



IMPACT REPORT 2010

A power-sharing model for systemic change



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CAMFED

The Campaign for Female Education

Camfed is dedicated to the eradication of poverty in Africa through the education of girls and the empowerment of women as leaders of change.

Camfed breaks the mould in the field of girls' education by creating a new model of systemic change founded in power-sharing at the grassroots. Camfed has built a unique partnership with schools, families, young women, local leaders, policymakers and governments to redress the imbalances of power that marginalise girls, women and poor communities.



The struggle for education must be won. And when it is, other struggles – against poverty, war, ignorance and disease – will become easier to win.

Graça Machel, International advocate for women's and children's rights

Acknowledging Camfed's donors

Camfed's work has transformed thousands of lives and communities in some of the poorest districts of rural sub-Saharan Africa.

Such progress reflects the energy and determination of African girls and women who strive for opportunity, and the indispensable vision and commitment of donors. Progress for Camfed's work has always been the result of partnership with supporters who share a belief in the right of all people to thrive and make the most of their lives.

Every contribution opens doors for more girls, and every door opened to a single girl allows her to open doors for others. Camfed gratefully acknowledges the invaluable role of its many generous supporters who share its successes and challenges.

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Letter from the Executive Director

In sub-Saharan Africa, the inter-generational cycle of poverty that passes from poor mother to poor child is all too predictable. Yet it is far from unbreakable.

At Camfed we recognise that there is an economic line below which poor parents cannot act in the best interests of their children. This recognition is the starting point for empowering poor rural parents and communities to fulfil their longing to provide better futures for the next generation. Camfed works closely with all those who influence girls' lives to complement and support existing family, community and educational structures in vital power-sharing partnerships.

This report describes the impact Camfed has had thus far by beginning with the child – by looking out at her world and, step by step, dismantling the hurdles that stand in her way to becoming a fully empowered global citizen. She is our 'client' and her satisfaction with our service, with our impact on her life, is Camfed's measure of its efficacy and integrity.

The child has grown up to expect little and to make no demands. Our success will also therefore depend upon Camfed reflecting back to the child her intrinsic importance and worth, so that she can abandon forever the role of a grateful beneficiary and become a girl who knows she is entitled to the rights and opportunities that should be the birthright of every 21st century child.

This philosophy of entitlement is the impetus for our partnerships, our plans and aspirations, and our policy engagement. Girls' education is an imperative for poverty eradication. The ability of girls to effect change across the broadest economic and social front is most powerfully catalysed by their education; no other factor compares.

Perhaps the greatest evidence of the power of young women who have grown out of poverty is their philanthropic investment in the education of other vulnerable children. Former Camfed-supported girls have galvanised community action to support the education of 118,384 children. Cama – Camfed's post-school network association of 14,005 young women – is stunning evidence of the changes that educated, aspiring women contribute to whole communities through their economic progress, their status as community and national role models, and the positive leadership they provide for other young girls and women – a truly virtuous cycle.

Yours sincerely,



Ann Cotton OBE



Mola, Zimbabwe, where Camfed began in 1991





A power-sharing model for systemic change

Since 1993, Camfed has been investing in girls and women in rural Africa as leaders of change. This Impact Report describes the results of 17 years of investment in girls' education in the poorest rural communities of five sub-Saharan countries: Ghana, Tanzania, Zambia, Zimbabwe, and most recently, Malawi.

The results speak for themselves in the numbers of girls who have gained access to new levels of education; their retention rates and performance in school; lower adolescent pregnancy rates; and raised self-esteem and status. At the post-school phase, significant impact is evident in the new earning power of young women and their control over resources; their power to choose whom and when to marry, and the size of their families; their community activism and participation in local and national decision-making bodies; their use of technology; and their own philanthropy. This is the 'multiplier effect' of girls' education in action.

Camfed breaks the mould in the field of girls' education by creating a new model of systemic change founded in power-sharing at the grassroots. Camfed's model

mobilises an entire social infrastructure around girls to support their development, beginning with primary and secondary education, and progressing into young adulthood and working life. This approach builds a new social norm where there are real opportunities for girls and young women to make healthy life choices.

Camfed brings together, often for the first time, the many influential community actors on a girl's life – teachers, health workers, traditional and faith-based leaders, police, parents and female role models – all of whom are in a position to bring about improvements to girls' and young women's futures. By recognising and bolstering this network of support, Camfed is able to galvanise assistance for girls at the key transitional moments in their lives: from primary into secondary school, where many girls are lost from enrolment because of poverty; and upon graduation from secondary school, when girls need a secure bridge into further education or training, with solid economic opportunity.



Camfed is currently working in five countries of Africa: Zimbabwe, Zambia, Malawi, Ghana and Tanzania.



An analysis and understanding of poverty and power within the microcosm of the community is crucial to Camfed's power-sharing model. There are different levels of poverty that affect people's day-to-day lives and their ability to demand accountability from government services. Above all, it is the poverty of rural girls and women that defines the social fabric, as they make do and mend for their families and communities. Change requires that the poorest and most disempowered social groups gain the recognition, platforms and training that are the crucial precursors of a more accountable and effective education system.

Camfed begins its work in each country by building partnerships with the national government and establishing a mutual understanding of purpose from the outset. Emphasising this complementarity of goals is the basis for a highly cooperative engagement at national level, and opens the gateway to provincial, district and community cooperation. These reciprocal partnerships from national to community level constitute the most direct and efficient two-way channel for pursuing policy engagement and local action.

At district level, Camfed establishes democratically constituted Community Development Committees (CDCs), which unite stakeholder groups. CDC members work on a voluntary basis and contribute community leadership on the goals of expanding girls' education and empowering young adult women. Camfed provides training and support to CDC members and other volunteers in governance structures and methods; it also provides technological support to facilitate communication between stakeholders, and knowledge-sharing, programme management and monitoring in the field.

As a social entrepreneurial organisation, Camfed seeks innovative solutions to problems that conventional approaches alone cannot solve. Camfed's model of inclusive power-sharing represents a paradigm shift beyond the conventional dynamics of partnerships with rural communities. By placing a high degree of responsibility over decisions, strategies and resources in the hands of the local community, Camfed ensures that the people own a system that is seen to be transparent, responsive and accountable. Only a model founded on demonstrable public trust and proven reliability will win



the degree of confidence required for systemic change across local communities.

A direct result of Camfed's power-sharing approach can be seen in the levels of volunteer activism in programme areas:

- 56,387 volunteer community activists are working in partnership with Camfed to deliver the programme.
- 77 Community Development Committees (CDCs) are operating in each of 77 poor rural districts.

Camfed's approach of engaging with girls' education within the social context of their whole lives launches a virtuous cycle of change for girls that, in turn, generates further virtuous cycles for communities and nations. Camfed defines systemic change as policy change at the national level, and as a profound and lasting transformation in the lives of the poorest social groups, which includes their capability to demand better and more accountable government and NGO services.

Impact at a glance

National, district and local partnerships

**Community activists** **56,387**

56,387 volunteer community activists are working in partnership with Camfed to deliver the programme

**CDCs** **77**

77 Community Development Committees (CDCs) are operating in each of 77 poor rural districts

**Government** **5**

Camfed has built operational partnerships with 5 national governments in Africa

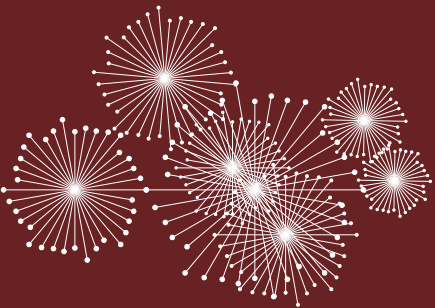
Building partnerships: the process

1. Build partnerships with national and local government
2. Build partnerships at district level by establishing CDCs
3. Work with CDCs to identify girls in need of support
4. Work with schools to support girls through education



The Camfed Multiplier Effect

Camfed's approach of engaging with girls' education within the social context of their whole lives launches a virtuous cycle of change for girls that, in turn, generates further virtuous cycles for communities and nations.



Child protection at the centre of educational access and quality

Camfed places the protection of the child at the centre of policy and practice for girls' education, and recognises that the safety of schools is fundamental to the consideration of quality and access in education. Camfed's impact on girls' enrolment, retention, pass rates, gender equity in schools, and adolescent pregnancy rates, demonstrates the systemic change made possible when child protection is a non-negotiable and central tenet of girls' education. Camfed-supported girls have consistently achieved a retention rate above 90% at secondary school; and in Zambia, for example, anecdotal evidence points to a decline in pregnancy rates in well-established partner-schools over time. The evidence is that all such benefits continue to improve the longer Camfed works in a district.

Camfed's approach to child protection creates a continuum of care concerned with girls' daily experience inside schools, and within the wider social context of her life as part of the community. Camfed attaches the highest importance to child protection as the centre of its own governance practices to mitigate against risks to girls; and

engages with the highest levels of authority to influence policymaking around child protection.

Camfed's first emphasis is on children's inclusion in the school system, recognising that the experience of exclusion has a profoundly negative impact on a child's well-being and future. By the end of 2009, Camfed had provided:

- 1,065,710 children in 2,295 of the poorest communities in rural Ghana, Tanzania, Zambia, Zimbabwe and Malawi with access to a safer, improved school environment;
- 500,948 of these children received financial support to go to school;
- 42,184 girls received comprehensive support throughout the full four or five years of their secondary level education – the level at which most girls are lost to education through poverty, but where the highest gains in terms of future health and prosperity are achieved.



1,065,710

Up to the end of 2009, Camfed provided 1,065,710 children in communities of rural Africa with access to a safer, improved school environment



It is Camfed's policy to provide comprehensive bursary support at secondary level for the duration of the four- or five-year course of study to reduce the risk of involuntary school-leaving or transactional sex in exchange for education.

Within schools, Camfed provides its material support alongside measures to address girls' vulnerabilities and psychosocial needs within a traditionally masculine environment. Girls are funded to attend school once a network of support is in place within partner schools. Alongside measures to expand educational access, Camfed's integrated child protection approach includes:

- a network of psychosocial support in schools that includes specially trained female mentors to provide encouragement, counselling and a first-response to problems girls may present. Camfed has trained 4,068 teacher mentors in its 3,139 partner schools;
- training of Cama members as local teachers to address the chronic shortage of female educators in rural areas. Across four countries, Camfed has directly supported 392 young women into teaching;

- working with School Management Committees (SMCs) of all partner schools to adopt and implement Camfed's Child Protection Policy and ensure its relevance to local circumstances;
- support from Community Development Committees (CDCs) to monitor schools and ensure that girls' rights are protected. Head teachers are offered membership of CDCs and given training to provide leadership in making schools more welcoming to girls;
- training of other local government services and traditional leaders in child protection, including health workers, police, legal representatives and chiefs.

At the local level, the impact of this approach is now evident in the emergence of Mother Support Groups (MSGs). Galvanised by their involvement in Camfed's programme, women have come together to take collective action to protect the welfare of orphaned and vulnerable children in the wider community. These groups are now raising funds to support children to go to school, providing food to child-headed households, helping with childcare to enable older siblings in these households to



attend school, and taking up cases of child abuse with local authorities to demand appropriate action.

At national and international levels, Camfed is engaging with policymakers to raise the bar around child protection and ensure robust checks and codes of practice are built into policies and programmes that extend educational support to vulnerable children. In Zambia, Camfed has taken on the leadership of the Ministry of Education's Schools as Centres of Care and Protection program, and has successfully embedded child protection at its core. As Co-chair of UNGEI (the United Nations Girls' Education Initiative), Camfed developed a code of practice for child protection that has been endorsed by UNGEI partners internationally.



Impact at a glance

Key achievements (up to the end of 2009)



Children

1,065,710

Camfed provided 1,065,710 children in communities of rural Africa with access to a safer, improved school environment



Students

645,400

Of the 645,400 children supported, 500,948 of these children received financial support to go to school



Girls

42,184

42,184 girls received comprehensive support throughout their full secondary level education



Communities

2,295

Camfed's work impacted 2,295 rural communities of Africa with various initiatives

Impact on key indicators



Examination pass rates

Pass rates in the primary school leaving examination rose 80% for Camfed-supported girls in Tanzania between 2005 and 2007

80%



Pregnancy rates

In Camfed secondary schools in Zambia pregnancy rates fell by 9% (to 2.6%) between 2006 and 2008

9%



School drop-out rates

The drop-out rate for Camfed-supported girls at secondary level averaged 1.9% across all partner schools in Zambia in 2008

1.9%



School attendance rates

Attendance rates of Camfed-supported bursary students at secondary level in Tanzania were 94.7% across all partner schools in 2008

94.7%

Improving the learning environment



Teacher mentors

4,068

Camfed has trained 4,068 teacher mentors in its 3,139 partner schools



Teachers

392

Across four countries, Camfed has directly supported 392 young women into teaching.

Young women's leadership

Cama – the Camfed association – was founded in 1998, in partnership with the first 400 secondary-school alumnae of the Camfed programme, to provide young women with a vital bridge from school into safe livelihoods in a context where poverty, early marriage and urban migration in search of employment poses threats to young women's health and security.

Cama is where some of the most exciting and rapid advances in Camfed's programme are being made. Growing rapidly at 34% per annum, with a current membership of 14,005, Cama has developed quickly into a powerful pan-African movement whose members reinvest the benefits of their education in their families and communities. The leadership of educated and motivated young women is showing significant benefits across communities. Cama's local philanthropy and activism has ensured that 118,384 children have been supported wholly by communities.

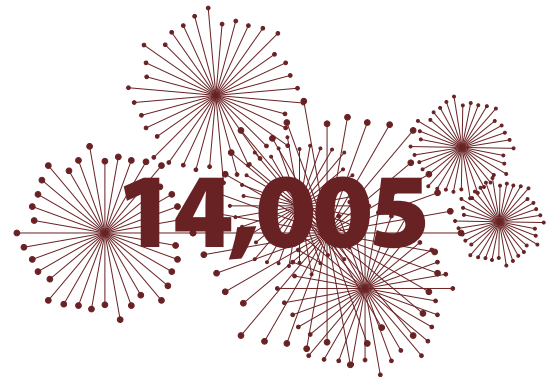
Cama members are also taking on managerial responsibilities in several parts of the Camfed programme,

such as the Camfed Seed Money Programme that has enabled 6,084 young women to set up or expand their own businesses. In addition Cama has trained:

- 10,329 young women in economic life skills;
- 770 young women Business Trainers; and
- 1,504 Community Health Activists, who reached more than 139,908 children and young people across 1,315 rural schools with vital health information in 2009.

Cama members are also represented on Camfed's Community Development Committees (CDCs), where they play a critical leadership role in developing and implementing the Camfed programme in company with local government officers, chiefs, teachers, and other leading members of the community. The inclusion of young rural women in decision-making forums in highly traditional communities is a strong indicator of systemic change.

Growing rapidly at 34% per annum since 2007, with a current membership of 14,005, Cama has developed quickly into a powerful pan-African movement whose members reinvest the benefits of their education in their families and communities.





Recognising Cama's exceptional progress in amplifying the benefits of education, Camfed launched a three-year Leadership and Enterprise Programme in Zambia in 2009, designed to extend young women's leadership. This programme is taking the development of young women's entrepreneurial skills to new levels and has underscored the great economic value of girls' education to their communities. The first 150 young entrepreneurs have developed commercial and social enterprises, which include a pre-school for 68 vulnerable children, and a farming business that is creating local employment and diversifying the range of local foods.

An overwhelming 95% of those supported through education by Camfed, who are now earning an income, say it is they who decide how to spend it. Given the international evidence that women spend a far higher proportion of their income on the family than do men, this statistic has profound social implications.

The Leadership and Enterprise Programme has also established one of the first IT centres in rural Zambia, managed by specially trained Cama members. These young women IT leaders train their community in basic IT

skills, bringing modern communications technology to an audience that has never before had access. They also train other young women on the programme, and facilitate professional contact amongst the women and with international mentors. The Cama network of motivated young women has emerged as an extraordinary resource, and Camfed intends to roll out this model of rural IT centres along with other technological advances across its international network.

Cama began by meeting a critical need for practical and social support for girls at a vulnerable time when they are leaving secondary school; it has also become a unique platform for raising the social and economic status of young women in rural Africa by their visibility and recognition. Its members are well-respected role models who are leading their communities in each step of this social transformation by their commitment to community philanthropy, economic success and advocacy. Some of Cama's pioneering leaders are now occupying senior posts within the Camfed organisation: Angeline Murimirwa (née Mugwendere), for example, is Executive Director of Camfed Zimbabwe and a member of Camfed's international executive team.



Through Cama, young women's voices are heard locally and internationally as they participate in public dialogues, and join an array of confidence-building forums. Innovative film production programmes in Ghana and Zambia are training women in filmmaking, radio broadcasting and journalism. Forty-five women have produced 141 broadcasts and films, raising awareness of painful social issues such as child labour, domestic violence and the gendered power dynamics that leave so many women vulnerable to HIV/AIDS. Camfed's award-winning documentary, *Where the Water Meets the Sky*, chronicles the transformative impact that such advocacy has had on the lives of young women filmmakers in Zambia and their community. Penelope Machipi, one of the young Zambia women filmmakers, won the 2009 Goldman Sachs Fortune Global Women Leaders Award in recognition of her courage and achievements.



Impact at a glance

Key statistics (up to end of 2009)



Members

14,005

Cama, the Camfed alumnae organisation, currently has 14,005 members



Philanthropy

118,384

118,384 children and young people have been supported by community philanthropy galvanised by CAMA



Countries

Cama is active in five African countries - Zimbabwe, Ghana, Zambia, Tanzania and Malawi

5



Growth Rate

Cama is growing at an annual rate of 34% with an extra 2084 members joined in 2009

34%

Training and micro-finance



SMS

6,084

6,084 Cama members have been supported by the Seed Money Programme to set-up or expand businesses



Economic life skills

10,329

10,329 young women have been trained in vital economic life skills such as budgeting and banking



Trainers

770

770 Cama members have been trained to provide vital support and mentoring to young business women

Health



Activists

1,504

1,504 Cama members have been trained as Community Health Activists and are providing vital health information



HIV/AIDS outreach

139,908

Activists have provided health information on issues such as HIV/AIDS to 139,908 children and young people



Schools

1,315

Activists have worked with 1,315 rural schools across four countries to spread vital health information

Governance

Guarding the financial integrity of Camfed's power-sharing relationships at local through national levels is paramount. Camfed therefore builds transparency and accountability into every level of its programme. Its governance system employs a regulatory framework of rigorous checks and balances, ongoing measurement systems, external evaluations and regular audits to ensure that Camfed's model remains robust, sustainable and efficient. These processes safeguard its long-term impact and uphold the local communities' entitlement to accountability. They also create a consistent, replicable model for other programmes dedicated to systemic change.

Camfed's governance system is built on the principle of entitlement of the individual. This goes far beyond the prevalent concept of 'beneficiary', reversing the conventional power dynamic of international development by making the organisation accountable to the individual as client. The child is entitled to the resources raised in her name and earmarked for her welfare, and to receive these resources in a manner that fully protects her well-being.

Precise monitoring of expenditure is central to Camfed's model of governance. Financial security and child protection are linked: transparency and accountability at every level, and regular auditing, ensure that every donation goes to its intended recipient and that no single individual has power over resources intended for vulnerable girls and young women. Each grant and gift is fully trackable in Camfed's accounting system and programme database.

The experience of poor people has generally led them to expect little and make no demand on government and NGOs; services and goods are often provided in a manner that places the individual or community in a position of deference and gratitude. In contrast, entitlement of the child is paramount within Camfed's model, and implementation requires that full information is delivered to the child, her parents and community as informed and empowered clients. Camfed's governance also ensures that there are clear procedures for complaint so that compliance can be measured and confirmed.

77 Community Development Committees (CDCs) are operating in each of 77 poor rural districts





Strategic partnerships for future growth

Camfed is internationally recognised as a leader in education for girls. It was the first non-governmental organisation chair of the United Nations Girls' Education Initiative (UNGEI), and sits on the Gender Council of the World Economic Forum. Camfed's model has been cited by external evaluators and assessors as among the best practices to achieve 'Education for All'.

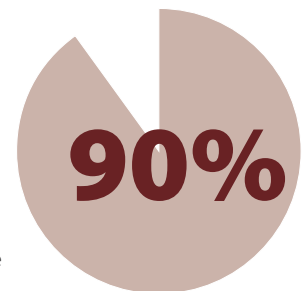
With 17 years' longevity and experience across five countries, Camfed has abundant evidence that its model has all the key indicators for scalability: focus and clarity of purpose; strong partnerships at all levels; tested structures and robust processes; cutting-edge mechanisms for tracking inputs, outputs and impact; and at the root, accountability and transparency in governance that respects each child and young woman it serves.

Camfed is poised to build on all these strengths and has ambitious plans to develop further its provision

of educational quality and access for children, and the leadership potential of young women across rural Africa.

Partnership is critical to realising these ambitions. The goal of poverty eradication and the fulfilment of the Millennium Development Goals for education and women's empowerment requires the concerted effort of many partnerships, and depends upon the quality of those partnerships. Camfed's vital supporters in government, media, international development, social entrepreneurship, research institutions, the corporate sector and private philanthropy, have made possible the tangible progress in Africa that is reflected in this Impact Report.

African Ministries of Education are at the forefront of these partnerships, complemented by multiple civil society organisations and coalitions. These powerful relationships provide a solid foundation from which to build further partnerships that will accelerate this trajectory of change.



Camfed applies 90% of its income to direct charitable spending



The pursuit of systemic change in Africa goes beyond any single contributor or conventional approach. Camfed wishes to build a much larger, integrated alliance of partners working across many disciplines and sectors to address the complex problems that prevent girls and young women from accessing the education and opportunities that will transform their own lives and those of their communities.

