



WE ARE PRIVILEGED to introduce you to a group of girls and young women in Ghana whose courage, dignity and empathy shine through their words and images in this collection.

“I am going to be a journalist,” says Sualihatu. “I want to tell the world stories about myself, about my struggles and achievements in life.”

Bertha, whose face shines out from the front cover, wants to be a paediatrician. “I love being around children and see them as very vulnerable,” she says.

Monica aspires to the highest office of all. “I want to be President of Ghana.”

Sualihatu, Bertha and Monica have different aspirations. Yet, they also share much in common. Each grew up in a home where poverty stalks every waking moment. Each has overcome hunger, illness and loss in their families. Their unvarnished stories speak of resilience and of parents who give them an abundance of encouragement, perhaps due to their own exclusion from education. Above all, they are driven to improve the lives of others living in poverty.

Today, they are wholeheartedly engaged in learning through an extraordinary ten-year partnership between The MasterCard Foundation and Camfed International, working alongside the Ghana Ministry of Education, secondary schools, universities and hundreds of rural communities. This broad partnership will enable 6,000 girls and young women to complete their secondary and tertiary education and develop their leadership skills. As MasterCard Foundation Scholars, they will join thousands of their peers in countries across Africa to become a network of ethical leaders, who will contribute to the continent’s transformation.

Their educational experience will include leadership retreats and internships. They will have ready listeners in Camfed Teacher Mentors for whom no issue is too small or too large to solve with a girl at school. These Scholars can now focus on their studies, assured that their hold on education is no longer tenuous because of poverty.

We know that once you have read their stories, you too will be left with no doubt that these girls and young women are powerful role models. After all, who is better equipped to inspire others to overcome challenges, than someone who understands, with her whole being, the harshness and indignity of the poverty that she has lived? Thanks to her aspirations and generosity of spirit, a world full of goodness, compassion and hope is indeed possible. They will add hugely to the ingenuity and innovation that is powering Ghana’s economic and social progress.

Warmest wishes,



Ann Cotton



Reeta Roy



www.camfed.org



www.mastercardfdnscholars.org

When you
educate
a girl,
everything
changes

Photography by [Mark Read](#)

FAILATU

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I started school when I was thirteen because we had very little money in my family. I used to trade by selling iced water.

It was difficult because I was in the midst of those who were little. I felt bad because I could not read and write. I told my dad I could not continue and in year three I took the last position. My father told me I should believe in myself. The next year I was fifth. In my leaving exams I was among the best.







GRACE

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My father is called Salaam. He is a farmer. Last year we grew maize and soya beans, rice and yams. My mother makes bread for the family and helps my father.

When I was young and my mum was at the farm, I used to cook for my little brother and sister. Then I used to go back to school to study by the school lights for three or four hours.

At junior high school, I was top of the girls and second overall. My parents were surprised by my success but they were very happy and encouraged me. They did not go to school at all, not even primary school. They cannot read or write.

I want to become a great person in the family. I can see my parents suffering and I want to help.

ABIGAIL

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My father is a security man.

He works for the Electoral Commission in the Brong-Ahafo Region. My mother sells porridge in the market. I have five siblings.

My father is a good man. He has taken two of his brother's children into our house. Even though he has little, he reaches out to help people so that they don't feel neglected in life.

I would like to be a lawyer. When you graduate you can be proud of yourself and I can use the little money I have to help others.





SUALIHATU

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I am going to be a journalist. I want to tell the world stories about myself, about my struggles and achievements in life.

When I get up from my bed I am determined to learn. With determination, everything is easy.

ELIZABETH

Undergraduate



I WAS BORN to Mr and Mrs Baba Padama on 30 August 1991. They are farmers. I am the third born of my father, second born of my mother. My mother is my father’s second wife and he has seven children from my mother and two from his first wife.

I was born in Chiana in the Kassena-Nankana District of the Upper East Region. I went to live with my auntie. A lot of my family members were there. I had to sell water and my siblings joined me. I was happy because I was getting an education. The lowest mark I got in my primary school exams was ‘Excellent/Good’.

