls staying out of school post crisis due to the resulting economic shocks. As highlighted by Malala Fund, Sierra Leone, for example, saw 19% more girls between the ages of 12 and 17 becoming involved in income generating activities.

Primary source: International Growth Centre (2018) The economic lives of young women in the time of Ebola: Lessons from an empowerment programme.

https://www.theigc.org/wp-content/uploads/2018/06/Bandiera-et-al-2018-Working-Paper_rev-Dec-2018.pdf (Accessed 29 April 2020)

⁶ *ibid.*

⁷ Girls Not Brides (2020) COVID-19 And Child, Early And Forced Marriage: An Agenda For Action.

<https://www.girlsnotbrides.org/resource-centre/covid-19-and-child-early-and-forced-marriage-an-agenda-for-action/> (Accessed 21 April 2020)

⁸ Analysis from the World Bank suggests economies in sub-Saharan Africa could lose between \$37 billion and \$97 billion in productivity in 2020, further limiting governments' capacity to invest in healthcare or social welfare:

<https://www.worldbank.org/en/news/press-release/2020/04/09/covid-19-coronavirus-drives-sub-saharan-africa-toward-first-recession-in-25-years> (Accessed 21 April 2020)

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