The community-based infrastructure that Camfed has built in isolated poor communities provides an unprecedented opportunity to build partnerships in areas such as microfinance, technology access, health education and care, hunger relief, and environmental sustainability to benefit these communities and the region as a whole. It is through such an integrated and innovative approach that the boundaries of existing knowledge and practice can be transcended, and pragmatic, economically viable, and genuinely empowering responses to social, economic and environmental challenges, can emerge.

With such reciprocal exchanges of knowledge and the support of investors, Camfed plans to take forward the following strategic priorities:

Goal 1: Fulfilment of the child's right to education and protection

Strategies

- Camfed will continue to expand access to education for the most vulnerable children.
- Camfed will engage with major players, including governments and international agencies, to secure a higher standard of child protection in education.

Goal 2: Realisation of young women's potential to catalyse social and economic change

Strategies

- Camfed will invest in the Cama membership as a pan-African movement of young women as leaders of change.
- Camfed will open up new channels of resources, including financial life skills and business training, to young women entrepreneurs in Africa.

Goal 3: Dissemination of a new development paradigm for greater accountability of service providers to girls and their communities

Strategies

- Camfed will develop and disseminate a governance blueprint based on the principle of entitlement and driven by compliance to the girl in partnership with global law firm, Linklaters.
- Camfed will broker new partnerships between social entrepreneurial organisations and rural communities to secure integrated development solutions.

Camfed's vision is of an Africa where poverty is no longer a barrier to education for any child, and where education opens the doors of health, prosperity and possibility to all children. Camfed looks forward to contributing its expertise and experience with partners who share this vision. The greater the number and the higher the quality of partnerships working towards the education of girls and the empowerment of young women in Africa, the more certain their success.



Camfed's 2008/09 studies

Throughout this Impact Report, reference is made to findings from comprehensive studies in Zambia, Tanzania and Zimbabwe, undertaken by Camfed in 2008/09. The findings illuminate the context, practices and attitudes that impede girls' and young women's progress, and those that advance and accelerate it. Studies are planned for Ghana and Malawi in 2010.

The studies compare detailed information from well-established Camfed partner schools and districts with findings from similar, newly-established partner schools. They identify areas that require special attention relating to core issues such as safety in schools, young women's control over their life choices, and community engagement in decision-making. The comparison provides reliable evidence of Camfed's impact to date, and a marker by which to measure future results.

The delivery of the studies reflects Camfed's core philosophy and practice of community-ownership, and its inclusion of normally marginalised groups. For its Zambian and Tanzanian studies, Camfed trained local volunteers as researchers; members of Cama, the Camfed association of young rural women school graduates, formed 35% of the group. These researchers worked alongside teachers, district education officers and local leaders at every stage in the process, from pre-testing questionnaires to conducting one-to-one interviews. They asked their interviewees around 100 questions concerning social attitudes, experiences, practices and aspirations in order to construct a full picture of

girls' and young women's lives in their social contexts. In Zimbabwe, researchers also gathered in-depth qualitative data that complemented the statistical findings.

The quality of the resulting information and high level of co-operation obtained within communities testify to the efficacy of this approach. This also prepared the ground for sharing findings with the communities themselves, in local languages and in forms that addressed varying literacy levels. External statisticians ensured statistical rigour throughout the design and delivery.

Camfed trained all volunteers to use technology previously unfamiliar to them; and while the primary reason for this approach was greater efficiency over paper-based methods, an additional benefit was the raised status of the local researchers and the studies themselves, within a traditional environment. This also gave volunteers important new skills to use in future employment as enumerators for other development-sector studies.

Influencing practice in the education sector is a key goal for Camfed in sharing these findings. The Zambia Teaching Service Commission is one partner working with Camfed to strengthen child protection in schools in light of the Zambia study's findings. The data will continue to inform Camfed's programmes and policy work, and Camfed will continue to share information with ministries of education in Africa, international development agencies, donors to education and young women's advancement, and rural communities.

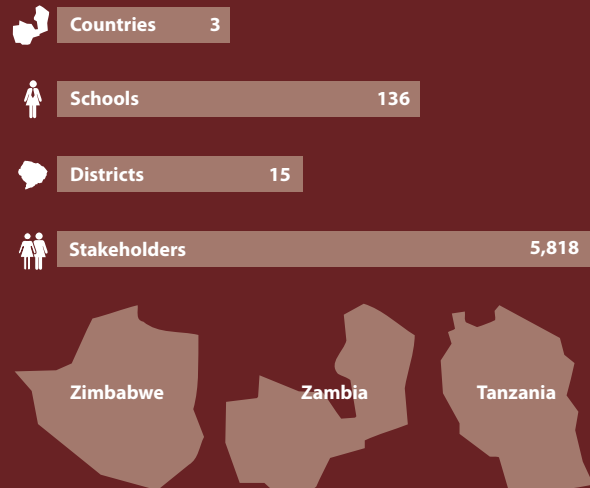
Scope of the 2008/09 studies

136 schools and 15 districts were represented through random, unbiased sampling.

5,818 stakeholders were interviewed in Tanzania, Zambia and Zimbabwe.

Interviewees included a cross-section of all groups with influence on girls' lives, such as teachers, students, parents, Cama and community members, and local leaders.

National, district and community level meetings have been held in all three countries to share findings and engage stakeholders in strategy development.



Tukaeje Habibu: researcher

"I have gained knowledge on how to use PDAs and communicate with many people face to face. Being someone who can help create a rapport – that's a skill. The profession I'm going into (nursing) is a profession that needs to be kind, listen to people, so it was a good training for that future. The study has raised my profile – people view me as someone who is an expert, a professional who can go out and interview people and come up with data. Also, working with officials around the community is like, wow, Tukaeje is someone!"

People view me as someone who is an expert, a professional who can go out and interview people and come up with data.







CHAPTER ONE

A power-sharing model for systemic change

Living in an environment of extreme poverty, rural women and girls in sub-Saharan Africa remain critically excluded from education and economic opportunity. Uneducated women gain little knowledge of family planning, basic nutrition, or healthcare; it is almost impossible for them in such isolated traditional environments to acquire the knowledge to effect change. Poverty and its associated problems – from gender inequity to HIV/AIDS – thus endure from one generation to the next.

Girls' education offers a solution. What was once minimised as a gender issue is now accepted within the international development mainstream, and endorsed by leading economists and business leaders: girls' education is the single highest-returning investment a developing country can make.

How girls are supported into and through education makes a fundamental difference between the rhetoric of empowerment, and the reality.

Camfed creates a model of systemic change founded in power-sharing at the grassroots. Camfed surrounds girls and young women with a network of support made up of

many actors, from government ministers to teachers and parents, who can influence their lives for the better. By building strong reciprocal partnerships from the national to local levels, Camfed establishes a powerful two-way channel for action and policy engagement.

Camfed's fully inclusive principle of engaging with girls' education within the social context of their whole lives, protects children by promoting a quality of local ownership that deepens and accelerates each girl's progress, and transforms it into systemic change for whole communities. This approach profoundly raises the visibility and status of girls and young women, and builds community pride through achievement on their behalf.

It fosters leadership skills across society and empowers communities to advocate for better services. It leads to culture shifts and policy change. It also provides for sustainable programme delivery.

Camfed has created over time a well-established, integrated infrastructure around girls' education that is unique in rural sub-Saharan Africa. This network is an invaluable resource that can leverage other partnerships in the region dramatically to broaden the development of poor rural communities.

The context of poverty as the barrier to girls' education

The margin between subsistence and destitution in sub-Saharan Africa is extremely narrow. Poverty and seasonal hunger are particularly acute in cash-poor rural economies, due to lack of employment opportunities and infrastructure. In a context where 45% of people live on less than \$1 a day, and HIV/AIDS, malaria and tuberculosis have reduced life expectancy to an average of 46 years, girls and young women face massive exclusion from education and the opportunities it affords. Their predictable futures are of marriage, motherhood and dependency.

Many initiatives supporting girls' education still fail to recognise poverty as the causal factor in parents' failure to act in the best interests of their children, especially girls. Most families would prefer to send all their children to school, as education is recognised as the path to prosperity; but in the context of extreme poverty where families struggle for basic necessities, parents favour the education of sons because educated males are more likely to contribute to the family income. Girls can be married to older men who pay a bride-price and relieve the family of her care. In Zambia nationally, 8% of girls are married by age 15; 42% are married by age 18; and the age of marriage in rural areas is almost two years younger than in urban centres.¹ The ages of 15–18 for girls are therefore crucial for intervention.

Girls are most at risk of dropping out of education at the transition from primary to secondary school because school fees are introduced at this level. Where girls are able to start secondary school, many encounter later setbacks – often the death of a parent or parents from HIV/AIDS – which requires them to seek work in town or early marriage, both of which carry a high degree of risk. Early marriage to older (often polygamous and widowed) men is sometimes arranged by parents to 'protect' a girl from pregnancy outside marriage.

As cited in 2009, 61% of all those infected with HIV in sub-Saharan Africa today are women; and young women aged 15–24 are most vulnerable to HIV.² Where the high numbers of deaths from AIDS is leading men to seek younger sexual partners, girls are at acute risk. HIV is around three times as likely to be present in girls as in boys the same age in some of the countries in which Camfed operates.³

For those who look for ways to meet their school costs themselves, sexual exploitation and the dangers of HIV/AIDS and pregnancy are prevalent risks. Female poverty is the common feature in all these scenarios of female sexual vulnerability.

There have been improvements in primary school enrolment across the region, in line with Millennium Development Goal 2, due to the removal of primary school fees in many countries, including Ghana, Tanzania, Malawi, Zambia and Zimbabwe. However, the reality is that many families still cannot afford the basic necessities such as shoes, uniforms, and supplies, which children need to go to primary school.

Only 36% of children are enrolled in secondary school in the countries in which Camfed operates, and the number of girls at secondary school is lower than this average; completion-rates for girls are lower still.



Camfed focusses on building a community-based infrastructure around girls.

The disparity in life experiences between educated and uneducated girls grows over time, persisting in individual lives and multiplying over generations. Girls' education is an imperative if the Millennium Development Goals for poverty eradication and women's empowerment are to be achieved. While the education of girls is now widely accepted as the route to broad social and economic change, the setting of international targets has not resulted in concerted action at the necessary level. Not addressing girls' educational exclusion is a negative choice profoundly damaging to current and future generations.

Where power-sharing builds momentum for change

Systemic change requires that those who traditionally have little or no power are empowered to participate fully in identifying problems, designing solutions, and demanding more from the system that has failed them.

Camfed believes that systemic change in Africa can only be achieved by working alongside whole communities, governments and policy-makers to redress imbalances of power within the social system. International development agencies are part of the social system in rural Africa. The local empowerment they strive for can only genuinely be achieved where these organisations themselves share power over resources and decision-making with local people who are most excluded and marginalised. This empowerment of local communities to own a system that is seen to be transparent, responsive and accountable, fosters the trust and levels of community engagement necessary for challenging even the most egregious status quo.

Camfed focuses on building a community-based infrastructure around girls that can make substantial improvements to the status of girls' education and their post-school opportunities. Camfed works in partnership with stakeholders at all levels, including government ministries, local traditional leaders, parents, teachers, the Cama association membership, and School Management Committees (SMCs) who deliver Camfed's school-based

Safety Net and Bursary programmes. Camfed also provides a valuable forum for bringing together representatives of all these stakeholder groups through its Community Development Committees (CDCs), which work with Camfed national offices to oversee programmes in each district. CDCs, SMCs, MSGs (Mother Support Groups) and Cama (the Camfed association network of young women school graduates) are the local power engines that drive the Camfed programme.

Camfed provides CDC members and other local volunteers with training and ongoing support, and invests in robust, transparent governance structures to ensure accountability at every level. It facilitates the CDC's work, including communications between all stakeholders, through the innovative use of technology for knowledge-sharing, programme management and monitoring in the field. For example, CDC members are trained to use personal digital assistants (PDAs), so that they can gather information from schools and communities, and share it directly with each other and with Camfed.

“ Everything you hear people say about climate change, everything you hear people say about resource depletion ... is going to be dramatically aggravated if the projected population increases in the world occur. There is nothing that will stop it effectively except putting all the girls in the world in school, and getting the young women jobs and the opportunity to build stable lives (so) they will delay marriage and have fewer children. – President Clinton, speaking about Camfed's work at the Clinton Global Initiative, September 2007

Camfed's way of working challenges traditional power relations between NGOs, donor aid, and government by

enabling rural communities to play the leading role in effecting social change. Local ownership contributes to a better environment in schools, greater enrolments and higher retention rates, as documented throughout this report. It also creates a supportive environment for young women who leave school; having invested in supporting girls' education locally, the community feels a collective interest in seeing those same young women succeed in the future. Local ownership empowers whole communities with information and the power to act, and ensures Camfed's investment is sustainable.

In sub-Saharan Africa, the lack of demand by the poor remains a fundamental impediment to the achievement of the Millennium Development Goals. Systemic change requires that marginalised and disempowered communities demand transparency and accountability from schools, healthcare providers, government institutions and aid agencies. Community ownership of the Camfed programme promotes a culture of civic responsibility and participation

where communities better understand their entitlement, and can build the skills and confidence necessary to articulate demands and mobilise for better public service.

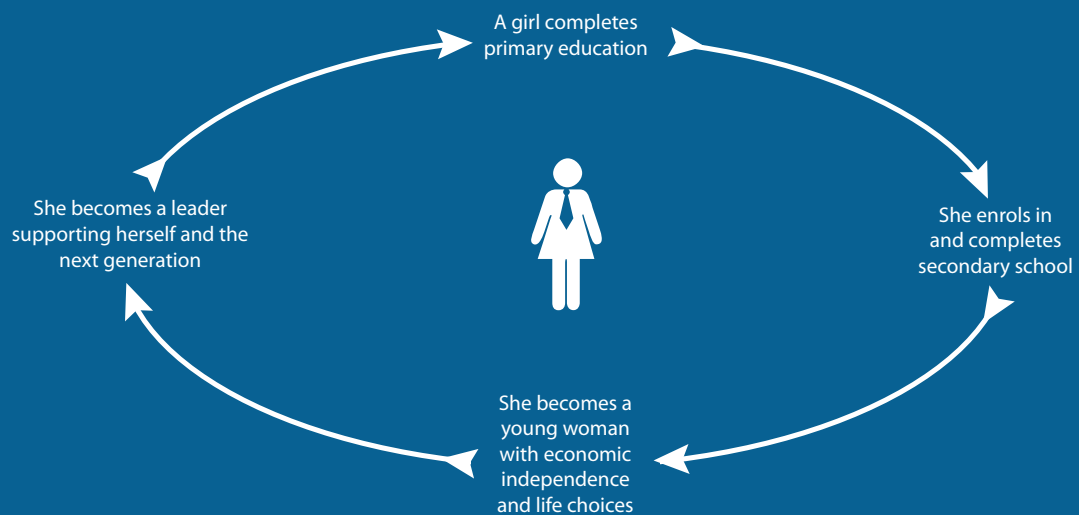
The multiplier effect of educating girls

In sub-Saharan Africa, where girls marry as early as 13, and one in 22 women dies in childbirth,⁴ Camfed's evidence suggests a significant reduction in the number of children born to educated women, compared with uneducated women. Educated women give birth to fewer and healthier babies. They also encourage their own children into education, perpetuating a healthy cycle of progressive change.

Girls' future health and prosperity are greatly improved with every year of schooling, as demonstrated by the following:

- **Family size:** each additional year of schooling reduces the average number of children born to a woman by 5%-10%.⁵ In a context where population is expected to more than

Figure 1
A virtuous cycle of development



double by 2050,⁶ Camfed is empowering more young women to choose when and whom to marry, and the size of their families. Data from two groups of women at age 24 who were supported through school by Camfed show that they had less than half the rural average number of children for women the same age group; i.e., 0.9 children versus 1.8.

- **Income:** wages increase by 10–20% for each additional year of schooling.⁷ 50% of Cama members in Zambia are the sole earners in their family, and of those earning an income after leaving school, 95% report that they themselves decide how to spend it. In Zimbabwe, nearly 20% of Cama members are the sole breadwinner for their families. Given the international research indicating that women invest twice the proportion of their income in the family as men, an increase in women's income has a profoundly beneficial social impact.
- **HIV/AIDS:** Education is universally recognised as a 'social vaccine' against HIV/AIDS. By keeping girls in school, they are

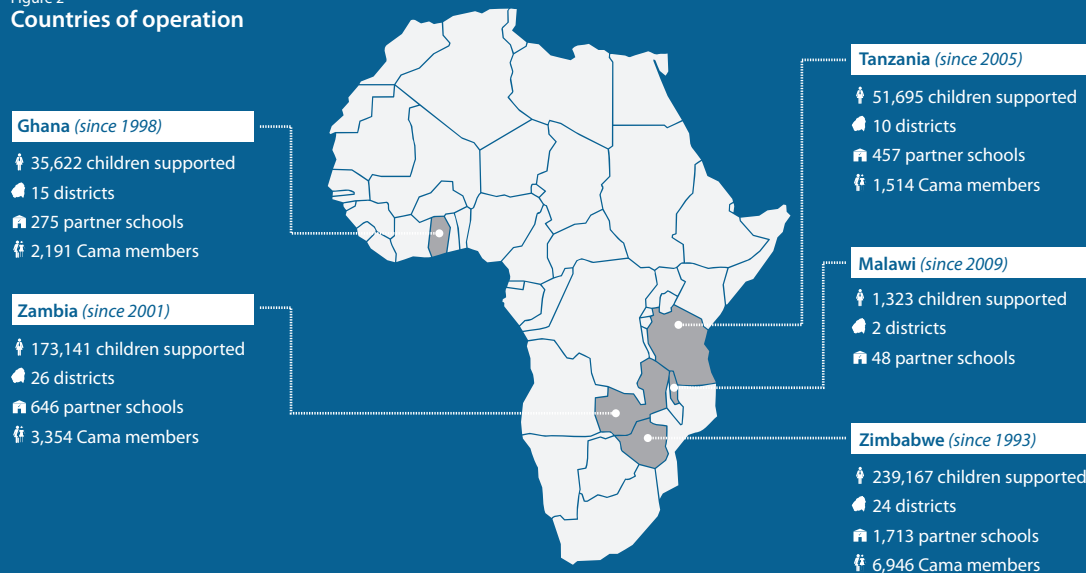
not marrying as early to polygamous men; and education raises their awareness of HIV/AIDS and helps them negotiate safer sexual practices. Providing a firm commitment of support to girls, as well as operating with the highest degree of transparency, Camfed policies mitigate against coercive or transactional sex in exchange for school entitlement.

The Camfed model for systemic change: the 'virtuous cycle' of development

Camfed recognises that girls in the poorest rural areas of Africa require a comprehensive package of support in order to get into school, to stay in school, to succeed in school, and to maximise the value of their education for themselves and their communities once they leave school.

Camfed's holistic four-step model promotes a virtuous cycle of empowerment (represented in Figure 1), by supporting girls throughout their development:

Figure 2
Countries of operation



- **Step 1:** in childhood, by supporting girls to complete primary school;
- **Step 2:** through adolescence, by supporting girls through secondary school;
- **Step 3:** into a post-school young-adulthood of life choices, including economic opportunity and further education and training;
- **Step 4:** onto leadership in her community as a role model, activist and philanthropist.

Camfed focuses strongly on the points of transition in a girl's life when she is particularly vulnerable, and yet when the greatest returns from her continuing education and development can be achieved:

- from primary into secondary school, where most girls drop out because the cost of education to parents rises dramatically; and
- immediately post-school, when girls' success in completing school gives them confidence and aspirations to continue their progress, but when they also become especially vulnerable to sexual and economic exploitation in their search for an income.

Supporting girls through secondary school

The Camfed programme has a significant impact on securing access to secondary school education for vulnerable girls, and on retention rates at this level, because:

- Camfed makes a commitment to fund the full costs of secondary education for each girl supported; and
- Camfed has in place effective child protection policies and practices to protect girls' physical safety and psychosocial welfare in school, including the support of trained female mentors and regular school monitoring by Community Development Committees (CDCs).

These measures combine to provide a holistic support system to keep and encourage girls in school during the years of secondary school when they are otherwise most at risk of being excluded and made vulnerable by poverty. This is the time when they can obtain the greatest benefits of education – significantly improved health for themselves and their community, and greater prosperity. (Chapter Two elaborates on Camfed's impact on educational access and quality.)

Supporting girls immediately after school through Cama

Supporting young women immediately after they leave school is critical to making the most of the benefits of their education. Because the process of seeking work makes young women vulnerable to economic and sexual exploitation, the provision of peer support and practical opportunities acts as a crucial safety net for their protection and development. This is where Cama plays its unique role.

Cama – the Camfed association – is a powerful and rapidly growing pan-African network of 14,005 members across four countries. Cama provides peer support to young women school leavers and offers viable options for setting up their own businesses or accessing further training and education. Cama implements Camfed's Seed Money Programme and Community Health Outreach Programme, both of which provide support services and information that would otherwise be unavailable in these communities.

The value of Cama in providing transitional support for young rural women and inspiring female leadership is unparalleled in Africa. In creating a bridge that provides benefits to school leavers, Cama has also built a growing social movement, fostering a generation of women philanthropists and community activists. This provides the impetus and capacity for innovations in business and health. In 2009, for example, 1,504 Community Health Activists reached 139,908 children and young people across 1,315 rural schools with information on HIV/AIDS.

(Chapter Three elaborates on Cama's role in supporting young women into positions of economic independence and leadership.)

Reciprocal partnerships linking local, national and international stakeholders

As shown in Figure 2, Camfed currently operates in five countries, including Ghana, Tanzania, Zambia and Zimbabwe. Its newest programme in Malawi was launched in 2009, where the first students entered secondary school in January 2010. Zimbabwe is Camfed's longest-standing programme, dating from 1991, before Camfed's official establishment in 1993. The Tanzania programme was established in 2005. Camfed operates in 77 of the poorest rural districts across these countries.