In 2005 I came back to my parents and then went to another auntie in Acherensua, a town in the Brong-Ahafo Region. I completed junior secondary school with a scholarship from the Ashanti Chiefs called the Otumfuo Scholarship. I was invited to be the Girls’ Senior Prefect. I was reluctant to do this because I was considering what I was doing at the house – selling water and cleaning – but I accepted. I thought, “Why me? I must have something in me that they have seen.” I knew it would help me with my leadership potential.

I kept on having to get up at 4am to do work before I went to school. I filled all of the containers in the house, swept the compound, dusted the stools outside and cleaned the hall. There were extra classes organised but I could not attend because I had duties to perform at home. I was among the best girls even though I was not doing extra classes.

In 2010 I went to my older sister for vacation, selling water in Kumasi. I bought a calculator, a maths book and a science book. I was very happy.

I had to transfer my education to Sandema Senior High Technical School and during the vacation I had to get some work to pay for school. My house is near a construction site where I mixed cement. There were other girls there but they did not go to school. I earned 8 cedis (\$2.36) a day, but I had to use this money to pay for any food I needed at work. I went hungry, and in the evenings I couldn’t allow my mother to prepare food even if I was tired. My head ached because I had to carry everything on my head.

When I completed senior school I did more construction work. I used the money for interviews. I wanted to be at university.

I was always praying. Even though I am not from a rich family, my work gave me the focus I needed.

My auntie’s husband called me and said there was a burning opportunity for people who had an aggregate of between 6 and 15 – my best in Science/General was 13. I was called for an interview. The School Registrar was at the interview, with Madam Sally and the Camfed Director Dolores Dickson. I was nervous. They looked at where I had come from. They asked if I would like to go to university to study nursing at the University of Development Studies. Soon afterwards, I got a phone call at home. My sister gave me the phone. They told me I had a bursary. I was so happy I jumped in the air.

My parents were very happy about the admission. My father is often telling people proudly, “My daughter is in university”.

I want to specialise in
paediatrics because I see
children who don’t have
what I have. I want to help
my community.

When I went to university, orientation really helped me. At school, many people had mocked me because I didn’t go to the market to eat – I couldn’t afford it – and I always sat in the dining hall. But at orientation Sister Madam Sally talked to us, telling us that we were unique. She helped us to find ourselves. When I socialise now I am much more confident.

Had it not been for Camfed and the MasterCard Foundation, I would never have been able to go to university. It does not matter who you are or where you are coming from. I want to specialise in paediatrics because I see children who don’t have what I have. I want to help my community.





BERTHA

Undergraduate

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I AM FROM a family of five – a mother, father, sister and brother. We live in the Eastern Region of Ghana, a small village called Kusi. I am originally from Bongo, from a village called Dua. I am the first child of my parents. My father, John Mbah, is a farmer on a palm oil plantation. He is one of the pollinators. My mother works on the plantation as well, picking up loose palm fruits after the harvesting has been done. These are dangerous jobs, especially for my father who has to go through bushes with animals like snakes. I am scared for the safety of my dad. My mum mostly has swollen fingers from being pricked by thorny fruits while collecting them.

It was difficult to study because I used to go to school on an empty stomach.

My father was employed by a poultry producing company in the Greater Accra Region but lost his job. Life became unbearable. We had to rely on my mother's work patching clothes. At one point, I had to do laundry for other people to make some money for the family.

It was difficult to study because I used to go to school on an empty stomach and would not eat until supper time. But my mother always encouraged me to learn hard so that I do not end up suffering like her. I used to learn in the middle of the night because we lived in a single room and it was noisy all the time. My night routine was to sleep early by 7pm, wake up by 2am, study till morning and then get ready for school.

I made an aggregate 7 in the Basic Education Certificate, one

short of the perfect score. I was the Girls' Prefect. I was selected for St Rose's Senior High School. This is one of the best senior high schools in the country. My father had to pay my fees in instalments as and when he received his salary. It was intimidating to have other kids get the best from their parents. They would be visited in flashy cars and would have the best drinks while I survived on biscuits and gari. My only comfort was that I would compete with them on the same level irrespective. My worst grade while in school was a C and position-wise 12th out of 43 girls. My best position was 5th in class.