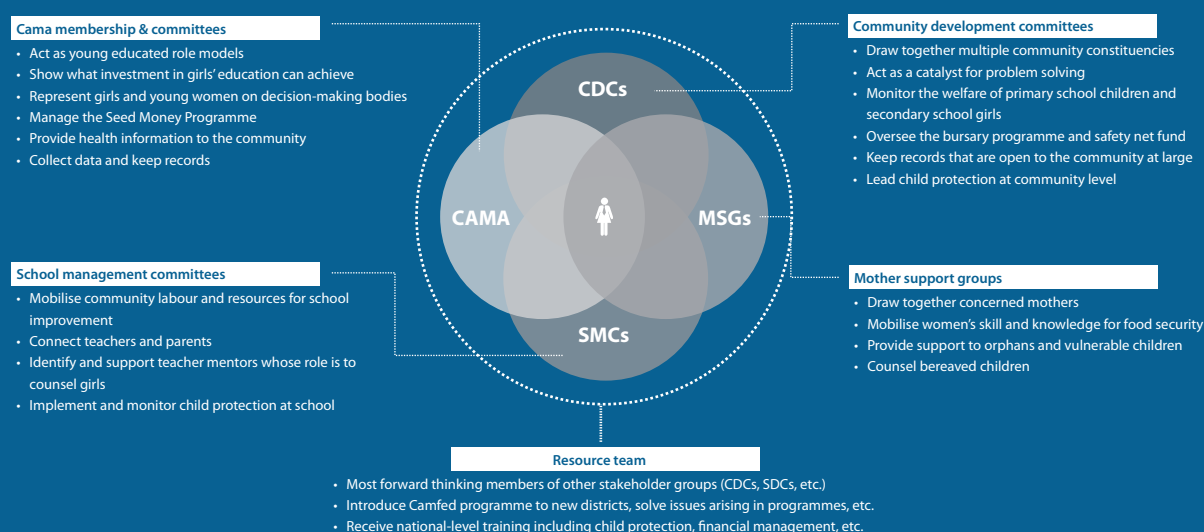
Camfed begins its work in each country by establishing partnerships with government to build a complementarity of purpose from the outset. Camfed signs a memorandum of understanding with ministries of education that

recognises the responsibility of government for the education of children. This understanding sets the conditions for a highly cooperative engagement at national level, and opens the gateway to provincial, district and community cooperation. Camfed invites a power-sharing partnership at each of these levels to extend girls' educational access and improve the quality of their educational and post-school experience.

Talent and knowledge at all levels are affirmed through these partnerships, and power structures are fully engaged in reciprocal dialogue and decision-making. Such reciprocity across national and community levels establishes an effective two-way channel for action and policy engagement. Through this power-sharing approach, Camfed has been able to exert substantial influence on local and national policies and practices.

In Zambia, for example, the strength of Camfed's national and community networks has led to child protection

Figure 3
Engaging communities around girls and young women's welfare



policy changes in communities and at the highest national level. The Camfed Zambia team adapted Camfed's Child Protection Policy for the local contexts by producing a summary in local languages – Bemba and Lozi. Working with School Management Committees (SMCs), parents, Mother Support Groups (MSGs), teachers, local chiefs and Community Development Committees (CDCs), meetings with Camfed's Child Protection Policy as their focus were held to raise public awareness around child abuse, including protective strategies and systems for redress.

This work has been complemented by high-level advocacy work. Camfed Zambia's Executive Director, Barbara Chilangwa, is former Permanent Secretary for the Ministry of Education. A key opinion-leader on the subject of girls' education within Zambia and regionally, she is ideally placed to influence decision makers at the Ministry of Education (MOE) and locally.

Through membership of the National Coordinating Unit (NCU), Camfed Zambia is spearheading the MOE initiative, Care and Support for Teaching and Learning (CSTL), which is being implemented by six member states of the Southern African Development Community, including Zambia. The CSTL initiative aims to address the impact of poverty and disease on the education sector, and ensure that Zambian schools are child-friendly and gender-sensitive. As a result of Camfed's advocacy, child protection has been integrated into the MOE Child-Friendly Teaching Manual, which is being piloted in 40 Zambian schools under the CSTL initiative, in anticipation of national roll-out. This combined approach of joining grassroots with top-down policy work is integral to Camfed's success in effecting change for child protection practices on a national level.

By the end of 2009, Camfed's Child Protection Policy had been adopted by 592 schools in Zambia. A total of 996 schools across Camfed's programme have adopted Camfed's Child Protection Policy.

Camfed has memoranda of understanding in place with the Ministry of Education in each operational country. By the end of 2009, Camfed was represented on 33 African national government bodies.

Internationally, Camfed sits on the Global Advisory Committee of the United Nations Girls' Education Initiative (UNGEI)⁸ and on the World Economic Forum Gender Committee.

Local power-sharing structures

Figure 3 illustrates the interconnected network of supportive local partnerships that Camfed builds around girls and young women.

Community Development Committees (CDC)

At district level, Camfed has established an integrated forum where, for the first time, representatives of all local stakeholder groups with the knowledge and power to influence the educational status of girls and young women are brought together to act on their behalf. A democratically constituted Community Development Committee in each of Camfed's 77 operational districts carries the highest level of responsibility and authority in the management and monitoring of the Camfed programme at district level. Gender equity is an explicit objective of the CDC and the broad class-base and educational status of representatives ensures a multiplicity of perspectives. Membership includes district education officers, head teachers, teacher mentors, traditional and faith-based leaders, parent-teacher associations, women's groups, health workers, police and others. All CDC members are volunteers committed to supporting girls' education and young women's empowerment.

The high visibility and status of the CDC is crucial to community ownership of the Camfed programme and gives impetus to finding solutions for girls' and young women's exclusion. In bringing together a broad range of community power-brokers and those such as parents, teachers and Cama members who are witness

Reflections of a Community Development Committee Chairperson

Shakespeare Manhimanzi is Head of the Zuvarabuda Primary School in Zimbabwe, and Chair of the Community Development Committee of the Nyanga District.

"We have a very cooperative CDC, which is made up of different stakeholders and they are visionary and pragmatic. One of the beauties of the CDC is that it brings local authorities together who represent various ministries and they provide entry points into these ministries and keep everyone informed of what is going on.

This is not just something you do easily and walk away. It creates a house in your heart and lives in it.

We networked a lot last year and used whatever resources or influence each of us could garner to keep the programme running. This is what is unique about Camfed. It is the local leaders who are in charge, not just some single officer behind a desk. We can talk to people and they respect us. We can engage with them and mobilise them because they also see us as one of them. We were convinced this is about our children, not about some organisation coming to do it for us. We give more than just our job titles. We give ourselves too, and that is why so many children stay in school.

This is not just something you do easily and walk away. It creates a house in your heart and lives in it. This is a vocation for me. I feel like it is my purpose in life to help children in whatever way I can and the CDC provides the platform for such work.



Shakespeare Manhimanzi is Head of the Zuvarabuda Primary School in Zimbabwe

Because people know we are not paid to do the work, and that we are not employees, this makes us all the more legitimate. I am purpose-driven, not money-driven. If I was interested in money this would be the wrong organisation to join because Camfed does not dish out money to participants like other organisations do here. It is also a great place to develop one's leadership skills through the multiple interactions and responsibilities one has to assume when you join the organisation.

No matter how intelligent, one person cannot bring the kind of variety brought by the CDC. There is very wide impact from us working together and I strongly feel that the support we give to children is stronger and more polished for this. We share the challenges and successes as it is better doing things with others. I have not just made a difference in my primary school of Zuvarabuda alone where I am the Head, but have touched the whole district and other parts of the country too."

Reflections of a Mother Support Group (MSG) member

Gertrude Kariko is a member of Nyangani Mother Support Group in Nyanga district, Zimbabwe. Gertrude tells her story of working with a local MSG to Angeline Murimirwa, Executive Director of Camfed Zimbabwe:

"I may not be rich but I am not destitute any longer. Camfed supported my daughter Brenda through school and she is now a nurse at Marondera hospital. She has been a pillar to the family even when things got so bad last year. I know now that life can be better for every child and the opportunity came with other mothers who felt the same. Who am I not to help others? What is so special about me? Those are questions I asked myself and so felt fired in my heart to join."

Gertrude has been supporting two orphans, Pardon, a boy now in Form 4, since he was in Form 1 and, Tatenda, a girl, who is in Form 2.

"I sacrifice to help them but I know it is for a good reason. They can help themselves better in the future with an education than without it," she says. Besides assisting the children by buying exercise books, pens and other necessities for them, she also takes care of sick parents in her community by helping with chores, cleaning and cooking, which helps their children go to school.

Gertrude tells that one of her most difficult moments came when parting with her daughter Brenda's uniform, which had been provided to her by Camfed: "I looked deep into my heart and convinced myself that it was the right thing to do. We could not shelve it as just a decoration. Nonokau was not in school half the time and I was concerned that she did not like school. But Brenda convinced me that it was because of the uniform and giving her the uniform would solve the problem. It did."



Gertrude is a member of Nyangani Mother Support Group in Nyanga, Zimbabwe

*Who am I not to help others?
What is so special about me?
Those are questions I asked
myself and so felt fired in my
heart to join.*

to the day-to-day problems girls face, the CDC creates a collaborative forum for shared learning and problem-solving. Representatives have been instrumental in developing community strategies for the greater protection of children, and collectively have played a significant role in developing national strategies. Because head teachers are members of the CDCs and SMCs, they are in a position to provide strong leadership for improved child protection within schools.

“Over the years the capacity and experience of CDCs has grown, leading Camfed to increasingly decentralise decision-making to these representative structures ... Camfed does not pay lip-service to community participation, but aims to find effective ways for translating the principle of decentralisation, which is crucial for sustainability of community development initiatives, into practice.”⁹ – **External evaluation of Zimbabwe, 2006**

As Cama, the Camfed association network of young women school graduates, is established at the district level, CDC membership is extended to them, providing CDC members with insights from the constituency of young women they have worked to empower, and in return giving young women direct influence on policy and further leadership opportunities. Cama membership of the CDC is an indicator of systemic change, as young rural women join a decision-making body at district-level for the first time.

CDCs across each operational country meet at the respective national annual general meeting where district-level problems are shared. In many cases, solutions will be adopted in new districts, and Camfed facilitates visits between district CDCs so that the solutions can be seen in action. For example, the provision of safe housing for girls

who have too far to walk to school was first developed by the Nyaminyami CDC of Zimbabwe, and has since been replicated by CDCs in seven new districts in Zimbabwe and in Zambia and Ghana.

Study findings from Tanzania and Zambia demonstrate high levels of engagement by Community Development Committee members. In Zambia, over 80% of CDC members in established districts had made a monitoring visit to a Camfed partner school during the previous 12 months. Findings also show that CDC representatives participate actively and candidly in decision-making without fear of intimidation or professional reprisals – all of which reflects a healthy governance culture. Nearly 100% of CDC members say they are comfortable expressing their views in meetings; more than half say members sometimes disagree; 96% say that decisions are never made unilaterally by the Chair.

School Management Committees (SMCs)

School Management Committees are a component of the national education delivery system. They typically include representation from the teaching body, parents and the local business community. SMCs were established in many countries across the sub-Saharan region as part of national decentralisation strategies for education. However, because the capacity of committees to improve educational provision is often deeply constrained in resource-poor communities and schools, Camfed provides training and resources to help the SMCs fulfil their mandate. Camfed's Safety Net Fund, described in Chapter Two, is administered by the SMC in partnership with school staff, and its decisions are open to scrutiny by the community. (This process is detailed in Chapter Four.)

Mother Support Groups (MSGs)

Mother Support Groups are a powerful demonstration of the multiplier effect of educating women as leaders of change. Inspired by the Cama members in their communities, over 1,890 Mother Support Groups have emerged across Camfed's countries of operation as local mothers and

grandmothers, most of whom have never been to school themselves, have organised to support vulnerable children in their communities. MSGs operate as cooperatives, either producing food to give directly to children, or manufacturing goods to sell in exchange for financial or other material resources that will help children go to school.

In a process of inter-generational respect and cooperation, Cama members include MSGs in Seed Money training and help them to access loans and technology. Mother Support Groups complement Cama's advocacy, particularly on sensitive issues such as early marriage and girls' migration to cities, where the status accorded to older women by their age allows them to mediate with traditional authorities. Their maturity commands respect in the community and lends influence to the issues raised by younger women.

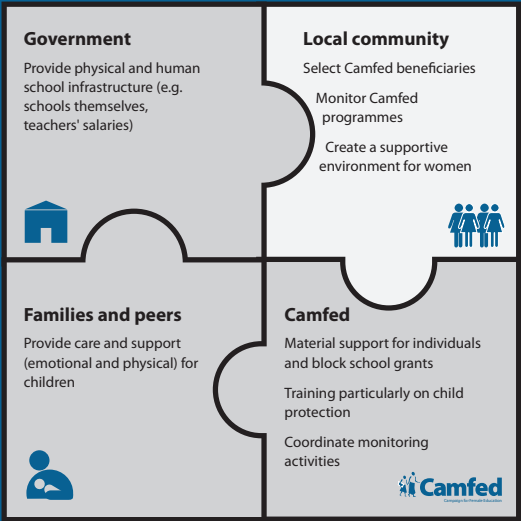
The impact of MSGs has been significant and their numbers are growing as more mothers and grandmothers join a

network that empowers them to act. In rural Zimbabwe, for example, where the economic crisis has brought destitution to rural districts, women in the Wedza district, having learned of problems in the district of Nyaminyami through Camfed Zimbabwe, donated bags of grain and maize as gifts for the girls of Nyaminyami. There are many such stories of responsiveness to local need by MSGs.

Camfed National Offices and Resource Teams

Camfed has an international Executive and integrated governance across all countries of operation, with an operational office in four African countries, led and staffed by nationals who are best-placed to understand and address the obstacles faced by rural girls and young women in those countries. National offices manage the implementation and monitoring of programmes; build critical relationships with all stakeholders, policymakers and national government; and support the extensive volunteer network upon which Camfed's model is built, with training and material resources. A Resource Team

Figure 4
Camfed's working partnerships



Camfed works with many different bodies to educate girls and empower young women with strong representation from different community groups

Community membership of the Nyaminyami CDC in Zimbabwe as illustrative of typical membership committees

- Mr Chikwema - District Education Officer, Ministry of Education
- Ms Nyamahara - Cama representative
- Ms Chikomo - Mother Support Group representative
- Ms Cithara - Deputy Head, Mt Darwin School
- Mrs Chitau - Ministry of Youth, Gender and Employment creation
- Mr Matsike - Ministry of Youth, Gender and Employment creation
- Ms Mpandawana - District Administrator's office
- Mr Chindidhi - Ministry of Education, Sports and Culture
- Mr Chikumbirike - Agricultural Research and Extension Services
- Mr Gomu - Ministry of Women's Affairs
- Chief Kandeya - Local traditional leader
- Mr Karuru - Representative of local NGOs
- Mr Chengeta - Social Welfare Department
- Sergeant Mundembe - Local police force
- Mr Kwaramba - Victim friendly office, local police force
- Mrs Mupandawana - Local government representative
- Mr Zvomuya - Ministry of Health

(RT) in each country, composed of dedicated volunteers drawn from Community Development Committees, liaises closely between national offices and CDCs to provide a valuable national-level resource. The Resource Teams also enact Camfed's policy of identifying and recognising experts at the local and national levels and enabling them to extend their influence (Chapter Four describes Camfed's governance system and structure).

Figure 4 illustrates the partnerships between the Camfed national offices, government authorities and Community Development Committees and families.

The strength and resilience of these power-sharing structures is demonstrated powerfully in Zimbabwe, where the past seven years have seen the deterioration and breakdown of government services and the decreasing investment of NGOs. Against this background and in direct response to children's increasing vulnerability, Camfed ensured its investment continued to reach communities, including those in two new districts. By the end of 2009 Camfed was supporting 6,555 Zimbabwean children to go to secondary school – an increase of 35% over children supported in 2007. All 24 CDCs (including one formed in 2009) have remained fully active due to the tremendous commitment of volunteer members. Although Ministry of Education monitoring of schools virtually stopped during the worst of the economic crisis, 50% of CDC members were able to make a monitoring visit due to the close working relationships established with the school system, facilitated by transportation provided by Camfed.

It is because of this community involvement that Camfed has been able to continue delivering support to girls in Zimbabwe in the face of enormous logistical difficulties. It is due to the robustness of this power-sharing community-based model, underpinned by accountability and transparency at every level, that support has continued to get to the girls intended to receive it, at a time when

many other systems have been in crisis. The Community Development Committees who work with Camfed Zimbabwe to deliver the programme, as well as the Cama network and Mother Support Groups, have been a lifeline to communities through the recent upheavals. Their philanthropy has long been a hallmark of the Zimbabwe programme, but this has since gone to new levels, where as well as supporting schoolchildren, they have also supported teachers in their determination to keep schools open.

Community ownership through voluntary activism

At the end of 2009, the volunteer community activists delivering the Camfed programme numbered 56,387. Camfed interprets the growth of committed voluntary activism as an indicator of sustainable action and systemic change. The nature of Camfed's support for girls and young women depends upon community ownership in order to be effective and lasting. Jointly agreed policies, shared governing structures, and consensual processes support and respect local concerns, talents, knowledge, and rights of agency, to the advantage of all participants. Because the programme is locally delivered by local volunteers, it belongs – and is widely perceived to belong – to the community.

Volunteer energy and expertise contributes exponentially to Camfed's knowledge and efficiency, vastly expanding its reach to many who could not otherwise be supported.

The time committed by local volunteer activists in 2008 was equivalent to the time of 1,201 full time employees. By contrast, Camfed's paid staff numbered 92, of whom 61 were African nationals based in national offices.

Consultation with volunteers has identified the following factors that drive their involvement with the programme:

- volunteer structures, e.g. among traditional leaders and head teachers, enable peers to share problems and solutions across districts and countries;

- volunteers are fully included in decision-making, programme management and resource deployment;
- volunteer structures, including Community Development Committees and Mother Support Groups, accord status and peer unity among volunteers;
- volunteering brings many related benefits such as acquiring new skills, community recognition of expertise and knowledge, and career progression;
- volunteer advancement enables those who show leadership to contribute to national advocacy and pan-African initiatives.

Local philanthropy: the multiplier effect

By the end of 2009, 118,384 children in Africa had been supported to go to school through community philanthropy galvanised by Cama.

Since Camfed's volunteer activists come from the same environment in which they work, a strong community connection propels their desire to contribute. Camfed witnesses daily volunteers' willingness to give time and in many cases monetary support, though they have relatively little themselves, to strengthen change in their community.

In rural Africa, the ethos of mutual support is strong within communities and families, but the negatively reinforcing impact of poverty and HIV/AIDS have now damaged extended family structures so severely that support has to come from different sources. Cama, CDCs, MSGs and the other community structures are supporting young women and those around them with new ways to care for others beyond the extended family. Facilitated by Camfed's support and training, women and men, old and young, educated and uneducated, express genuine satisfaction in the many things they can do to help a child. This new-found power is gaining momentum and has resulted in palpable community pride.

In Zimbabwe, nearly half of all stakeholders in long-term partner districts said they had provided monetary or other support to a child-headed household over the last six months – significantly more than in districts where the programme was just getting underway.

Camfed's study in Tanzania found that 60% of stakeholders reported providing support to a family with sick or elderly members not related to them in the last six months; a third provided support to a child-headed household; and over half had given money to send a child to school in the previous month – supporting an average of 2.77 children not related to them.

Leveraging partnerships to accelerate progress

The factors affecting children's education reflect the most pressing development concerns in poor rural communities: lack of employment opportunities, the impact of HIV/AIDS, nutrition and food security, child protection, lack of infrastructure, and lack of transparency around resources. The challenges of managing cross-sector partnerships have typically made it difficult to tackle these deep-seated problems holistically and with adequate collaboration among community constituencies or coordination between service providers.

Among Camfed's greatest strengths are the cooperative relationships it has established with African government departments. These relationships are leveraging better-integrated interventions. For example, Camfed Ghana in April 2009, hosted the first joint forum for all NGOs operating in the education sector in the Northern Region, with the aim of sharing knowledge and best practice. This forum successfully brought together international and local NGOs with government bodies and community representatives. As a result, the Ghana Education Service has instituted the forum on an annual basis to enable better coordination and oversight within the education sector.

Camfed's strong community-based infrastructure offers enormous potential for leveraging ever more ambitious

partnerships with wide-ranging public and private sector organisations, for the benefit of girls and whole communities. The potential to accelerate progress in rural Africa through greater investments in microfinance for women, healthcare, technology, and social cash transfer schemes, is huge. Camfed is currently pursuing several new partnerships across such areas. In schools where hunger is still a daily problem to be addressed in order for children to learn, Camfed's community-based infrastructure provides the ideal mechanism for NGOs who specialise in food security to join forces with Camfed as collaborators in the same school districts.

As a social entrepreneurial organisation seeking innovative solutions from across a multitude of disciplines and sectors, Camfed's programme delivery has benefited throughout its 17-year history from many exceptional and diverse partnerships – with international governments, other NGOs, civil society organisations and coalitions, higher education and other research institutions, corporations, trusts and foundations, other social entrepreneurial organisations, and private individuals, as acknowledged in Appendix II. The lives of rural girls, young women and communities have been transformed through the synergies catalysed by these reciprocal relationships.

Those who have contributed at the highest level to Camfed's major developments include the following partners, within the areas as outlined below:

- **policy-making and international development:** African Ministries of Education; Clinton Global Initiative; Department for International Development (DFID); Irish Aid; United Nations Girls' Education Initiative (UNGEI); US

Agency for International Development (USAID); World Economic Forum;

- **social entrepreneurial organisations:** Skoll Foundation; Schwab Foundation for Social Entrepreneurship;
- **young women' leadership:** Goldman Sachs; the University of Cambridge Judge Business School; Cambridge Assessment; International Labour Organisation (ILO); the NIKE Foundation;
- **child protection:** a major donor who requests anonymity;
- **quality of education:** Credit Suisse;
- **governance:** Linklaters;
- **research partners:** Said Business School; London School of Hygiene and Tropical Medicine;
- **media and communications:** Edelman; The *Financial Times*; Ross Kaufman; Sundance; Nicholas Kristof and Sheryl WuDunn; Skoll Foundation.

Camfed gratefully recognises the many contributions from partners who have given generously of their expertise, creative and entrepreneurial talents, and material support, to advance systemic change in Africa.

As a mature programme with a strong presence in Africa and sound evidence of impact, Camfed seeks to expand this alliance of partners to embrace a growing range of disciplines and sectors that wish to invest in the potential of girls and young women to lead the way to healthier and more prosperous futures for their communities and nations.





CHAPTER TWO

Child protection at the centre of educational access and quality

Camfed puts the welfare and safety of children at its centre as a non-negotiable tenet of children's entitlement to educational access and quality. Camfed is an international leader in child protection. It introduces child protection policies and practices to all partner schools and works concertedly with national governments and policymakers, local communities, teachers, parents and others, to make schools secure places where girls can succeed. Its secondary school bursary programme is a model for the development sector.

Material support is provided for girls' schooling in a context where substantial groundwork is first undertaken to educate schools and communities on child protection, and where psychosocial support structures are put into place to make historically male-oriented schools more girl-friendly. These measures are supported by policy work at the highest level and by grass roots advocacy.

Camfed prevents poverty from being a barrier to girls' education and improves their learning environment by:

- training female teachers to provide psychosocial support for girls; Camfed has trained 4,068 teacher mentors in its 3,139 partner schools;
- providing long-term, comprehensive support to groups of girls at secondary school. Camfed provides each girl with a comprehensive bursary package for four or five years. 42,184 girls have received secondary-school bursaries;
- providing Safety Net Funding to keep vulnerable children in school when their families cannot afford basic necessities such as uniforms, shoes and stationery. To date 333,881 children have benefitted from the block grants Camfed makes available to schools for this purpose;

- conducting workshops and role training on child protection in schools and teacher training institutions;
- training 392 local Cama members as pupil teachers to address the chronic shortage of female teachers in rural communities.

These integrated measures have a significant impact on girls' enrolment, gender equity in schools, retention and performance for poor rural girls, and on key indicators such as adolescent pregnancy rates. In Zambia, pregnancy rates fell 9% between 2006 and 2008 in well-established Camfed schools (compared to a 31% increase in a control sample). The evidence is that all such benefits continue to improve the longer Camfed works in a district.

Mainstreaming child protection

The assurance of children's well-being and safety in school is a universal pre-condition for their learning and development. Camfed works in close partnership with community, state and civil institutions to ensure that the principles of children's rights and entitlement, to which all bodies readily subscribe in principle, are enforced in practice.

The extent to which Camfed integrates child protection into every level of its operation, from national and international policy engagement to the detail of its governance structures, is unprecedented within international development, and represents a significant shift towards systemic change in the status of girls and young women in rural Africa. The benefits of such comprehensive attention is evident in improved enrolment and retention rates, pass rates, progress towards gender equity in schools, and lower adolescent pregnancy rates in Camfed partner schools. In Zambia, for example, anecdotal evidence points to a decline in pregnancy rates in well-established partner-schools over time.

These positive results are possible because Camfed perceives all social and financial pressures on a girl's

welfare as impediments to her educational future. It thus takes care to design material support in conjunction with psychosocial support, addressing girls' unique social needs and cultural vulnerabilities within a traditionally patriarchal environment.

Camfed's integrated support measures to protect vulnerable children include:

- Comprehensive support at secondary level for the full duration of the four- or five-year course of high-school study to provide security to girls who are otherwise vulnerable to early marriage, high-risk employment, or transactional sex in exchange for educational entitlement; this is a model for the sector.
- Support organised around groups of girls, as Camfed has found that a critical mass of 75% girls-to-boys is optimum for girls' performance in school.
- Female mentors at each partner school who are the first port-of-call for any child experiencing problems; mentors are vital members of the Camfed monitoring network.
- Child protection training within schools for teachers (and in teacher-training programmes) to instil a more child- and girl-welcoming culture within schools.
- Advocacy for greater numbers of female teachers, and an innovative teacher-training scheme that offers local Cama members the opportunity to qualify as teachers, and incentives to teach within their rural communities.

Raising the standard of child protection

Camfed's studies reveal that there are numerous attitudinal challenges surrounding child protection issues – from sexual abuse and harassment to bullying and corporal punishment (which has been outlawed in schools, but is still practised). At every level of society, Camfed is working to extend advocacy on child protection.



Female teacher mentors at Camfed partner schools are the first point-of-call for any child experiencing problems.

In rural areas of sub-Saharan Africa, criminal investigations are seldom instigated in cases of alleged child abuse. More often, adults negotiate what they consider to be a resolution in the payment of 'compensation' by the alleged abuser. Poor parents are disempowered because they are often non-literate with no experience or confidence to call the system to account on behalf of their children. If parents consider school unsafe, they will withdraw their children rather than take action against authority.

Against this background, Camfed makes known its zero tolerance to child abuse and undertakes a concerted advocacy and training programme. In each Camfed national office, the Executive Director has direct responsibility for child protection throughout the programme. Within partner schools, it is known that infringement of children's rights to protection will result in action. The training and close involvement of community structures such as Cama, Community Development Committees (CDCs) and School Management Committees (SMCs), ensures a robust system of monitoring within schools, and the commitment and knowledge to act where problems do arise. Head teachers are members of SMCs and CDCs, so their leadership in child protection also influences the culture of Camfed-partner schools to make them more girl-welcoming. The rise in numbers and influence of Mother Support Groups (MSGs) is extending this support network and alert system for children. Collectively mothers are acquiring new confidence to challenge authority and the status quo.

Camfed's child protection advocacy in Zambia

Camfed has made its most significant strides in child protection in Zambia (see also Chapter One, page 38). The lessons and strategies there are being extended to all country programmes, including Malawi, where child protection is being introduced to multiple constituencies from the outset. In Zambia, the Ministry of Education has adopted Camfed's child protection

policy as a national strategy for schools, and Camfed's secondary school bursary programme for girls is being promoted as best practice to other agencies and local government authorities precisely because it integrates child protection fully into design and implementation. Through Camfed's advocacy, radio broadcasts by the Educational Broadcasting Service, which are used regularly as a teaching aid in classrooms, now routinely include messages explaining to children their rights.

Camfed Zambia since early 2008 has been running a public zero-tolerance campaign against child abuse. Every level of society is engaged and national media and celebrities are opening up the issue to public debate at a level unprecedented in a society where the subject is normally taboo, particularly in rural areas. Regular print and radio features, including popular talk-shows that feature panels of politicians, health professionals, magistrates and NGOs, are increasingly calling for action and change. Cama's advocacy work through community 'sensitisations' and film are having a significant influence on public debate as communities turn out in high numbers for such meetings and screenings (see also Chapter Three, pages 70 and 72).

As part of this advocacy, Camfed Zambia's Executive Director in 2009 met traditional community leaders in Lusaka and spoke to them at length about issues surrounding child abuse and the traditional practices that may inadvertently perpetuate it. Camfed joined 24 Chiefs of Zambia at the House of Chiefs in a discussion on the harmful practices of customary law as it operates alongside statutory law in Zambian society. Often dominant, customary law – particularly in rural areas – may not only contradict statutory law, but in certain of its practices sanction abuse. Chiefs are highly respected local leaders and generally they seek to uphold customary law, but as a result of this meeting they agreed to examine the harmful practices protected by customary law and to use their influence

within communities to promote respectful treatment of children. This dialogue with Chiefs is ongoing.

Psychosocial support in schools: teacher mentors

Schools have the potential to provide more than basic education – they are vital for social development and can be a source of much-needed support from peers and teachers, particularly when girls are caring for siblings at home or suffering bereavement, both common features of children's lives in rural communities. An atmosphere of trust and safety is a prerequisite for academic performance and future success.

Camfed invests in identifying and training female teachers, in each Camfed partner school, who can mentor girl pupils and help to promote a positive learning environment. These female 'teacher mentors' become important role models for girls, and their encouragement greatly contributes towards girls' successful performance. All teacher mentors are fully trained in child protection policies and practices: they monitor children's welfare, promote gender-sensitive teaching methods, and respond to problems that girls in particular face in and out of the classroom.

Teacher mentors are part of a support system that includes Community Development Committees (CDCs), Mother Support Groups and Cama members. Where concerns arise that cannot be resolved within school, the girl's teacher mentor discusses the situation with the relevant CDC members; should a problem require, the teacher mentor and CDC work with the relevant Camfed national office to find a solution. Camfed has trained 4,068 teacher mentors in its 3,139 partner schools.

Gender parity in schools

Camfed is working to improve gender parity across partner schools in all countries of operation. In Tanzanian schools where Camfed's programme is well-established, girls' share of enrolment increased by 7% between 2005 and 2007, to 48% of total enrolment. In a control sample

of schools, girls' enrolment remained unchanged over the same period.

Camfed has found evidence that a 75% ratio of girls to boys in the classroom is the tipping point when the most significant improvements to girls' well-being, performance and retention occurs. Where girls' enrolment is 75% that of boys' enrolment, conditions are optimal for girls to feel comfortable and participate freely. Below this ratio, girls have higher school-leaving rates; above it, improvement shows diminishing returns in relation to overall retention rates.

Access to primary education through Safety Net funding

Millennium Development Goal Two¹⁰ and other international commitments to achieve Universal Primary Education have had considerable success: primary education is now free in all the countries in which Camfed operates and enrolment rates are now 88%,¹¹ in contrast to 67%¹² in 1990. There is a slight gender gap, with 97 girls enrolling per 100 boys in Ghana, Tanzania, Zambia, Zimbabwe and Malawi.

Yet for poor rural families faced with the decision of spending limited resources on basic necessities or education, choosing the high-reward but long-term investment of sending all their children to school is not possible. The cost of essential school items such as books, pens or uniforms alone can prevent children from fulfilling their school term and obtaining a basic education.

For children who have lost one or both parents to HIV/AIDS, the barriers to education can be even higher. As many as 20% of all children in rural Zambia are orphans, and the figure is around 25% in Zimbabwe,¹³ which has the highest percentage of orphans in the world.

Through its Safety Net Fund, Camfed supports vulnerable children by providing emergency funding for schools to purchase items such as uniforms, shoes, stationery, textbooks and food. This modest provision, still beyond

Jonas, Kilombero, Tanzania

"My father died when I was seven and since then my mother has had a very hard time supporting my two younger sisters and me. Two years ago, she left Kilombero to work on a farm several hours away. She rented my sisters and me a little room to sleep in, but it is my responsibility to feed my sisters and provide for their other needs, such as clothing. Two days a week, I have to skip school to work in the market selling vegetables. It is disappointing to miss classes because I worry that I won't be prepared to take my secondary school exams so that I can continue my education.

I was working at the market on the day that my classmates put me forward for the Safety Net Fund. They knew that I was struggling because I was coming to school with bare feet, and no exercise books. When I returned to school after being away for some days, my teacher told me that Camfed was going to supply me with a new uniform and books. I felt so good, because I could see that it would really change my situation. To be able to show up with the proper books and shoes makes me feel better about going to school."

Hadija, Kilombero, Tanzania

"I am the last born of six children, and my father is a rice farmer. My mother didn't go to school, and my father only attended school until standard 7, so they struggle a lot to make a living. They very much want me to go to school because they know that it's the only way to build my future, though even the small small costs are too much for them. For three years, I was wearing the same school uniform. Both the skirt and the shirt were ripped. Every morning when I put them on, I felt ashamed.

I remember the day in January when my teacher told our class that there was a fund to help struggling students buy new uniforms and books, and one of the students in



my class submitted my name. She had noticed my torn uniform and she felt pity for me. When the teacher told me that I was on a list of children who would be provided with a new uniform, I felt something lift in me. I used to dread going to school, because I was afraid that the teacher would call me to go to the blackboard. Then I would have to stand before the whole class in my torn uniform.

It's different now. I can get up in front of the class with no anxiety. I feel good about going to school. I look forward to it. I want to keep doing better and better, because I have a goal: I want to be a nurse, and take care of the sick people in my family."

Talent's story

Orphaned at the age of ten, 11 years later Talent is now one of the top students in her class at medical school. Talent was interviewed by Camfed Zimbabwe Executive Director, Angeline Murimirwa:

When Talent was ten years old, her mother left the rural Zimbabwean village where she and her three children lived to look for a job. She did not return. Two years earlier, at the age of eight, Talent had lost her father. Now parentless, Talent and her two younger siblings were taken in by their aunt, a shopkeeper, who struggled to support the children, barely managing to scrape together the money to send them all to primary school.

When Talent graduated from seventh grade, her aunt told her that she could not afford to send her to high school. "She tried to comfort me," says Talent. "She suggested that I work for one year and save my money, so I could pay my way the following year." But it was clear to Talent that this was only a temporary solution. What would happen after her first year of school, when her money ran out? She would have no choice but to leave school and begin working once again.

I have faith that the gates to success are wide open. I just have to walk through them.

Thirteen-year-old Talent began to despair. "All my life, I have wanted to achieve something that is my own. I didn't want to continue to struggle, being poor all the time. I wanted to change my life through education."

One week before classes started, the head teacher at Talent's school called her to his office and told her that the school had chosen her as one of the girls to be supported by Camfed. All of her school expenses, from her fees down to her soap and her bus fares, would be taken care of. "The



next day, I didn't speak to a soul," she says. "I spent the whole day praying and thanking God for this amazing news."

With Camfed's support, she was able to complete her secondary school education with distinction, and was accepted into medical school at the University of Zimbabwe. "I have always wanted to be successful. I want to be an independent woman who can take full responsibility of her life and be in a position to help other women in need."

Today Talent is in her second year of medical school. The curriculum is demanding, yet nothing is impeding her progress: she recently received results on her first exam, and she received 66% – well above the class average of 52%.

Talent is focused on completing her education. "My degree will be my husband," she says. She is determined not to let anything stand between her and her dream of becoming a doctor. "I don't want to disappoint those who are supporting me. Now that I am in medical school, I have faith that the gates to success are wide open. I just have to walk through them."

the reach of the poorest, ensures that children can remain part of an educational institution that will provide adult guidance and peer support. Some pupils, as shown in Jonas and Hadija's stories, are completing primary school at an advanced age, through the help of the Safety Net Fund, because their schooling had been interrupted by poverty.

Safety Net funds are Camfed's primary direct intervention for primary school children. This intervention benefits whole school environments and thus has a positive 'spill-over effect' to all children within schools, including boys. Safety Net Funds are provided as block-grants to schools, which buy supplies in bulk and allocate them to at-risk pupils identified through a transparent, community-based selection process (detailed in Chapter Four).

In 2009, Camfed's Safety Net Fund supported 117,920 boys and girls. To date, over 333,881 children have benefitted from the Safety Net Fund.

Retention rates at primary school level

Camfed's 2008/09 studies indicate a reduction in pupil drop-out rates at primary school level in well-established partner schools. In Zimbabwe, where the drop-out rate during the economic crisis was high, enrolment in Camfed partner schools was more stable. In Zambia, where a national education information system allows comprehensive tracking of enrolment, evidence shows that Camfed partner schools in established districts showed significantly higher enrolment and attendance rates when compared with all of the schools in their district. This was not the case for a control group of schools, suggesting that Camfed's programme boosts primary enrolment and attendance. Girls' enrolment has also significantly improved in Camfed partner schools in Zambia: up 46% since the programme was introduced in 2002, compared to 18% overall in the districts where the schools are located.

Camfed's 2009 study in Zimbabwe also showed that retention of teachers is significantly higher in Camfed partner schools in the country. Keeping primary schools open during the crisis depended on whether schools were able to keep teachers from migrating to urban areas or nearby countries in search of better employment opportunities. Data gathered from school records demonstrate that, in comparison with schools in the districts overall, the average Camfed partner school lost less than one teacher, compared to a control group, which lost an average of three teachers.

Institutional impact of Safety Net funding

In addition to the impact on individuals, the Safety Net Fund has institutional impact. In a context of poverty, schools cannot raise funds from the community to improve educational provision. Moreover, they have negligible influence on district, provincial or national distributors of resources. Block grants give schools financial resources that they can control to greatest educational effect. The training Camfed provides to ensure accountability and transparency in the deployment of these resources builds the decision-making and accounting capacity at school level and is an important power-sharing strategy that builds schools' confidence to place demands on the national system.

In Tanzania in 2008, the average Safety Net Fund grant from Camfed to primary schools was equivalent to \$11.80 per capita.¹⁴ The average per capita grant earmarked by the government was equivalent to \$10 and anecdotal evidence is that many schools received none or only a fraction of this amount.

At a time when textbooks and basic learning materials had all but disappeared in Zimbabwean schools in 2008, more than a third of students at established Camfed partner schools reported receiving Safety Net Fund support. The ratio of male to female recipients was almost even. Ninety-eight-percent of students

who received this support said it had made a critical difference to their ability to stay in school.

Girls' improved success at secondary school

Retention of girls in secondary school following the introduction of school fees is the biggest challenge to international and national education goals; yet secondary school is also where the greatest benefits accrue across the spectrum of a girl's life – from her health and future status, to her power to earn, and her ability positively to influence the next generation. It is indisputable that educated mothers give birth to healthier babies and seek education for their own children.

“ The returns to female education are the largest, and gender disparities the widest, at the secondary level. – **World Bank, Girls' Education in the 21st Century, 2008**

Fees are mandatory for secondary school in all of the countries in which Camfed works and accordingly net enrolment rates¹⁵ fall from 88% at primary school to 36% at secondary school.¹⁶ The gender gap also increases significantly: at primary school, girls' enrolment is 97% that of boys'; at secondary school girls' enrolment drops to 86% of that of boys'¹⁷. Camfed's study in Tanzania found that, in the face of extreme poverty where education costs are beyond most families' means, nearly three-quarters of teachers said that parents will choose to send a son to school if they have to choose for financial reasons. Where girls are able to start secondary school, they remain the most vulnerable to setbacks or changes in family circumstances, such as the death of a parent or parents to HIV/AIDS, or through pregnancy and early marriage.

In the face of these odds, Camfed-supported girls have consistently achieved a retention rate above 90% at secondary school. This significant result is due to Camfed's commitment to full bursary funding, as well as

its programmes for providing psychosocial support and improving gender parity of pupils in the classroom.

Full bursary funding at secondary school

Camfed provides every girl it supports into secondary school with full bursary funding for four years in Tanzania, Zimbabwe and Malawi; and for five years in Zambia, where the secondary school cycle is longer; and at least three years in Ghana, and up to six years (to cover both junior and high school). By providing the psychological and financial security of a long-term, complete commitment, girls and their families can focus on her education.

Full bursary support covers all school and examination fees, uniforms, shoes, school and sanitary supplies. Where boarding is required, girls also receive boarding fees, bedding, toiletries, transport money and sports clothes. This comprehensive support package boosts girls' esteem by removing visible economic distinctions and minimises their risk of seeking financial support in exchange for sex – a danger most acute towards the end of secondary schooling when examination fees are due.

In 2009, Camfed supported 21,349 girls with full bursaries at secondary school. To date, 42,184 girls have been supported.

The evidence of retention rates at secondary level

The drop-out rate for Camfed-supported girls at secondary level averaged 1.9% across all partner schools in Zambia in 2008; in 83% of Camfed's partner schools in Zambia, no bursary-supported girls dropped out during 2008.

Attendance rates of Camfed-supported bursary students at secondary level in Tanzania were 94.7% across all partner schools in 2008. Recent data points to a trend towards higher retention in schools where Camfed has been operating for some time. In Zambia, drop-out rates in Camfed partner schools improved from 3% to 1% since the inception of the programme. This is in contrast to a control group of rural schools, in which drop-out rates doubled from 1.8% to 3.6% between 2003 and 2008.

Afishetu's journey to pupil teacher and district assemblywoman in Ghana

Afishetu's story demonstrates the multiple benefits that accrue from investing in the development of young women's leadership.

"I completed my secondary school education at age 24, and in 2004, Camfed accepted me into the pupil teacher programme.

Since that time, I have been employed as a pupil teacher at a school in a remote region of northern Ghana, about three hours from the nearest town. I am paid a monthly stipend, which I rely on for the upkeep of my family, as my husband has returned to school. When I complete the course, I will be a fully qualified teacher.

I am the first and only woman to be elected to this assembly. Already, I have been able to lobby the European Commission to construct a school building, which is now completed.

Learning to be a teacher has helped me tremendously in building my confidence, and teaching has given me the opportunity to speak in public. When I returned to my village of Tulinga, I saw that there were a lot of developmental problems in the village, and no school building. My younger brothers and sisters were attending school outside, under the trees.



Afishetu teaches English to Kindergarten students at school in Karaga, Ghana

Seeing these problems motivated me to run for the district assembly elections in 2006, so that I could try to come up with some solutions. I ran against two gentlemen, and God being good to me, I was able to win. I think people were impressed by my commitment to community development and my ability to express my ideas for change. I was inaugurated to the district assembly last year with 23 men. I am the first and only woman to be elected to this assembly. Already, I have been able to lobby the European Commission to construct a school building, which is now completed. I will continue to work to remedy the other problems in my village as well. Some day I would like to run for parliament.

As a teacher, I am able to serve as a role model for the girls and young women in my village, and to motivate them to take their education seriously."

The evidence of pregnancy rates

Camfed's 2008/09 studies examined opinions and attitudes relating to female safety. In Tanzania, for example, 54% of all respondents, and in Zambia, 50% of all respondents, cited pregnancy as the prime reason for girls dropping out of school. Camfed's integrated child protection measures and advocacy programme in communities have achieved significant results in the fall of pregnancy rates in the schools where it is operating.

In secondary schools in Zambia where Camfed's programme is well-established, pregnancy rates fell by 9% (to 2.6%) between 2006 and 2008, compared to an increase of 38% (to 3.1%) in a control sample of schools.

The evidence of pass rates

The child protection policies and practices Camfed implements to address the typically male-dominated school culture have had significant impact on girls' improved academic performance, as girls have more confidence to participate fully in class.