I sat my Secondary School Certificate Exams in 2013 and achieved an aggregate of eight. This is two steps away from the perfect mark. This was unbelievable to me because I clearly remember being scared before taking the exams.

I knew that there was no way I could get into a university because of the fees. I saw just a great impossibility. This was what started my fear. My father encouraged me to stay on track. When the results came, I ran to Bongo, my village of origin, for support. I was referred to Mr Atia in the Camfed Tamale Office who advised me on the application process. I had my test and interviews and was asked to wait for a call.

I was called by Madam Lucy to tell me I had gained my scholarship. My father accompanied me to the Tamale Office for my cheque and I reported to school. My mum and dad were very proud of me.

The Queen Mother of Bongo District is very happy, especially because I was not just going to the university but because I was going to be a doctor, the first female doctor from my district. I want to be a paediatrician because I love being around children and see them as very vulnerable.

It would have been difficult or impossible if I had not received this support, because my younger siblings are still totally dependent on my parents. I enjoy everything the scholarship has to offer. This support has been a blessing and I will not let Camfed or the MasterCard Foundation down.

FATIMAH

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I live with my grandmother and my grandad.
My grandad has a sight problem. My grandmother is
old but fit and she still farms. She grows tomatoes,
maize and rice.

I used to go to school near Tamale Teaching Hospital.
I woke up around four, bathed, did my chores and
started walking, to be at school at seven. I used to
study at night after helping my grandmother. I read
by a candle and forced myself to stay awake.

I was third in junior high school. The two above
me were boys. I was the only girl with eleven points.
The girl next to me in the class was sixth.

When I was younger I wanted to be a nurse.
Now I want to be a pilot so that I can travel to
other countries.





RUTH

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My mum and dad are very impressed with me. They always encourage me. In junior high school sometimes I used to be second, sometimes fifth. Our class was a class of competition.

My mother was always worried about getting the money for me to do senior high school. She is very happy. She thinks it's a miracle I got a scholarship.



LAYUSHA

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I decided that I wanted to become a doctor when I was eight years old.

In my family we had lots of medical problems. I want to help women who can't give birth on their own and small children with heart disease. I also want to specialise in the nervous system and treat people who have anxiety.



RUHIA

Undergraduate

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I HAVE THREE siblings who are all girls. I was the second born. We started our schooling in Tamale but, due to our parents' occupations, life was not easy. My mother is a trader and my dad is a tailor. At the time of festivities like Eid al-Fitr and Eid al-Adha, my dad has a lot of work, but at other times there is little.

Throughout my education my father has made my uniform. Sometimes we went to school without shoes but my dad never allowed us to go to school in a torn uniform. It would always be mended.

Whatever the circumstances, there was always encouragement at home. My father had dropped out of high school and didn't want us to do the same.

"You see me as I am," he would say. "I am a tailor. There is nothing I can offer you but to encourage you to go to school and learn. That is all I have for you."

My teachers used to
say if you work hard
and do well there will be
someone to help you.

I was educated at Sakasaka Primary School, Bishop's Roman Catholic Junior High, and Tamale Senior High. Sometimes my sisters and I were sacked from school because of non-payment. At those times we used to go with our mother to the market to sell produce. My mum was not happy about that but she had to accept it. When there were more of us we could cover a wider area.

I decided I wanted to be a doctor. I was always sick. I had an ulcer. I used to go to the hospital but there was pressure on the doctor and he did not have the time to listen. The drugs were so expensive that our insurance scheme did not cover them and you knew you would have to return again. There were very few female

doctors but now their numbers are increasing.

My hardest time was the transition to senior high school. My sister, Fadila, was already at senior high school and my parents could only afford to support one of us. "Maybe we should support Fadila through school," my parents said. My teachers used to say if you work hard and do well there will be someone to help you out. I believed that. I thought if need be, I will wait for my time and support my parents to help my sister. We are a very happy family.