Pass rates in the primary school leaving-examination rose 80% for Camfed-supported girls in Tanzania between 2005 and 2007. At the transition from primary to secondary, pass rates were significantly higher in established partner schools than in new partner schools, and were also higher than the national pass rate in 2007. In Zambian secondary schools, the numbers of girls' pass rates, as a percentage of boys' pass rates, increased by 7% in well-established partner schools versus a national increase of 4%.

Camfed's support is effective in keeping girls in secondary school at the adolescent stage when poverty imposes most pressures on them and their families, and when they are most vulnerable to early marriage and pregnancy. The longer Camfed operates within a school, and the closer an individual school comes to an equitable gender balance, the higher the retention and success rates.

Technological capacity-building within schools

Camfed has pioneered the introduction of technology in rural African schools and communities. It has created, for example, one of the first rural IT centres in Zambia (described in Chapter Three) and is bringing computer support to schools and communities, where children and adults are being introduced to the world of information technology.

“ The rapid adoption of mobile phone services across Africa, particularly among the rural poor, is a testament both to African ingenuity and to the significant value placed on information and communication by people everywhere. Camfed's targeted approach to ICT skills development is unlocking human potential in dramatic and exciting ways. – Paul Needham, Camfed USA Board member and technology entrepreneur

Camfed's pilot work in technology is the basis of further, extensive plans. Observation and analysis have demonstrated the high value of computers as electronic libraries in schools, compensating for the deficit in books and teaching materials. Their role for record-keeping in schools is also very significant.

The Leadership and Enterprise Programme (described in Chapter Three) has piloted technology training, including computer and mobile technology to 299 young rural women so far. A group of these young women received advanced training and are now managing the first rural IT centre in the Samfya district of Zambia. In spite of having no previous access to computers, all the young women showed great facility with computing through the training

Camfed will expand its use of technology to collect and transmit data from the educational and post-school programmes, including the profit margins of young women building businesses with the help of Camfed's

training and microfinance. Linking data collection systems to wireless technology will allow this information to be shared immediately with Camfed staff at the national and international levels. This will also empower Camfed's local partners in thousands of rural communities, including teachers, education and health officials, traditional leaders and young women, with the training and technological capability to collect and analyse the information flowing from their work.

Developing human capacity in the education system

Throughout sub-Saharan Africa, there is an acute shortage of teachers, especially in rural areas. Many teachers in rural areas are often deployed from towns and aspire to return. Local teachers by comparison are more likely to commit long term to rural schools. They also understand the local systems and know who the opinion leaders are. The experience of schools in Zimbabwe highlights the importance of local teachers: it has been schools with local teachers that have remained open through the political and economic crisis.

A dearth of female teachers means that girls across the region lack professional female role models. For instance, in 2007 in Ghana, 23% of teachers at junior secondary school and 19% of teachers at senior secondary school were female, and these female teachers were located mainly in urban schools. By contrast, the average ratio of female teachers for high-income OECD (Organisation for Economic Co-operation and Development) countries is 59%.¹⁸

Camfed advocates in all its countries for increased training of teachers, with special attention to female teachers from rural areas. Camfed also supports young women within Cama who wish to become qualified teachers themselves.

Camfed's pupil teacher programme

In the Northern Region of Ghana where the lack of female teachers is critical, particularly in the secondary-level

boarding schools where girls living away from home look to their female teachers for counselling and support, Camfed has piloted a fast-track response to this shortage. In 2005, a 'pupil teacher' programme was introduced, and 109 Cama members enrolled to train in service as teachers. Camfed supports Cama students on the programme with course fees and a supplementary monthly income. Experience on-the-job is consolidated by formal teacher training through the Ghana Education Service (GES); successful completion leads to a professional qualification.

Cama pupil teachers are young rural women recruited from the same areas where they teach. They are therefore ideally placed to help address the problems faced by pupils in their school and are far more likely to commit to remaining in their home area with their teaching skills and experience. The pupil teacher programme was strongly endorsed in a 2006 external evaluation:

*"This is one of the most exciting aspects of Camfed's Ghana programme because it fulfils multiple Camfed objectives at the same time. It boosts teacher quotas in an effective and sustainable way ... and provides desperately needed female teachers in a region which is quite literally starved of them. It also provides direct links for Cama with schools with Camfed-supported girls, where (Cama members) can act as role models, counsellors and data gatherers among other useful functions. The other Camfed objectives fulfilled by this scheme are those related to the empowerment and independence of young women. By giving them teaching jobs, this scheme not only keeps them active and modestly paid, but gives them the opportunity to acquire skills and experience which will enhance their future prospects."*¹⁹

In 2009, 102 young women in Ghana (a retention rate of 98%) graduated from the pupil teacher training programme as qualified teachers. Across all four countries, Camfed has directly supported 392 young women into teaching.





CHAPTER THREE

Young rural women as leaders of change

Cama is the membership organisation set up by Camfed to support young women into safe and successful life choices after graduation so they can develop their leadership potential. Where school is the entry-point for girls to become leaders of change for social and economic development, Cama is where their leadership is realised.

Cama is a rapidly growing pan-African peer support network and the gateway through which Camfed channels social, economic, technological and higher educational opportunities to young women. Cama currently operates within all four of Camfed's most established programmes and will be rolled out in Malawi as the first Camfed-supported girls prepare to graduate from secondary school, in 2013. Cama's 14,005 members are united by a background of rural poverty, and a commitment to lead change in their communities. This commitment to change is demonstrated by the community philanthropy galvanised by these young women, which supported 46,546 children into school in 2009 – a remarkable achievement showing the 'virtuous cycle' of girls' education in action.

The strategies that have enabled Cama members to succeed include: Camfed's Seed Money Programme, which has to date enabled 6,084 Cama members to establish rural businesses; the Community Health Programme, which has trained 1,504 young women to disseminate health information to 139,908 children and young people;

and access to tertiary education that has supported 609 young women to become lawyers, doctors, teachers and other professionals.

New developments include a leadership and enterprise training programme aimed at raising the skill levels of young women who aspire to be social and business entrepreneurs; and a women and technology programme in which young women are trained as technological leaders to connect rural communities to the global dialogue.

Optimising the benefits of education

Young rural women leave secondary school with raised aspirations, high motivation, and confidence in their success thus far, but they will enter an environment long characterised by high unemployment and limited life choices. Most girl graduates will have no experience of owning and managing money; fewer still can call on family members with contacts in the business or professional communities. Microfinance institutions, most of which are located in urban centres and aimed at clients who can offer collateral, tend to under-serve women from rural

areas. Despite these barriers, rural young women operate under a great sense of obligation to their families: societal expectations of girls not to remain a responsibility, and to become the pivotal support for all family needs, starts young. It is economic anxiety and dependency that drives them from home and safety, and persuades them to risk their own health and future prospects. Safe-guarding the transition from school into economic security is therefore critical to preserving the benefits of girls' education.

Cama – a unique pan-African support network of young women

Cama is a remarkably vital and fast-expanding network of young women who work together in a forum to support each other after leaving school. Camfed provides the practical services and training for the women who are taking on responsibilities as role models, activists and advocates for other girls and women. Cama provides:

- a safe place where women can address the issues that confront them as a group;
- a platform to develop leadership skills, through training and experiential learning;
- a vehicle for practical support services aimed at young women, e.g. Community Health and Seed Money programmes.

Cama is now a pan-African social movement, with 14,005 members in 77 rural districts across Ghana, Tanzania, Zambia and Zimbabwe. Over the past three years, the Cama network has grown at an average rate of 34% per year, since 2007. From 2007 to 2008, the network grew by 51%.

The idea for Cama surfaced in 1998, as the first group of graduates from Camfed's secondary-school bursary programme were completing school in Zimbabwe. These aspiring young women wanted the peer support circles they had built during their school years to continue as they

established their future livelihoods. Camfed recognised that the rural context offered little employment for female school leavers, who often had to choose either marriage or migration to towns, taking their new knowledge and capabilities with them. In partnership with a founding forum of 400 members, Camfed established Cama – the Camfed Association – as a means of pooling advice and organising training to address the needs of young rural women post-school.

Cama offers a rare opportunity for young rural women to take part in decision-making and advocacy aimed at improving the lives of all women, children and families in their communities. In support, Camfed has worked closely with existing structures to advance the representation of Cama women on local decision-making bodies. Cama members are also represented on Camfed's Community Development Committees (CDCs), where they play a critical leadership role in developing and implementing the Camfed programme in the company of local government officers, chiefs, teachers, and other leading members of the community. Their experience is invaluable to the CDC and to Camfed, and their involvement is empowering for Cama members themselves in an environment where women traditionally exercise little power. The opportunity to support and lead others within the Cama organisation affirms to the young women that they have leadership skills, and this gives them the confidence to use the skills beyond the network. Cama members soon become well-respected in their communities, and are seen as role models who can advise other women and girls. Many of Camfed's full-time employees in Africa are drawn from the Cama membership.

Cama has a pan-African dimension and as such carries enormous potential to generate momentum across the region. It also serves as an important route for international exchange of knowledge. Cama members help to establish Cama programmes in new countries (most recently in Malawi), and to deliver training where

expertise in one country can benefit other groups. Cama members in Ghana, Tanzania and Zimbabwe, for instance, have all participated as trainers in the certificate programme in leadership and enterprise underway in Zambia (see page 67). Innovations in technology are also enabling Camfed to pioneer communications practices across this international network.

Cama is constitutionally governed and elects its District Committee and National Committee membership in each country through a democratic election process; every Cama member is eligible to stand for office and to vote. Each country has an Annual General Meeting (AGM) where strategies and opportunities are reviewed and issues tabled. Cama leaders from other Cama national networks are invited to attend AGMs as an opportunity to share lessons and best practice, and to recognise that the challenges they face are systemic across the region.

Investing in young women's enterprise

The Camfed Seed Money Programme (SMP), administered by Cama, offers young rural women – who are ill-served by urban microfinance services – a safe route to economic independence by awarding non-repayable grants to set up small enterprises. Launched in Zimbabwe in 2000, the SMP expanded to Zambia in 2005, to Tanzania in 2006, and to Ghana in 2007. To the end of 2009, the SMP had enabled 6,084 women to set up their own businesses and had provided another 1,449 low-interest loans to allow women-owned businesses to expand.

The programme is notable among microfinance schemes for being run by young rural women for rural women; it clearly meets a need that is unmet by other organisations and services. When asked in the 2008/09 Camfed studies, 99% of Cama members who received grants or loans reported that they had never previously had access to investment capital.

Cama also provides peer support and ongoing mentoring throughout the process, both of which are integral to the

programme's success. Its achievements demonstrate to communities and finance organisations that the potential of young women to succeed in business is reliably high. Only 7% of all young respondents in Zimbabwe had been able to access credit or a loan outside of Camfed.

There are three integrated components to the Seed Money Programme:

- **Business training:** school leavers and other potential participants receive training from professional business advisors and current SMP beneficiaries. Based on this training, applicants develop business plans to submit to their local Cama committee.

In 2009, 2,797 young women received business training. Camfed also trained 359 Business Trainers within the Cama network to deliver this training.

- **Financing:** participants receive a non-repayable grant against their plans. This removes the initial fear of being in debt and provides experiential learning in managing money. Once they have practical business experience they can apply for a loan to expand or diversify.

In 2009 alone, 1,068 young women set up new businesses with Camfed's support, and 134 young women received loans to expand their businesses.

- **Ongoing mentoring:** new beneficiaries are paired with established businesswomen in their area to encourage ongoing training and mentoring; area workshops are organised on a quarterly basis. Many report that this is the most significant aspect of support provided by the Seed Money Programme.

Camfed's Seed Money Programme is often used by young women as a stepping stone to other opportunities that would otherwise be unavailable – as a means to subsidise further education or training, for example – and its value in transforming the lives of girls and their families

Gift Namuchimba

Gift Namuchimba was raised in a poor family in the rural district of Mpika in northern Zambia. "When I was at school, I would even pick seeds from the streets so that we would have enough food to eat," she says.

Gift brewed sweet beer to sell in order to provide food for herself and her seven siblings as they were growing up. But when her father died, she was forced to drop out of school.

Gift's future appeared bleak until Camfed offered to provide everything she needed to finish her studies, from her school uniform to her stationery. After Gift graduated from school, she was able to set up a flourishing business selling shoes, having received training and a start-up grant from Cama.

Namuchimba has transformed the life of her family. She also offers a symbol of hope for her community.

Using the profits from her business, Gift became the first woman in her rural village to build a brick house at the age of just 24. Thanks to her business, she is also able to pay for her brothers and sisters to go to school. Gift is a role model in her community and across her country. She serves as the leader of the national Cama network in Zambia, inspiring other young women to set up their own businesses. Gift also delivers business training as part of the newly launched Leadership and Enterprise Programme, and acts as a mentor for 20 aspiring women entrepreneurs as they embark on their social and business enterprises.



Gift is the inspirational leader of the national Cama network in Zambia

Gift's story was featured in the *Financial Times*:

"Namuchimba has transformed the life of her family. She also offers a symbol for her community. On one of her first nights in the house, she invited her childhood neighbour to see it. The woman had five daughters, all of whom became prostitutes. Three of them have now died of Aids. 'I invited her to my house and made her enter it. I wanted her to learn something. She was amazed, as she knew my poverty as a child and when I had been starving. I said to her, 'Look at what Camfed and education has done for my family.'" ²⁰

through financial success is profound (as shown in Gift's story). In addition to this clear benefit, the exposure it offers to young rural women who have never owned or managed cash is in itself profoundly transforming. It acclimatises young women to a cash economy and to seeing themselves as people who can conduct business, giving them the confidence, knowledge and tools to develop financial intelligence. In Camfed's experience, this first exposure in a safe and supportive environment provides an essential bridge to the opportunities afforded by microfinance institutions. Without this first exposure, many young rural women would not have the knowledge or confidence to access these.

Camfed is committed to expanding economic options for women so that they can generate higher incomes for themselves and their families, create and sustain businesses that improve local employment and prosperity, and play a more fundamental role in reviving local economies. Greater diversification within the small businesses it finances through the SMP is a goal for Camfed (and a common concern within microfinance schemes generally). Many of the businesses currently supported by the SMP operate in similar product-markets,

so helping women to diversify into new markets where there is less competition is a priority.

An analysis of 48 SMP-supported businesses in the Shangombo and Mpika Districts of Zambia over a period of three months, shows that those businesses operating in markets with few competing businesses (e.g. selling curtains) had higher profits than those businesses with many competitors (e.g. selling food stuffs). These lessons are incorporated into SMP training with the goal of encouraging more young businesswomen into niche markets, with the aim of increasing overall profit margins for businesses operating in the same district.

The impact of Camfed's Seed Money Programme will be assessed in a research study in 2010, in collaboration with the London School of Hygiene and Tropical Medicine and the NIKE Foundation. This study will analyse the impact of the SMP as a bridge to previously unattainable opportunities for women, and the results will inform future development. Already the programme shows signs of success in catalysing a cascade effect in Tanzania; Camfed's 2008/09 study revealed that two-thirds of Tanzania's Seed Money Programme recipients report that they provided other women with financial or other material support.



“ I was a single mother with unfinished schooling and no hope of anything better coming along for me and my child. But a Cama mentor came to Milenge where I live. She explained that Cama is a network to support women and I joined and was given a grant to start a business. Now, when I look ahead to my future, the view is very different from the darkness that I saw before. – Chanda, Milenge village, Zambia

Young Women’s Leadership and Enterprise Programme

In a context of widespread poverty, micro-loans and business skills training as offered by Camfed’s Seed Money Programme are vital to improving the lives of women and their families. Accelerating and amplifying such transformation on a scale that can catalyse vibrant rural and national economies requires significant investment in entrepreneurial leadership.

Cama’s growing network of young women school graduates, with their talent and energy, has demonstrated their ability to launch and sustain successful small

businesses. The lessons of the Seed Money Programme provide the foundation for an initiative launched in Zambia in 2008. The Leadership and Enterprise Programme, developed in partnership with the University of Cambridge through the *Goldman Sachs 10,000 Women Initiative*, accelerates and intensifies business training for young women school graduates and combines it with leadership training.

The Leadership and Enterprise Programme has been designed to give 450 young Zambian women the knowledge to build social and commercial enterprises that will create sustainable wealth and employment. Trainers accredited and trained by the International Labour Organisation (ILO) lead the teaching and partner with Cama trainers.

The first 299 students on the Programme have been introduced to business planning, marketing and communication, effective team work, financial record-keeping, banking services and other core skills as the foundations for developing growth-orientated enterprises. As part of their learning, students have launched a range of successful commercial and social enterprises within their communities, including a pre-school for 68 children,



Winnie's story of higher education

Winnie Farao was supported by Camfed through secondary school and the University of Zimbabwe, where she graduated with a first class degree in Psychology. Winnie was a founding member of Cama in Zimbabwe, and now works as the Training Manager for Camfed Zimbabwe, where she helps Cama members to move into vocational training or university. Winnie is also working with the Camfed Executive Team on the extension of the Camfed programme to Malawi. Winnie is currently pursuing her third degree – a long-distance research Masters in Development Studies from the University of South Africa. Her aim is to lobby relevant ministries to make policies more accountable to rural women.

"My long term plan is to work alongside government and provide the right information and advice to them to influence policy decisions, which should be more inclusive of rural women. I was inspired by my rural friends to study for this research degree. It has been so influenced by working with Cama members – their quest for equality, for economic empowerment. I pursued Development Studies specifically to help me work better in this field."

Coming from a place so remote that most of her former classmates at the University of Zimbabwe had neither heard of it nor seen it on the map, Winnie is dedicated to transforming the lives of other rural women through access to education, just as hers was transformed. Winnie is a great believer in the value of education beyond secondary school.

"I had the privilege to be supported by Camfed through high school. However, the years at the University of Zimbabwe was what really opened up the world for me. Camfed supported me through University with moral and financial support. Moral support because it was such a different world for me. Initially I was sceptical about how I would manage, but I soon realised that if I have the



Winnie was a founding member of Cama and is Training Manager for Camfed Zimbabwe

passion and am participative, I can realise any dream. It changed the way I look at myself and at my community.

University education opens many more doors. Girls can help their families better; they get the competitive edge and become more marketable. With secondary education, girls can support themselves, but with tertiary education, not only can they support their families, but also influence policies and help the communities in a more powerful way."

Now as Training Manager for Camfed Zimbabwe, Winnie looks at every young woman as full of potential and helps them to believe in their ability. "I have transcended the gap between the rural world and the bigger world out there in Zimbabwe, but not all rural women have had this opportunity. They do not have the information on how to improve their lives. As a rural girl, I remember, it was very, very difficult to get information. Working with Camfed, I can give them access to it. At Camfed, we are taught to be conscious of all around us," she says. "I can never forget my roots. I am still a daughter. And I still belong to my people."

a talktime retail venture, and a farming business that employs local workers and diversifies the local foodbase.

This is a different starting point for school leavers in Africa who, if they can access further training after school, are generally offered vocational skills courses without business or leadership training. The Leadership and Enterprise Programme raises the skill levels and ambitions of young women, and puts confidence-building and leadership at the centre of their experiential learning processes. It recognises that the first step a young woman needs to take is to unlearn the negative preconceptions of her own capabilities, which are entrenched in a patriarchal society.

The learning is hands-on and student-led. Students put their leadership into action by working within groups to plan their market research, identify their enterprise idea, and develop a business plan within the group setting. The Programme uses case studies and resources drawn from the region and focuses on market research and project implementation within the rural community. International social entrepreneurs advise students on how to analyse and address local challenges. One group, led by entrepreneurs from Global Footprint, was taught how to gather environmental data on Lake Bangweulu in order to assess the viability of introducing fish farming as a response to the problem of diminishing fish stocks.

Early lessons that will inform the adaptation of the Programme include the following:

- young rural women school-leavers embrace opportunity with a determination born out of their experience of poverty and the drive and initiative to rise above it;
- social entrepreneurship resonates strongly with this group; the Programme offers a new problem-solving methodology through which students can assess the needs of their communities and develop businesses that will address such needs and succeed commercially;

- the friendship and membership circles provided by Cama are a major advantage in building young women's confidence and sense of collective power in catalysing economic growth; and will help sustain and grow the Programme's benefits.

The Programme recognises that the context of rural poverty poses real challenges to women entrepreneurs, and aims to equip women with the knowledge and support to manage obstacles. As with Camfed's programme in schools, psychosocial support is indispensable within the Leadership and Enterprise Programme, and has two critical elements: the peer support young women are giving each other; and a network of international mentors who advise each group, enabled by new technology capability. This approach to business training, with its emphasis on high-level skills and mentoring tailored to the context of rural Africa, is seeing great success so far. Lessons emerging from the Programme will continue to inform future directions for Camfed's investment in young women as leaders of change.

Through the Leadership and Enterprise Programme, Camfed has also established one of the first IT centres in rural Zambia, which is managed by specially trained Cama members. These young women IT leaders train other young women on the Programme to help participants connect with each other and with international mentors. They also train other members of the community in basic IT skills, bringing communications technology to an audience that has never before had access. The Cama network of young motivated women is a phenomenal resource through which Camfed intends to roll out this model of rural IT centres, and other technological advances, across its international network.

Accelerating women into leadership through tertiary education

As a logical extension of its post-school provision to empower women to lead change, Camfed is increasing its support for young women in tertiary education. As more girls successfully complete secondary school, there is a rich

opportunity to accelerate systemic change by educating female leaders of the future. In 2008, an independent study found that:

“(M)ore focus on tertiary education is a cost-effective way of (supporting) more truly exceptional women who can rise to positions of local, regional, national or international leadership, and serve as role models for Camfed beneficiaries everywhere. Their impact is fundamental to the societal transformation that Camfed aims to achieve.”²¹

To date, Camfed has supported 769 young women into tertiary education,²² providing financial support, help with the application process, and raising aspirations and awareness of tertiary education options. The transition rate from Camfed-bursary-supported secondary education to tertiary education is 3.4%, in a rural context where the numbers of young women or men attending tertiary education is extremely low. (National averages for Zambia, Zimbabwe and Ghana are 3% for the overall population, but this reflects predominantly urban populations; rural figures would be much lower.²³)

The gender gap is even greater at this level than for secondary education: only one female is enrolled for every three men at university.²⁴ Camfed has enabled this significant number of young women, who have succeeded against extraordinary odds in reaching the end of secondary school, to reach a level that otherwise would have been denied to them because of poverty.

Cama's role in promoting women's advocacy

A crucial dimension of Camfed's work is to help poor communities understand their entitlement so that they can build the skills and express the confidence to secure greater and better services from schools, healthcare providers, government institutions and aid agencies. Cama provides a vehicle for women to achieve the necessary skills and confidence; it also gives them a forum to challenge established views and practices that exclude and marginalise women and children. Since Camfed was

founded, Cama members have participated in 16,380 community forums, 549 national forums, and 216 regional or international forums or visits, where they have had a decision-making role or have influenced decision-makers.

“Through Cama, Camfed is achieving exciting attitudinal changes in patriarchal societies... The fact that Cama girls are members of the very communities in which they conduct sensitization activities makes them very credible to their audience. They say they are well-received by communities and seen as role models. – External Evaluation²⁵

An area of major concern for Cama members is health and the particular vulnerability of women and girls to HIV/AIDS. Camfed has supported school-based health learning since its foundation, in conjunction with Ministries of Health, national Family Planning Councils, and local NGOs involved in HIV/AIDS prevention, child abuse and related issues. Cama has expanded this work with a Community Health Outreach Programme implemented by its members. In 2009, Camfed trained 435 Community Health Activists, who reached 139,908 children and young people with vital health messages. Leveraging additional partnerships with specialist providers to work with the Cama membership will expand Camfed's work in this area.

Women and film

Camfed has been the first organisation to give women in these communities access to filmmaking as a means of bringing to light contentious issues that put women and children at risk. Camfed established two groups of trainee filmmakers that put women behind and in front of the camera – the Samfya Women Filmmakers in Zambia, and the Learning Circle in Ghana. These groups include Cama members and women who have not had the benefit of education. To date, 45 young rural women have been trained in filmmaking, and 141 films and radio broadcasts

Mwelwa's story

"In June 2005, Cama was launched in my area. Things changed for me then, when I started to be involved in Cama's activities in my community. I was elected as Vice-Chairperson of the association and was chosen as a regional coordinator at a national Cama meeting in Lusaka. I am now responsible for the Cama Community Health Programme and have trained 100 women as Community Health Activists, who in turn have reached 15,000 Zambians with vital information about HIV/AIDS and other health issues. According to our tradition and culture, it was taboo for a young woman to stand up in public and talk about sex, reproductive health and such issues as HIV/AIDS in the presence of elders – yet AIDS affects women more than men.

Things are changing now. Through Cama, I am able to speak to people and raise important issues that affect young people. I am now empowered with information and can help young women facing similar changes to the ones I have gone through. Gone are the days when young women are asleep."

Members of the Leadership and Enterprise Programme (see page 67) are also engaged in advocacy projects in their communities. These include campaigns against early marriage, and communications to girls on their rights and how to avoid sexual exploitation. A community meeting held by one of the Leadership and Enterprise groups in the Mpika district of Zambia drew an audience of over 200 and resulted in pledges by local teachers to support the initiative.



Mwelwa joined Cama in 2005 and is now responsible for training Cama's community health activists in Zambia

*Things are changing now.
Through Cama, I am able to
speak to people and raise
important issues that affect
young people.*

have been made. The women's films have been shown to whole communities, sometimes several communities in a region, where their reception has been overwhelmingly positive.

Film mediates a dialogue through which women can feel more comfortable to discuss and negotiate otherwise difficult or intimidating issues – such as HIV/AIDS, prostitution, disability and coping strategies for poverty and social exclusion. Putting the powerful medium of film into the hands of women who have had virtually no public voice is a significant step towards social inclusion; for non-literate women in particular, it provides a unique medium through which they can contribute their knowledge and experience. The effect on the women making these films, and on their audiences – who have never seen depicted on screen the issues that affect their lives, or people like themselves, speaking in their own voices – has been profoundly empowering.

Camfed now has an advocacy strategy around film at the community, national and international levels, by which young female filmmakers can travel and facilitate discussions on the problems facing rural communities, raise awareness, and search for shared solutions. (Films can be seen at <http://www.youtube.com/camfedinternational>.)

A selection of films made by the Samfya Women Filmmakers and the Learning Circle was screened at the FESPACO Film Festival in Burkina Faso, in 2007. This was attended by representatives of both groups, who also led question-and-answer sessions with the press and public.

Where the Water Meets the Sky – Camfed's documentary about the Samfya Women Filmmakers, narrated by Morgan Freeman – was named Best Film in the Global Insight category at the Jackson Hole Film Festival in 2008. It was shown on the Sundance Channel (a channel with 25 million subscribers) on World AIDS Day, 1 December 2009.

Empowering young women and communities through technology

Rural African communities are almost wholly excluded from the global communications technology that resource-rich countries take for granted. Ninety-five percent of Africans, and virtually all rural Africans, are excluded from the world-wide web. Those 5% who do have internet access are concentrated in the cities, where 28% of people live.

There is huge, untapped technological capability in rural Africa, and a great desire among young women to embrace it. Camfed has raised technological access and proficiency-training as a priority in all its empowerment strategies for young women. The first measure in this effort will be increasing the number of internet centres open to the community in schools and local community centres, and developing a rolling programme of Cama internships to manage the new centres and provide support.

These investments will build on the technological leadership that young women are already providing to their communities. In a region where technology projects often fail because they lack sufficient back-up, Camfed's extensive network of 56,387 community volunteers, supported by strong national offices and teams in the UK and US, have built up an impressive operation for introducing and maintaining technological resources for whole communities. The Camfed network, with a leading role played by Cama, has become an indispensable route for reaching remote rural communities who would otherwise remain isolated from each other and from the wider world.

The potential for technology-assisted communications via mobile phone networks and the internet is enormous within the Camfed network. Camfed's innovative use of PDAs (personal digital assistants) to carry-out its 2008/09 research studies in Zambia, Tanzania and Zimbabwe, and its use of mobile phones for business development on the Leadership and Enterprise Programme, demonstrates that young women in rural Africa are enthusiastic about the

advantages technology can bring and highly motivated to adopt it. Camfed aims to continue increasing the connectivity of Cama members through the use of mobile phones and other technologies, as a force-multiplying resource for Cama's entrepreneurial and advocacy activities.

Camfed also intends to increase its use of technology to collect and transmit data about Camfed's programmes – from the number of girls supported through school, to the profit margins of young women starting businesses with Camfed's training and microfinance. By linking data collection systems to wireless technology, this information can be shared immediately with Camfed staff at the national and international levels in order to improve the services that Camfed provides to communities, and to identify immediately potential problems in programme delivery. It will also empower Camfed's local partners in thousands of rural communities – including teachers, education and health officials, traditional leaders and young women – with the training and technological capacity to collect and analyse the information flowing from their work.

Camfed will also employ greater technological resources to share authentic and unfiltered stories, photos and videos from remote rural African communities within the organisation and with the global community. Cama members have begun training as mobile reporters – learning skills for interviewing subjects, producing photographs and blogging; and many Cama members are now using Twitter to blog from Zimbabwe, Zambia and Tanzania. Linking these citizen journalists and other key community members to Camfed's website via the wireless network will connect Camfed's supporters around the world directly with young women and activists on the ground, and encourage new supporters to join with Camfed in extending girls' access to education.

It is a top priority for Camfed to maximise the benefits of technology to scale up its operations, and to build the strong partnerships that will make this possible – with mobile phone and airtime providers, renewable energy partners, and IT hardware partners.





CHAPTER FOUR

Governance

Camfed's governance is built from the perspective of the child Camfed serves. Its financial and programmatic processes and systems are designed to surround each child with a network of support that protects her safety and ensures that she receives every penny's worth of support to which she is entitled. Financial security and child protection are linked: robust checks-and-balances, transparency and accountability at every level, and regular auditing ensure that no single individual has power over vulnerable girls and young women, and that funds are fully trackable to their intended target.

Camfed's power-sharing partnership with local communities is accompanied by full accountability at every level of operations. Intensive community engagement, supported by strong national offices and international teams, is the best guarantee of child protection, financial accountability and programme sustainability.

The importance of each individual underpins each step of Camfed's philosophy. Thus Camfed tracks the progress of every individual girl with precision, rather than adopting a common development practice of supporting largely anonymous numbers of beneficiaries; likewise, all donations to Camfed are tracked against individual

recipients on Camfed's centralised programme database, which is linked into its financial accounting system.

Stringent monitoring and evaluation of each programme ensures that Camfed's interventions remain responsive and effective. Its community-driven methods of data collection, supported by international teams, provide meticulous oversight of investments and impact, all of which are regularly incorporated into Camfed's strategic decision-making, ongoing programme development and reporting.

In 2010, with the support of the Skoll Foundation and in partnership with the global law firm Linklaters, Camfed

will publish a new governance blueprint for international development.

Governance for sustainability

A key tenet of Camfed's development approach is the analysis of power. Top-down governance that excludes bottom-up decision-making and responsibility cannot produce systemic change; it is disempowering for those who are seen as passive beneficiaries, and can put the safety of children at risk.

Camfed's child-centred, power-sharing model of community ownership and partnership requires a different paradigm for governance – one that is accountable to every individual and body on whose behalf Camfed works, from donors, regulators, government ministries and communities, to each individual child and young woman it supports. Transparency and accountability are built into every aspect of Camfed's operations, from its financial accounting systems to its information-tracking and impact measurement, to protect children's welfare and deliver relevant, timely information to all stakeholders.

Transparency and accountability are integral to delivering sustainable change. In a context where African girls, women and poor rural communities are typically excluded from decisions concerning what is provided for them, Camfed's governance shifts power to them, by making available all the information that will allow them to hold Camfed (and others) to account for the resources it raises and expends on their behalf. Fulfilling its obligations to clients is the foundation of Camfed's accountability to donors.

Community involvement within a transparent system, coupled with accountability at every level, creates a safer, more inclusive system and empowers individuals as active agents. It serves as the best insurance against corruption, and is a vital tool for implementing Camfed's zero tolerance to abuse of any kind.

Child-centred governance structures

The degree to which Camfed's governance is driven by the needs of the individual child is exceptional within the development industry. Camfed's long-term programme supports identifiable, named individuals, and follows the progress of each girl and young woman with a dedicated network to help maximise her opportunities. The large network of community volunteers who make this possible are supported by transparent community-based operational structures. Camfed's finance system, programme database, and monitoring and evaluation processes, are all based upon the records of individual girls.

The strategic decisions to focus on the individual girl within her social environment, and to actively involve all elements of her community in Camfed's governance, was taken at the start of Camfed's work and has been integrated ever since into all its operational processes and systems.

All of Camfed's bespoke operational systems and processes are designed to help create the culture of empowerment that is only achieved when girls, young women and their families are informed of their rights and feel that the system is responsive to them. This approach has a profound effect on how girls, as well as whole communities, absorb that sense of their value; knowing that the system puts girls' rights first, and responds to their concerns, elevates girls' standing in their communities.

The foundation of Camfed's partnerships with local communities is transparency and power-sharing, and the key to both is accessible and accurate information. Camfed's commitment to this responsibility was highlighted in an external evaluation, which found "evidence of a high level of transparency at all levels, from the selection of beneficiaries, to disbursement of funds and procurement and distribution of materials. [There is] accountability by everybody involved, (giving) the community a sense of ownership".²⁶ Armed with



Hamdiatu receives school supplies for Tamale Islamic High School from Camfed in Ghana.

information on their entitlements and rights, Camfed's stakeholders are able to demand those rights.

This Impact Report has described the constituencies involved in local decision-making. Their role in the process of selecting girls to receive support, and the subsequent steps taken through Camfed's finance, database, monitoring and evaluation systems, are outlined below:

Step one: School Management Committees (SMCs) and Camfed's Community Development Committees (CDCs) work together with the wider community, including Parent Teacher Associations, Mother Support Groups, and Cama, to identify vulnerable girls who are eligible for support, on the basis of need and in accordance with agreed criteria. Nominated girls are approved by the CDC in line with specified procedures, and monitoring of the decisions is carried out by Camfed national staff.

Step two: Each girl who is selected, along with her family and entire community, is informed of the support she can expect. Within the context of poor, rural communities in Africa, this information is regarded as an occasion for public celebration. All community members are made aware of her entitlements, and the girl and her community are armed with the information they need to take action if delays or problems arise with their provision.

Step three: In the case of secondary school fees, Camfed pays these directly to the school and all constituencies, including Head Teachers and District Education Officers, are notified simultaneously (currently by text-messaging) that the money has been disbursed, and its amount. A letter is also sent to each girl and her family, informing them that her fees have been paid and giving a detailed breakdown of the package of other support to which she is entitled.

Step four: Girls and their families acknowledge receipt of all other support (e.g. uniforms, supplies, etc) and CDC members confirm that she has received it. Every penny

allocated to her, both fees and other support, is tracked against expenditure within the centralised Camfed financial system and programme database. This process ties every item of expenditure with a named girl and ensures that all funds are spent in accordance with donor/grantee requirements.

Step five: Each girl's educational progress is recorded in her record within the Camfed programme database. CDC members carry out regular school visits to monitor girls' attendance and participation. This information is appropriately shared with SMCs and CDCs, who provide follow-up support. If there is an issue that cannot be resolved at the local level, CDCs will seek intervention from the national office and Resource Team.

Step six: Information on attendance and exam performance is compiled anonymously from girls' records for monitoring the performance of Camfed partner schools (e.g. exam pass-rates, retention and pregnancy rates); this allows for any systemic problems to be identified quickly and addressed. It also provides the basis for Camfed's annual Evidence of Investment (EOI) reports and quarterly EOI updates, which are evaluated to ensure the programme is on track. (See Appendix IV).

This fully transparent process gives girls and their parents or guardians the full knowledge and authority to claim their entitlements, and provides the checks and balances to ensure that girls' rights are protected. Community-wide participation in the selection process enhances transparency and mitigates the risk of fraud and corruption. Camfed's 2008/09 studies show that in Tanzania, 86% of students, and in Zambia, 85% said that the process for selecting needy students was fair.

Transparency and accountability at the local level is one of the chief reasons why Camfed continues to attract such remarkable levels of volunteer activism. The Camfed system, because it is genuinely owned by the community itself, is regarded locally as an honest and fair organisation

whose results can be trusted, and whose ethics can be honoured with confidence and loyalty.

Financial transparency

Financial best-practice is essential to the systemic change Camfed is working with communities to achieve, and to its organisational accountability. Camfed continually develops its financial systems to achieve the highest degree of transparency and works to build the financial knowledge of community partners.

Camfed's financial records and systems exceed the minimum disclosure requirements of regulators and donors. Camfed was awarded a full 4-star rating for efficiency and transparency by Charity Navigator, the US watchdog on NGO performance, confirming that Camfed "exceeds industry standards and outperforms most charities working within the same area." A USAID/JSI Organisational Capacity Assessment found that: "Camfed has a strong system for field oversight. Country work-plans and budgets are reviewed by headquarters. Communication systems between headquarters and the field are well developed and active. Perhaps most importantly, the organization has a system for linking and assessing financial expenditure and program results".

Accounts are audited regularly by Camfed and annually by external auditors. Donors are provided with rigorous and regular evidence of investment, and are also encouraged to visit the field to see the programme in operation.

Camfed advocates that other providers – particularly government – communicate entitlements similarly to communities. The Zambian Ministry of Education has adopted Camfed's model as its code of practice for the disbursement of bursaries, which helps to further protect girls in that country.

Expenditure of funds (e.g. for bulk purchase of school uniforms and supplies) are regulated by Camfed policies which ensure that financial controls are never in the hands

of one person, and that any misuse of funds will be quickly detected. Different and dual signatories are authorised to make purchases and sign cheques, and to confirm the legitimacy of transactions.

All partner schools, SMCs and CDCs, as well as Cama, are required to keep accounts and records that are reviewed and monitored regularly by Camfed. Training is provided and Camfed works with each institution to ensure that records accurately reflect the information required for financial accountability and programme management.

Clear guidelines and policies are provided by national offices to all schools, SMCs and CDCs for the running of the Safety Net programme and Secondary-School Bursary programme in line with Camfed's universal Child Protection Policy, which is reviewed by the Camfed national Board and Executive at the annual general meeting. These guidelines and policies are also tied to memoranda of understanding with national Education Ministries.

Transparency in resource distribution: a community driven process

National budgets are agreed by Camfed International in a highly consultative process with national offices, and in accordance with strategic objectives. Budgeting is carried out at the community level by CDCs and SMCs, in line with written guidelines and support from Camfed national offices. Financial information is shared throughout Camfed through the centralised finance system, which reflects the Camfed programme database. This provides an accurate and up-to-the-minute picture on the funds available, how they are being spent, and shortfalls.

Any funding deficit on priority areas, e. g. secondary school bursaries, is met from Camfed's reserves. These reserves are funds designated by the Board to meet long-term commitments of the girls' education programmes. Other activities that are found to be underfunded in the optimal budget are postponed, and become a fundraising priority. The process of adapting optimal work plans



Camfed's highly transparent systems ensure that each girl is aware of her entitlements.

and budgets to operational ones is an iterative process involving Camfed International, Camfed USA, Camfed national offices and community constituencies.

Monitoring and evaluation (M&E)

Camfed's monitoring and evaluation is thorough and exact. Its goal is always to ensure that interventions are based on reliable evidence of efficacy, and that its programme and policy development are responsive to knowledge learned in the field.

The Camfed database, populated with accurate, up-to-date information on each girl, is the tool which makes regular monitoring and evaluation of Camfed's programmes possible, as published in its annual Evidence of Investment (EOI) reports and quarterly EOI updates. The EOI reports focus on key performance indicators such as: numbers of girls funded and geographical coverage; numbers of Cama members and women-owned businesses; numbers of children supported through local philanthropy; and numbers and types of community advocacy projects.

Training at schools around the data system has enabled partner schools more effectively to track pupils' attendance and performance, and to improve the quality of information being provided to District Education Officers.

In addition to these regular, database-derived reports, Camfed also commissions external assessments with partners. In partnership with Linklaters and the Skoll Foundation, Camfed will publish a governance blueprint for civil society organisations in 2010. The London School of Hygiene and Tropical Medicine is scheduled to undertake a study of Camfed's Seed Money Programme in 2010; and an extensive cross-country study was undertaken in 2006 by Dr Savina Ammassari in collaboration with Martina Odonkor, Dr Bruce Imboela and Dr Mufanani Khosa, as referenced throughout this Impact Report.

Having developed to a stage of maturity where its programmes are producing significant change, Camfed was able in 2008 to conduct major studies in Zambia and Tanzania, and to do so in Zimbabwe in 2009. All are referred to throughout this report; full studies are also planned for Ghana and Malawi in 2010. This resource-intensive research provides invaluable indicators of Camfed's impact in established partner schools compared with new partner schools, and identifies priorities for future programme development.

As in all of Camfed's operations, community involvement is the driver behind each evaluation of programme quality, integrity and sustainability. Camfed's M&E is reliant on local stakeholders, who conduct much of the day-to-day monitoring. Data collection is conducted by Camfed's large network of volunteer activists, including Community Development Committees (CDCs), School Management Committees (SMCs) and Cama members, supported by training and regular field visits by Camfed national staff. These volunteers are ideally placed to gather and help interpret information from the field, and in so doing they also build relationships within their communities. Their regular reports to the national office are captured in the Camfed programme database.

This interactive and client-partnered method of data-gathering produces an extremely detailed and rich picture that is more authentic, immediate, accurate, and revealing of complexity than more typical 'extractive' methods. It also achieves enormous cost-efficiencies and provides a sustainable M&E structure that can be scaled-up with no loss in quality as Camfed's programme develops.

Technology for monitoring and evaluation

Technology has an increasing role to play in Camfed's community-based monitoring and evaluation activities, especially as its programme grows across more districts and countries. Camfed has pioneered innovative uses of technology for M&E purposes, notably in its 2008/09

studies, which it now wishes to use on a much wider and deeper scale with the help of new partnerships.

The studies in Zambia, Tanzania and Zimbabwe successfully piloted the use of Personal Digital Assistants (PDAs) as an alternative to paper-based questionnaires for data-capture. This required the development of bespoke software (now in the public domain), and technical training for local researchers ('enumerators') conducting the studies, most of whom had never before used or seen such technology. This investment yielded tremendous advantages in terms of quality, security and cost-effectiveness of the study itself; it also produced significant social benefits for users.

Most significantly, this investment brought technology to women and men in a rural population who are otherwise excluded by their poverty from resources that the developed world takes for granted. Introducing technology to this constituency provides enormous gains in their skill levels and confidence. The users acquire valuable qualifications for employment with businesses or other development agencies who use this style of data-gathering; users are also then in a position to teach others to use this technology.

Camfed will continue to extend its use of technology for M&E in order to:

- Empower local partners in thousands of rural communities – teachers, education and health officials, traditional leaders and young women – with the training and technology to collect and analyse information flowing from their work, in ways that help their communities.
- Help create a communications web across the Camfed network and increase the speed and quality of communications across districts. This enhanced capacity will ensure that the data Camfed holds in national offices and the central database is more efficiently updated, and issues requiring attention are identified sooner.

- Improve the consistency of information collected, and eliminate the huge data entry burden brought by paper-based monitoring forms. This change will raise the quality of knowledge that Camfed aims for with its systems, with greater cost-efficiencies.

The starting point for long-term impact

Camfed's measurements of impact demonstrate repeatedly that community-ownership is critical to developing a culture of accountability for individuals, communities, organisations and governments. Community ownership facilitates all Camfed's key programme objectives: empowerment for girls and their whole communities; child protection; and quality of programme delivery. Achievements in these areas ensure the programme's sustainability over the long term. They are also a powerful driver of local philanthropy.

Good governance that provides assurance to donors and clients alike is not, in Camfed's experience, achieved through a top-down structure: it is established by deliberate organisational choices that build processes and systems around and with local communities – with girls at the centre. While centralisation across these systems is important for overall efficiency, information within them is locally owned and regulated by the very effective partnership between Camfed International, Camfed national offices and local structures.

Camfed believes that the success of its inclusive partnership-based programme is evident and growing, and that there is no more profound, advantageous investment for the girls and young women themselves. Governance that is wholly transparent to all parties and supported by robust systems faithful to democratic principles are the best guarantee of safeguarding vulnerable children and young women. It is the starting point of Camfed's strategy for investing in girls' empowerment and leadership potential: children are best protected and empowered in communities where child protection informs every step of the process.





CHAPTER FIVE

The Way Forward

Camfed's vision is of an Africa where poverty is no longer a barrier to education; where businesses run by women are affecting economies; where women hold positions of power and influence; and where their health achieves parity with the developed world. Girls' education offers the best opportunity to achieve this vision.

In the past 20 years, there has been a fundamental change in the way girls' education is perceived in the field of international development. This change has taken girls' education from the margin to the centre: as well as being regarded as a moral and equity consideration for females themselves, the education of girls and young women is now recognised as an imperative for the economic and social advancement of societies as a whole. The critical mass of organisations, corporations and institutions arguing for the investment in girls' education includes new allies in the media and corporate worlds, now aligned with foundations, academic institutions, think tanks, multi-lateral agencies and government departments.

As a mature programme with a strong presence in Africa and sound evidence of impact, Camfed seeks to expand this alliance of partners to embrace a growing range of disciplines and sectors who wish to invest in the potential of girls and young women to lead the way to healthier and more prosperous futures.

This report has set out Camfed's impact and, in doing so, has built the case for investment in girls' education. The

momentum now needs to build so that this generation of girls secures the opportunity to drive the change of which only they are capable. Camfed's goals, set out in the executive summary, are reiterated below.

Camfed will fulfil the child's right to education and protection by expanding access to education to the most vulnerable children, especially rural girls, within its five current operational countries, and in new countries of operation. To do this Camfed will continue to collaborate with governments, multi lateral agencies, and other policy making institutions, to secure a higher standard of child protection in education for all children.

The lesson of experience, as demonstrated in the Camfed studies, is that there is no shortcut to the process that starts with getting girls into school and keeping them there. This requires Safety Net funding at primary school, capacity-building funding within the local infrastructure to make schools more girl-friendly, and significant full-bursary funding at secondary level, where drop-out rates for girls are highest.



Camfed will realise the potential of young educated women to catalyse social and economic change by building the membership and capability of Cama as a pan-African movement of young women leaders of change. This will include bringing new resources of education, training, and finance to young women entrepreneurs.

Cama members have substantial means to fulfil their aspirations through Camfed's extensive and innovative programme of support – from Cama leadership, to business and health training, grants and loans from the Seed Money Programme, and the Leadership and Enterprise Programme. Many Camfed-supported women can explore routes for change in their community alongside peers who have been trained to use film and radio. Together they can bring previously unspoken concerns to public light, sharing ideas and support, and liberating their communities' experiences from anxiety, silence and shame. These singular young women can also feel pride that they have helped a new generation of girls into school, as Cama members' own philanthropy has done with such remarkable results.

Camfed will design and introduce a new development paradigm by describing and disseminating, in partnership with the Linklaters global law firm, a new governance

blueprint, based on the principle of entitlement and driven by compliance to the child. The training Camfed provides to ensure accountability and transparency in the deployment of resources builds the decision-making and accounting capacity at school level, and is an important power-sharing strategy that builds schools' confidence to place demands on the national system.

Camfed will also develop new partnerships among social entrepreneurial organisations to provide integrated development solutions to rural communities. Camfed has created over time a well-established, integrated infrastructure around girls' education that is unique in rural sub-Saharan Africa. This network is an invaluable resource that can leverage other partnerships in the region dramatically to broaden the development of poor rural communities.

Technology will be used to maximum effect in realising these goals. As has been seen across Africa, technology – and particularly mobile phones – has been adapted to multi-usage, including the transfer of money in an environment where banking services are rare. The role of technology in accelerating change across districts that are remote from each other is enormous. Access to technology improves the capacity of people in information-scarce environments



to access and share information, contributing to economic change and boosting confidence for communities on the ground; and technological solutions enable cost-effective scaling-up and greater organisational efficiencies.

The possibilities for advocacy at local, national and international levels rise dramatically with the provision of developed technologies. This development can also leverage greater support for girls, young women and their communities by communicating their concerns and experiences directly to donors and partners. Camfed is currently exploring partnerships with experts who wish to explore this potential and help roll-out Camfed's technology pilot schemes more widely.

Camfed has established a community-based infrastructure focused on girls' education and women's empowerment that is unique within Africa. It is a priceless resource and is demonstrably scalable and sustainable – because it is founded in the community. Camfed has the knowledge, experience, and community trust with which to expand this infrastructure in Africa. Its model demonstrates all the key indicators for scalability: clarity and focus of purpose; engagement with key stakeholders; structures and processes that are solid; mechanisms for tracking inputs, outputs

and impact; and at the root, transparent governance and accountability, with respect for each child and woman at its centre.

Camfed now requires a significant scale-up in resources to implement its programmatic strategy. Fundraising from statutory bodies, trusts and foundations, corporate partnerships, and individuals, will have a critical role to play in this expansion. In-country fundraising will also be increasingly promoted to strengthen the sustainability of initiatives over the longer term. As Camfed's organisational structures and partnerships in-country are decisive for operational success, so its partnerships with donors are imperative for achieving targets. Camfed takes very seriously the ways in which it can engage supporters with its programmatic work, and to this end is also scaling-up its fundraising operations to enhance work with donors and diversify revenue streams over the coming years.

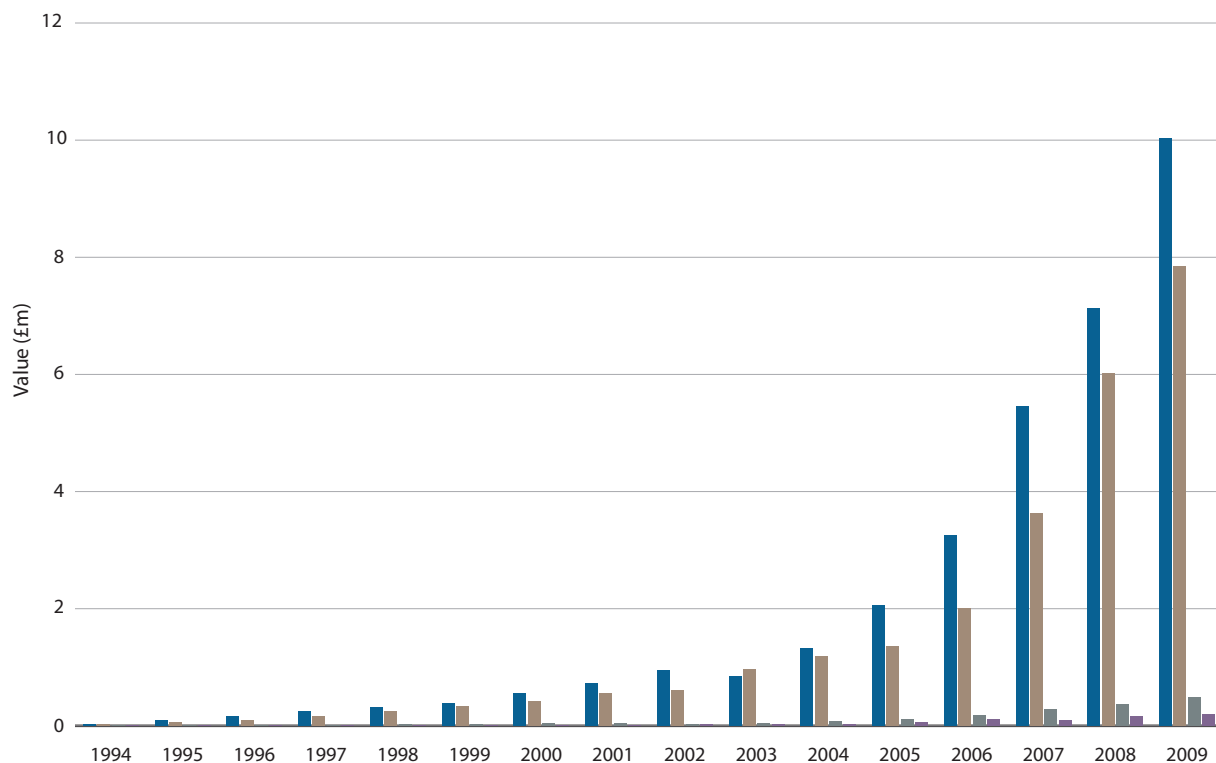
Camfed is deeply grateful to its partners throughout the world whose contributions have catalysed the remarkable changes described in this Impact Report, and whose continued involvement in the process of transformation will bring our shared vision for Africa closer to fulfilment.



APPENDIX I

Illustrative financial data

Income growth and expenditure distribution 1994 – 2008

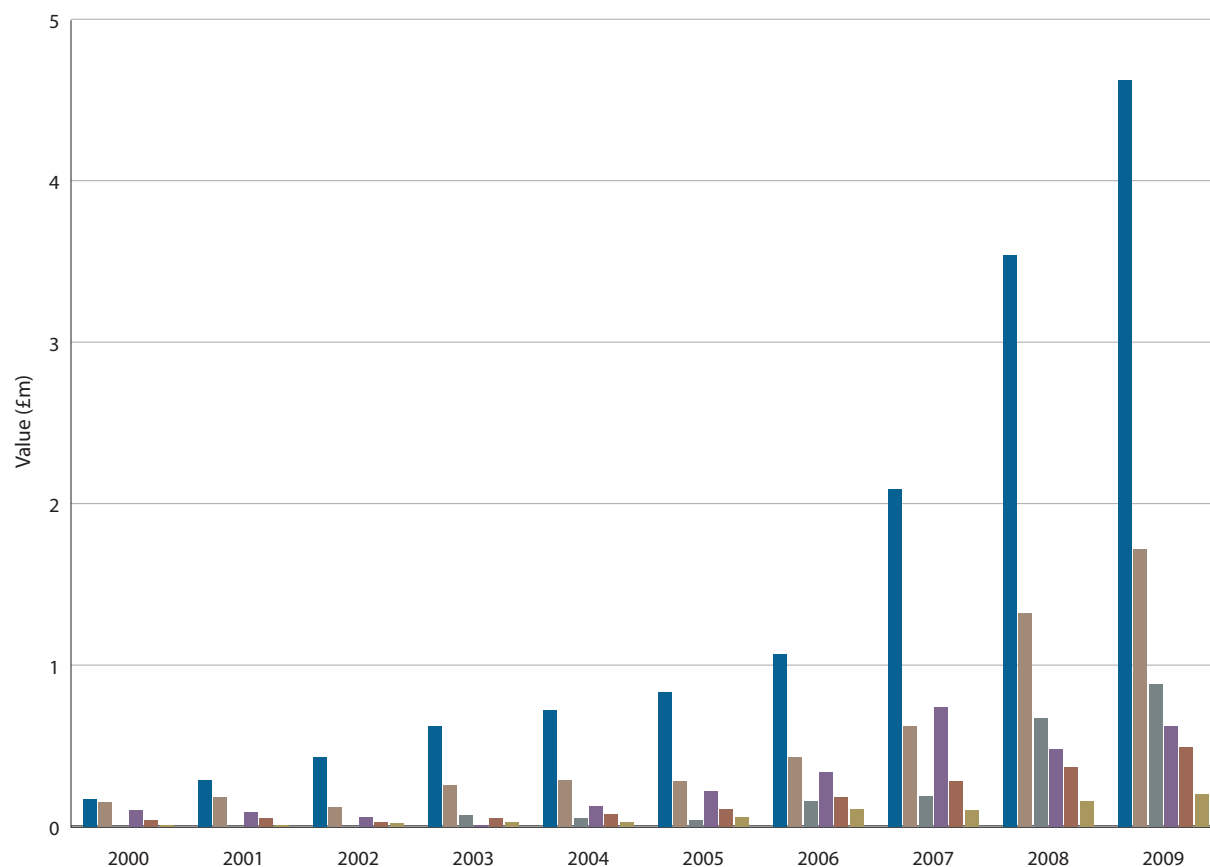


	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Income	0.03	0.1	0.16	0.24	0.31	0.39	0.55	0.72	0.94	0.84	1.32	2.06	3.26	5.46	7.13	10.03
Charitable expenditure	0.02	0.06	0.1	0.17	0.24	0.34	0.42	0.56	0.61	0.96	1.19	1.36	2.00	3.63	6.01	7.84
Fundraising costs	0.01	0.01	0.01	0.01	0.02	0.02	0.04	0.05	0.03	0.05	0.08	0.11	0.18	0.28	0.37	0.48
Administration costs	0.002	0.004	0.004	0.01	0.01	0.01	0.01	0.01	0.02	0.03	0.03	0.06	0.11	0.10	0.16	0.20

Notes

1. Period shown is for 1994 – 2009.
2. Camfed's total revenue was £33.56 million.
3. The total expenditure for the period was £28.03 million.
4. Year on year revenue grew by an average 51%.
5. Year on year investment in charitable activities grew by an average 58%.
6. During the period, on average, for every pound Camfed spent, 91p was on charitable activities, 6p was invested in raising another pound, and 3p was for governance.

II. Expenditure Analysis 2000 – 2008



	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Multiplying girls' educational opportunities	0.17	0.29	0.43	0.62	0.72	0.83	1.07	2.09	3.54	4.62
Enabling educated women to lead change	0.15	0.18	0.12	0.26	0.29	0.28	0.43	0.62	1.32	1.72
Research & development	0.00	0.00	0.00	0.07	0.05	0.04	0.16	0.19	0.67	0.88
Advocacy	0.10	0.09	0.06	0.01	0.13	0.22	0.34	0.74	0.48	0.62
Fundraising	0.04	0.05	0.03	0.05	0.08	0.11	0.18	0.28	0.37	0.49
Governance	0.01	0.01	0.02	0.03	0.03	0.06	0.11	0.10	0.16	0.20

Notes

1. Period shown is for 2000 – 2009.
2. Camfed spent £27 million on the six main activity areas:
 - i. Sending girls to school: 53%.
 - ii. Increasing the social and economic strength of young women: 20%.
 - iii. Work to increase the knowledge base for Camfed: 8%.
 - iv. Investment in various activities to influence outcomes: 10%.
 - v. Investment in activities to generate revenue: 6%.
 - vi. Costs associated with the management of the charity: 3%.
3. Year-on-year, Camfed's total expenditure increased by an average 75%.

APPENDIX II

Recognising partnerships

Camfed gratefully acknowledges the profound generosity and commitment of its many donors, friends and collaborators who are transforming the lives of girls, young women and whole communities in rural Africa. Their names are listed below, excepting those who wish to remain anonymous.

The Camfed Circle has been established to recognise the munificence of individuals, corporations, trusts and foundations, statutory and non-governmental bodies, who support Camfed's programme at the highest level.

The Camfed Circle

Ajahma Charitable Trust
The Allan & Nesta Ferguson Charitable Trust
Big Lottery Fund
Blatter+Frick, Social Investors Services
Comic Relief
Charles and Ann Cotton
Credit Suisse
The Department for International Development (DFID)
Fiona and Jake Eberts
Edelman
European Commission
Financial Education Fund
Goldman Sachs' 10,000 Women Initiative

The Camfed Fellowship has been established in recognition of those donors who provide significant support that underpins the excellence of Camfed's programme.

Collaborative Partnerships: Camfed acknowledges the many collaborations that provide the architecture for achieving widespread change and progress for girls and young women. These partnerships are inclusive of government, international agencies, national non-governmental organisations, and community-based organisations.

Impetus Trust
Irish Aid
Linklaters LLP
Merrill Lynch
The Neuberger Berman Foundation
NIKE Foundation
Roger Federer Foundation
Sigrid Rausing Trust
The Relief Trust
Peter and Lesley Sherratt
Skoll Foundation
Sofronie Foundation
United States Agency for International Development (USAID)

The Camfed Fellowship

Accenture Employee Charity Fund	Simon Edwards
AM Johns Charitable Trust	Elm Capital Associates Ltd
American Jewish World Service	Elton John AIDS Foundation
Andre Bernheim Charitable Trust	EMpower
Atlantic Philanthropies	The Ericson Trust
Geir Aune	Exotix Limited
The Baring Foundation	The <i>Financial Times</i>
Barrow Cadbury Trust	Friedland Foundation
Henry and Sara Bedford	Forum for African Women Educationalists (FAWE)
Martin Blunt and Clare Jones	The Funding Network
The Body Shop Foundation	Furtherance Fund
Jenny Brooks	Mr and Mrs D Gammon
Michael Brown	George Hodson Charitable Trust
The Bryan Guinness Charitable Trust	Gibson, Dunn & Crutcher
Cambridge Assessment	Members of Girlguiding UK
Karen Campbell	Global Fund for Children
Canadian International Development Agency (CIDA)	Global Fund for Women
Capital International Limited	Global Girlfriend and Greatergood.org
Carson McDowell Solicitors	Robert Granieri
The Cattanach Charitable Trust	Greenwich World Hunger Association
Charities Advisory Trust	Guernsey Overseas Aid Commission (GOAC)
The Charles Henry Foyle Trust	Sir Halley Stewart Trust
Charles P. Russell Fund of the Columbia Foundation	Caroline Hamilton
Chen Yet-Sen Family Foundation	Rosalind Hedley-Miller
The Children's Investment Fund Foundation	The Helen & Alex Schlaffer Foundation
Children's Promise	The Hilden Charitable Fund
Ian Chivers	The Hunter Foundation
CHK Charities Limited	Icebreaker Management Limited
Clothworkers' Foundation	J.A. Clark Charitable Trust
Commonwealth Secretariat	Jesus College, Cambridge, Southern African Fund for Education
Conservation, Food & Health Foundation	JG Joffe Charitable Trust
Co-op Group Pension Fund	John Ellerman Foundation
The Cotton Trust	Jonathan C.S. Cox Family Foundation
Criterion Capital	Stacey Keare and John Hodge
Miranda Curtis	Lucy Lake
Gautam Dalal	Martha Lane Fox
David and Elaine Potter Foundation	Sarah Leigh
Denton Wilde Sapte	The Lewis T Preston Education Program for Girls
Diana, Princess of Wales Memorial Fund	Maria Lival-Lindstrom

Lori and Karl Lutz Foundation	Salesforce.com Foundation
Costas Los	Schroder Foundation
Sue Lyons	Scurrah Wainwright Charity
Nadine Majaro	Dhiren and Katie Shah
Man Group plc Charitable Trust	St John's College, Cambridge, Southern African Fund for Education
Marple Charitable Trust	Staples Trust
The McKnight Foundation	Susan Sumner
Meditor Capital Management Limited	The Sylvia Adams Charitable Trust
Mercy Corps	Trinity Hall, Cambridge, Southern African Fund for Education
Garry and Catherine Monaghan	The Trull Foundation
Peter Morris and Linda Gates	Trust for Education
Robert and Kate Niehaus	Tuixen Foundation
Rosemary O'Mahony	United Nations Children's Fund (UNICEF)
Oakdale Trust	The University of Cambridge Active Community Fund
Robert Oakeshott	The Walker Trust
OC&C Strategy Consultants	The Late Joanna Mary Walley
Orbis Investment Advisory Limited	Catherine Ward
Pestalozzi Overseas Children's Trust	The Waterloo Foundation
Phillip and Rebecca Hochman Foundation	Anthony Welsh
The Late Liz Ray, and Tim Spiers	William A Cadbury Charitable Trust
Martin Rees and Caroline Humphrey	World Children's Relief
Repton School	Yahoo! Employee Foundation
The Late Marjorie Robertson	

Camfed Collaborations

Camfed organisation	Partner type	Partner
Camfed Ghana	Government & multi-lateral partnership	Ghana Education Service (GES)
		Girls' Education Unit
		Teacher Education Unit
		National Bureau of Small Scale Industries (NBSSI)
Camfed Ghana	Civil society partnerships & coalitions	International Federation of Women Lawyers (FIDA) Ghana
		Ghana National Education Campaign Coalition (GNECC)
		Network for Women's Rights in Ghana (Netright)
		Northern Network for Education Development (NNED)
		Planned Parenthood Association of Ghana (PPAG)
Camfed Tanzania	Government & multi-lateral partnerships	Ministry of Education and Vocational Training
		Ministry of Health and Social Welfare
		Tanzania Girls' Education Initiative (TGEI)
Camfed Tanzania	Civil society partnerships & coalitions	Enterprise Development Centre (EDC)
		Integrated Management Limited (IML)

Camfed organisation	Partner type	Partner
Camfed Tanzania	Civil society partnerships & coalitions	KickStart
		Miali Centre
		(MWATA) (network for small-business entrepreneurs)
		National Bank of Commerce (NBC)
		National Microfinance Bank (NMB)
		Pact Tanzania
		Tanzania Chamber of Commerce, Industry and Agriculture
		Tanzania Education Network/Mtandao wa Elimu Tanzania
		Tanzania Farmers Association (TFA)
Camfed Zambia	Government & multi-lateral partnerships	Tanzania Gender Networking Programme (TGNP)
		Human Rights Commission
		International Labour Organization (ILO)
		Ministry of Community Development and Social Services
		Ministry of Education
		Ministry of Gender
		Ministry of Sport, Youth and Child Development
		Teaching Service Commission
		United Nations Children's Fund (UNICEF)
Camfed Zambia	Civil society partnerships & coalitions	Zambia National Education Coalition (ZANEC)
		Forum for African Women Educationalists in Zambia (FAWEZA)
		Regional Psychosocial Support Initiative (REPSSI)
		Students Partnership Worldwide (SPW)
		Tackling Child Labour through Education (TACKLE) coalition
		Zambia National Union of Teachers (ZNTU)
		Secondary School Teachers Union of Zambia (SSTUZ)
		Basic Education Teachers Union of Zambia (BETUZ)
		The Zambia Association for Research and Development (ZARD)
		Tisunge Ana Atu Akazi Coalition (TAAAC)
		Women and Law in Southern Africa (WLSA)
		Women in Law and Development in Africa (WILDAF)
Camfed Zimbabwe	Government & multi-lateral partnerships	Zambia Civic Education Association (ZCEA)
		Ministry of Education, Sport, Arts and Culture
		Ministry of Women's Affairs, Gender and Community Development
		Zimbabwe Education Cluster
		National Girls' Education Working Group
Camfed Zimbabwe	Civil society partnerships & coalitions	Zimbabwe Protection Cluster
		Gender Forum
		National Association of Non-governmental Organisations (NANGO)
		National Coalition for Child Protection
		Women's Coalition

Camfed organisation	Partner type	Partner
Camfed Zimbabwe	Civil society partnerships & coalitions	Zimbabwe Aids Network (ZAN)
		Childline
		Child Protection Society
		Forum for African Women Educationalists Zimbabwe (FAWEZI)
		Zimbabwe Real Estate, Africa (IRED)
		Justice for Children Trust
		Loving Hand
		New Dawn of Hope
		Musasa Project
		Padare/Enkundleni – The Men’s Forum on Gender, Zimbabwe
		Rural Women Skills Development and Training Centre
		Save the Children Norway
		Women’s Action Group (WAG)
		Zimbabwe Institute of Management
		Zimbabwe Red Cross
		Zimbabwe Women Lawyers Association (ZWLA)
		Zimbabwe Women’s Resource Centre and Network
Camfed Intl. & Camfed USA	Miscellaneous	Aptivate
		The Cambridge Assessment Group
		Clinton Global Initiative
		Global Campaign for Education (GCE)
		Global Footprint Network
		International Labour Organization
		KickStart International
		London School of Hygiene and Tropical Medicine
		Saïd Business School, University of Oxford
		University of Cambridge, African Studies Centre
		University of Cambridge, Judge Business School
		UNGEI (United Nations Girls’ Education Initiative)
		Women Acting in Today’s Society (WAITS)

APPENDIX III

Awards and key memberships

Camfed's institutional awards and memberships are listed below. Individual awards are listed in individual Executive team members' biographies.

Awards

Award	Year
UK International Aid and Development Charity of the Year	2003
Beacon Fellowship Prize	2005
Skoll Foundation Award for Social Entrepreneurship	2005
Schwab Award for Outstanding Social Entrepreneur	2007
<i>Where the Water Meets the Sky</i> , wins Global Insight category at Jackson Hole Film Festival	2008
Charity Navigator awards Camfed its highest 4-star excellence rating	2008
Penelope Machipi, a Camfed-supported young Zambian woman, receives a Global Women Leaders Award from <i>Fortune</i> Magazine and Goldman Sachs	2009

Key memberships

Camfed International Executive Director sits on the Gender Council of the World Economic Forum

Camfed is a member of the Global Advisory Committee of UNGEI (United Nations Girls' Education Initiative), and was its first NGO Chair (2006-08)

Camfed's work has been highlighted at the 3rd, 4th and 5th Clinton Global Initiative

Camfed Tanzania Executive Director sits on the Tanzania Education Network (TEN/MET) Advisory Board

Camfed represents civil society on the Tanzania Ministry of Education and Vocational Training Public Expenditure Tracking System (PETS) Advisory Board

Camfed is Chair of the Zambia Ministry of Education's Project Coordinating Committee, and is represented on the Gender Equity Committee and Education Sector Advisory Group

Camfed is represented in the Global Campaign for Education (GCE) UK Policy Group

APPENDIX IV

Evidence of Investment

Evidence of investment in Africa (2009)

		Ghana	Malawi	Tanzania	Zambia	Zimbabwe	Total
Multiply educational opportunities for girls and vulnerable boys							
Support girls and vulnerable boys to go to school	Girls receiving bursary support	4,000	138	3,757	6,899	6,555	21,349
	Children benefiting from the Safety Net Fund	5,615	1,323	21,606	64,400	24,976	117,920
	Children supported through local philanthropic initiatives	7,172	0	7,128	8,724	23,522	46,546
	Total number of children directly supported to go to school	16,787	1,461	32,491	80,023	55,033	185,795
Improve the learning environment of rural schools	Partner schools	275	57	457	646	1,713	3,148
	Schools in which Camfed invested educational resources	104	0	16	93	349	562
	School population benefiting from an improved learning environment	57,360	n/a	190,750	193,800	623,800	1,065,710
Enable educated young women to lead change							
Support young women's economic advancement and leadership	Young women directly supported in tertiary education	57	n/a	10	114	54	235
	Young women directly supported to enter other post-school training	n/a	n/a	n/a	156	165	321
	Business Trainers trained	208	n/a	69	7	75	359
	Young women trained in economic life skills	642	n/a	1,677	234	244	2,797
	New businesses set up by young women	252	n/a	382	210	224	1,068
	Young women receiving loans from Camfed to expand businesses	64	n/a	0	50	20	134
	Young women trained in leadership	19	n/a	120	220	70	429
Train young women as health activists to improve community wellbeing	Community Health Activists trained	30	n/a	59	220	126	435
	Schools/communities reached by health activists	360	n/a	137	38	780	1,315
	Children and young people reached with health information	39,600	n/a	7,535	2,693	90,080	139,908
Raise awareness at community level	Community forums	720	200	678	1,889	2,019	5,506
Raise awareness at national level	Key national forums in which Camfed participated	29	3	11	67	49	159

Evidence of investment in Africa (to date)

		Ghana	Malawi	Tanzania	Zambia	Zimbabwe	Total
Scope of programmes							
Programme maturity	Year of programme launch	1998	2009	2005	2001	1992	-
Geographic coverage	Districts	15	2	10	26	24	77
	Communities	259	40	318	579	1,099	2,295
Multiply educational opportunities for girls and vulnerable boys							
Support girls and vulnerable boys to go to school	Girls receiving bursary support	11,440	n/a	4,446	11,014	15,284	42,184
	Children benefiting from the Safety Net Fund	12,401	1,323	36,627	145,667	137,863	333,881
	Children supported through local philanthropic initiatives	11,781	0	10,622	16,460	79,521	118,384
	Total number of children supported to go to school	35,622	1,323	51,695	173,141	239,167	500,948
Improve the learning environment of rural schools	Partner schools	275	48	457	646	1,713	3,139
	Trained teacher mentors	375	0	457	1,488	1,748	4,068
	Schools implementing child protection strategies in partnership with Camfed	273	0	21	592	110	996
	School population benefiting from an improved learning environment	57,360	n/a	190,750	193,800	623,800	1,065,710
Building the capacity of local groups for sustainability	Community Development Committees	15	2	10	26	24	77
	School Based Committees	275	57	297	592	1,713	2,934
	Mother Support Groups	107	n/a	73	105	1,605	1,890
	Resource Team members	81	n/a	61	200	268	610
	Number of community activists	4,026	160	5,169	11,826	35,206	56,387
Enable educated young women to lead change							
Support young women's economic advancement and leadership	Young women directly supported to enter tertiary education	341	n/a	168	133	127	769
	Young women directly supported to enter other post-school training	n/a	n/a	0	170	514	684
	Business Trainers	402	n/a	142	65	161	770
	Young women trained in economic life skills	1,488	n/a	3,131	1,795	3,915	10,329
	New businesses set up by young women	566	n/a	1,235	1,424	2,859	6,084
	Young women receiving loans from Camfed to expand businesses	64	n/a	15	305	1,065	1,449
Train young women as health activists to improve community wellbeing	Trained Community Health Activists	203	n/a	234	571	496	1,504
Develop the Cama network as a framework for young women's agency	Cama members	2,191	n/a	1,514	3,354	6,946	14,005
	Cama District Committees	15	n/a	10	8	24	57
	Cama District Centres	7	n/a	0	20	20	47
Provision of technical assistance to governments							
Provision of technical assistance to national governments	MOUs and other formal government agreements	2	1	1	3	1	8
	National government bodies on which Camfed is represented	4	0	11	6	12	33
Advocacy on children's rights to education and protection							
Raise awareness at community level	Community forums	3,065	n/a	1,807	4,614	6,984	16,380
	Women trained in filmmaking	22	n/a	0	23	n/a	45
	Films produced and radio broadcasts	45	n/a	4	92	n/a	141
Raise awareness at national level	Key national forums in which Camfed participated	66	3	14	193	273	549
Raise awareness at intl. level	Number of exchange visits - regional / international	39	n/a	20	36	121	216

APPENDIX V

Organisational structure

Each country programme in Africa is led by a National Executive Director, who together with Camfed International and Camfed USA's Directors, form the international Executive Team. Within this country-based structure there are several functional teams that operate internationally, including Finance and Impact.

Executive team members

Ann Cotton, Executive Director, Camfed International



Young people and education have been the focus of Ann Cotton's life. In her early career, she established and led an education centre for girls excluded from mainstream education in London. Whilst at Boston University in the US, she studied the multi-cultural education system of Massachusetts before returning to the UK to study Human Rights and Education at the London Institute of Education. Following research into the constraints on girls' education in Zimbabwe, Ann founded Camfed in 1993. In 2000, Ann went on to study at the UK School for Social Entrepreneurs. She has an MA in Human Rights and Education, is an honorary Master of the Open University, and is an Entrepreneur in Residence at Cambridge University. In 2004 Ann was named UK Social Entrepreneur

of the Year, and in 2005 was awarded both the Skoll Award for Social Entrepreneurship and a UK Beacon Fellowship. In 2006, she became a Schwab Social Entrepreneur and Ann received an OBE in honour of her services to girls' education in Africa. In 2007 she was awarded an honorary doctorate in law from the University of Cambridge.

Barbara Chilangwa, Executive Director, Camfed Zambia



Barbara Chilangwa is a graduate of the University of Zambia and a former secondary school teacher who rose through the ranks to the top Civil Service position of Permanent Secretary at the Ministry of Education. As a renowned educationalist and girls' education activist, she spearheaded the establishment of Zambia's Girls' Education Programme during her tenure of office. Mrs. Chilangwa invited Camfed to introduce its programme to

Zambia and served as Patron before taking up the position of Executive Director. She brings with her a wealth of experience on education reforms and girls' and women's issues and has led a multi-sectoral, national approach to child protection.

Dolores Dickson, Executive Director, Camfed Ghana



Dolores Dickson leads the Ghana programme. Dolores has international aid experience at UN Headquarters in New York, and coordinated the Ghana charity, African Education Aid. She also conducted socio-economic research for the UN advisory committee for Guinea Bissau. Dolores completed an MA in Development Studies at the University of Manchester in 2004 and worked at the British Red Cross Society in the UK. Since her appointment as Executive Director, the Ghana programme has grown substantially in reach and influence and high-level dialogue with the Ministry of Education is securing replication of Camfed's strategies.

Laura Donohue, Director of Development, Camfed International



Laura Donohue joined Camfed in April 2009, from the University of Cambridge Development Office, where she led the fundraising projects operation as part of the £1

billion 800th Anniversary Campaign. She has several years' previous experience at Stanford University's Institute for Research on Women and Gender, and Alumni Association. Laura has also taught women's writing at the University of Wales, Lampeter, and at the University of East Anglia, UK, where she earned her PhD in English. Laura is a graduate of Smith College, a women's undergraduate institution in Northampton, Massachusetts, and has had a lifelong interest in the education and empowerment of girls and women.

Brooke Hutchinson, Executive Director, Camfed USA



Brooke Hutchinson holds a BA in Anthropology and Biology from the University of Colorado and an MPhil in Biological Anthropology from the University of Cambridge. Brooke was motivated to work in the field of girls' education after studying in Kenya and conducting research on child growth stunting in the Gambia, witnessing firsthand the direct impact of mothers' educational levels on child and family health. Brooke joined Camfed International in July 2004, and went on to establish Camfed USA's office in San Francisco in 2006, which now leads Camfed communications internationally.

**Lucy Lake, Deputy Executive Director,
Camfed International**



Lucy Lake joined Camfed in 1994 having previously worked as a secondary school teacher in rural Zimbabwe. Since that time, Lucy has coordinated the development of Camfed's programme to become a model of investment in girls' education in which the beneficiaries – young educated women – take the reins of the programme, join forces with local and national authorities, and lead change for the younger generation of girls. During 2006-08, Lucy represented Camfed as Co-chair of the United Nations Girls' Education Initiative. In 2002, she was nominated as Young Entrepreneur of the Year in the *New Statesman*. In 2003 she featured in the *Guardian's* "50 Women to Watch". In 2007, Lucy was nominated as one of 35 top young business women in the UK by *Management Today* and named in the top 100 "rising stars" by *The Observer* newspaper.

Penina Mlama, Executive Director, Camfed Tanzania



Penina Mlama is an educationist by training and has led the expansion of Camfed's work in Tanzania. Penina formerly served as Dean of the Faculty of Arts and Deputy Vice-Chancellor for Academics at the University of Dar es Salaam, where she was awarded her PhD in Theatre

Arts. She joined Camfed Tanzania as Executive Director in October 2007 from the Forum for African Women Educationalists (FAWE) where she served as Director. Penina co-founded the TUSEME (let us speak out) model for empowerment of youth for gender equality. She also founded the Gender Responsive Pedagogy and the Gender Responsive School models. All three models have been widely applied in schools across sub-Saharan Africa. In May 2007, she was honoured by UNICEF for her exemplary work and years of service in the promotion of girls' education in Africa.

**Angeline Murimirwa, Executive
Director, Camfed Zimbabwe**



Angeline Murimirwa, née Mugwendere, was one of the first young women to receive support from Camfed to go to secondary school. She understands from experience both the desire for education and the enormous hurdles girls face in securing their right to education. In a spirit of solidarity with those facing the same struggles she has overcome, Angeline became a founding member of Cama, dedicated to providing a support network for young women school-leavers in rural areas. An international speaker, Angeline has been elected onto the Board of the National Youth Council, represents Camfed on the UNAIDS Gender Task Force, and made a keynote presentation at the 2005 Global Exchange Forum hosted by the UK Foreign Policy Centre. In 2006, she was awarded the Prize for Women's Creativity in Rural Life by the Women's World Summit Foundation in Switzerland.

**Luxon Shumba, Director of Finance,
Camfed International**



Luxon Shumba joined Camfed International in March 2005. He has 10 years of experience working in international charities, including several years as Finance Manager with Consumers International (a UK-based international charity) and four years with the International Red Cross. Luxon was born and grew up in Harare, Zimbabwe, and obtained his first degree from the University of Zimbabwe, an MBA from the University of the Free State in South Africa and an MSc in Finance from the University of Strathclyde, Scotland. Luxon is a member of the Institute of Chartered Secretaries & Administrators and the Chartered Institute of Management Accountants. Luxon has built a comprehensive finance system at Camfed that places the entitlement of the child at its centre.

APPENDIX VI

Camfed Boards and Advisory Committee

Camfed International (constituted 1993)

Anne Lonsdale (Chair), CBE – Former Deputy Vice Chancellor, University of Cambridge and Former President of Murray Edwards College

Peter Sherratt (Vice Chair) – Lawyer and Philanthropist

Joan Armatrading – Singer and Civil Rights Activist

Elizabeth Garnsey, PhD – Reader in Innovation Studies, Centre for Technology Management, University of Cambridge

Caroline Hamilton – Arctic Explorer and Managing Director of Icebreaker Ltd

Brian Scott – Retired Chief Executive of Oxfam Ireland

Camfed Zimbabwe (constituted 1993)

Dr Isaiah Mgabeli Sibanda (Chair) – Chair, National Education Advisory Board, Zimbabwe

Maxwell Ngorima (Secretary) – Director, Kudenga & Company

Victoria Chitepo – International Women's Activist

Ann Cotton, OBE – Executive Director, Camfed International

Jane Juru – Former Director, Ministry of Gender and Community Development

Josephine Mutandiro – Development Consultant

Camfed Zambia (constituted 2004)

Esther Sinkala (Chair) – Director of Human Resources and Administration, Ministry of Tourism, Environment and Natural Resources.

Lucy Lake – Deputy Executive Director, Camfed International

Doreen Mukanzo – TV Presenter and Reporter, Acting Head of Television Production and Operations, Zambia National Broadcasting Corporation (ZNBC)

Gift Namuchimba – Chair, Cama Zambia

Annie Sampa, PhD – Child Rights Officer, UNICEF

Mary Simpungwe – Court Magistrate

Camfed Tanzania (constituted 2005)

Dr Stella Bendera – Diversity Expert, President's Officer, Public Service Management

Ann Cotton, OBE – Executive Director, Camfed International

Aaron Mwambugi – Former Education Officer, Iringa Region

Camfed USA (constituted 2001)

Dhiren Shah (Chair and Treasurer) – Managing Director, Greenhill & Co

Khadijah Fancy (Secretary) – Independent Consultant

Susan Ball – Philanthropist

Ann Cotton, OBE – Executive Director, Camfed International

Fiona Macaulay – Founder and President, Making Cents International

Patrick McGuire – President, US Creative Planning and Services, Edelman

Paul Needham – President and co-founder, Simpa Networks

Camfed Ghana (constituted 2008)

Asa Aidoo – Educationalist

Luxon Shumba – Finance Director, Camfed International

Advisory Committee

Lord Attenborough – Internationally-acclaimed Actor,
Director and Producer

Fay Chung, PhD – Former Director of UNESCO
International Capacity Building Institute for Africa

Caroline Daniel – Deputy Editor, the *Financial Times*

Morgan Freeman – Internationally-acclaimed Actor

Caroline Kende Robb – Sector Manager: Social
Development, World Bank

Martha Lane Fox – UK Champion for Digital Inclusion

Doris Lessing – Nobel Prize Winning Writer

Pat Mitchell – President and Chief Executive Officer, The
Paley Center for Media

Chief Mutekedza – Traditional Leader, Zimbabwe

Allison Pearson – Author and Journalist

APPENDIX VII

Camfed's key features

Camfed breaks down the barriers to girls' educational access and ensures that girls' experience of education is positive; it also ensures that they are supported throughout and beyond their schooling into an adulthood of opportunity. The features that make Camfed distinctive, and its achievements unique, are highlighted below:

- Internationally recognised as a model of best-practice for implementing girls' education in the development context; an international leader in child protection policy and practice; a voice for girls' education and women's empowerment at the highest levels.
- Reaches the poorest girls from impoverished and remote rural regions; builds a critical mass of educated girls with the high aspirations, confidence, and skills to lead broad social and economic change in their districts.
- Unique and extensive community-based infrastructure that closely involves every stakeholder group from national education ministries to local community leaders, from parents to teachers, and girls to women throughout in power-sharing partnerships; local ownership catalyses systemic and sustainable change.
- A holistic approach that focuses investment on girls' access to school and on the wider psychosocial quality of girls' education; support for girls during their most vulnerable transition periods, viz. from primary to secondary school, and immediately post-school.
- Cama – the powerful pan-African Camfed association network of young women that is unprecedented in Africa: this rapidly growing peer-network is a proving ground for female leadership. It offers entrepreneurial opportunities, technology and business training, health information, and social support for as long as women choose to participate, and is a powerful platform for advocacy. It thus provides a valuable bridge from education into secure livelihoods and other opportunities, including higher education.
- Transparent governance and robust processes that place protection of the child at the centre of its operations; the degree to which Camfed places girls' welfare as its first priority in its programmes and governance is unprecedented and is breaking new ground in child protection practices at local and national level.
- A guarantee to every girl it supports in secondary school that her full costs will be covered for four or five years (depending on the length of study in country). This financial security has a significant effect on retention rates at the very time when most girls are lost to school from the pressures of poverty, and ensures they continue to reap the great benefits of education for their future health and prosperity.
- Psychosocial support for girls in partner school through trained female mentors and other measures; Camfed places the emotional welfare of girls and the social environment of schools at the heart of its practice. Support measures to make schools more girl-friendly have positive 'spill-over effects' for all pupils, boys and girls, as Camfed's integrated educational support package improves the learning and teaching environment generally in rural schools.
- Stunning level of local philanthropic support from Cama members determined to enable other vulnerable children

to access education; a realisation of the virtuous cycle of girls' education as the route to sustainable change.

- Film and technology placed in the hands of poor rural women, children in schools, and whole communities, which empower them to be part of a growing communications network with profound opportunities to accelerate change.

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11. Based on the median number of children benefiting from Safety Net Fund: 50 in each primary school; 30.5 in each secondary school.
12. World Bank, 2007 (except for Zimbabwe, 2006).
13. UNICEF, 2005.
14. Based on the median number of children benefiting from Safety Net Fund: 50 in each primary school; 30.5 in each secondary school.
15. Net enrolment ratio is the number of children of official school age who are enrolled in school as a percentage of the total children of the official school age population.

16. Compiled from UNESCO Institute for Statistics, 2007 (Ghana, Zambia), 2006 (Zimbabwe); Ministry of Education, 2007 (Tanzania).
17. Compiled from Ministry of Education, 2007 (Ghana, Zambia, Tanzania); UNESCO Institute for Statistics, 2006 (Zimbabwe).
18. UNESCO Institute for Statistics, 2007
19. Evaluation of Camfed's Work in Ghana, Zambia and Zimbabwe by Dr Savina Ammassari in collaboration with Martina Odonkor, Dr Bruce Imboela and Dr Mufanani Khosa, September 2006.
20. Caroline Daniel, the *Financial Times*, September 27/28, 2008.
21. Study supported by the Impetus Trust, undertaken by Ditlev Schwanenflugel, January 2009.
22. Camfed defines tertiary education as university or professional qualification courses lasting two or more years, which result in the award of a degree or diploma.
23. Compiled from UNESCO statistics: Zambia, 2000; Zimbabwe, 2003; Ghana, 2007.
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