The first time I was going to secondary school, I was homesick. I would weep if I was not in class. My parents came to visit me from time to time. It was about four months before I got over it. Then one day some people came to ask us about our lives. I completed a questionnaire and was interviewed. Then I found out that I was chosen to be on the Camfed Programme. I now had someone behind me. I also had a teacher mentor who helped me and encouraged me too.

When I went to school I got really good grades. But then another worry popped up. I dreamed about the possibility of Camfed supporting me to university but I really hardly dared hope. But then the Mastercard Foundation came to our help.

Leaving senior secondary high for university was a real challenge. Orientation taught us how we can live at university, how we can manage the academic environment, the social environment, how to make friends and what makes a good leader.

Now my family is so happy. My elder sister has also been able to get into tertiary level education. She is going to Cape Coast University to study Business Administration. My younger siblings just got into junior high school and are performing well. My illness is much better. I had an optic fibre operation which my family paid for – for nearly 500 Ghanaian cedis. Food is available for me at university. Things are really going well with the family. My community is saying this is a great opportunity. I have people coming to me for help with academic assignments. "I need to learn from Ruhia," they say. I do something small. I am happy that even though I am not working I can still help people.

MADAM SALIMATU

Camfed Teacher Mentor

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I WAS THE first born. Even from the outset, my mother trained me so that I was always looking out for my siblings. I have sacrificed a lot for my siblings and my children. My mother was a trader in bags and shoes. She would go to Accra to buy the goods and then come back to sell in Yendi Market. She gave me training to help me sustain life. My father was a tailor. He was a foster child. He used to talk to me in private. He used to say, “When you are in school, learn hard.” We were focused. There were no interruptions in our days like mobile phones and computers. We listened to our parents.

If you educate a woman, it’s
humanity you are helping.

I went to primary school, middle school, secondary school and teacher training college. Then I got married.

I could not combine schooling and child care so I waited until I had my fourth and last born child. Then I went to do my first degree – English Education. My second degree was in Educational Administration. My husband was very supportive.

I became a teacher of English. English is a universal language. When you are conversant with English it opens you up to so many things. You understand so much more. You can comprehend and learn about human nature.

Among my son’s peers, he got the best grades because he got access to books. He is doing Electrical Engineering at the University of Mines and Technology. The others are all medical doctors. I teach my pupils and my children that anything worth doing is worth doing well.

The headmaster called me and asked me if I wanted to become a mentor and I readily accepted. I collaborate with the counsellor, Mr Mohammed because he has the training in counselling and guidance. I advise on social and educational issues. I invite the girls and we talk together. I have a small library and I lend to them. I don’t have money for them but I have books. Lots of reading books.

You need to look at the girls as your children. I went to a classroom this evening and I saw a girl’s eyes were red. I called her and asked her what was the matter. She said that her book had been stolen.

We want them to live good lives, not to live a life that will leave marks on them. I don’t end my relationship with them here. I see them in town. Many of my students are now in influential positions.

If you educate a woman, it’s humanity you are helping.



VIDA ANOYA ASSIBI

Camfed Teacher Mentor



MOHAMMED ALHASSAN

Camfed Teacher Mentor



HASNA

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My parents are Ghanaian but they moved to Libya for work. My brother and I were born there. In 2011, when the bombs started falling, we were afraid so we had to flee back to Ghana.

We were in a van with fifteen people on our way to Egypt when we were stopped by rebels. We were told to get out of the van and we were robbed at gunpoint. They said, “You arrived in Libya with nothing, you will leave with nothing.”

We were in a refugee camp for six days. Where to sleep was a problem. Where to free yourself was a problem. We had to stand in a queue for food. Then we were put on a plane to Accra. My auntie met us at the airport and we came to live in Tamale in the house that my father built for my grandmother.

I had to re-do my first year of secondary school in Ghana. I am now working hard and enjoying my studies.





JENNIFER

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My home is Kongwania, the village just beyond the school fence. I live with my grandfather, my step-grandmother and her children. We are living nicely together.

My parents migrated to Techiman in the Brong-Ahafo Region. They went to farm so that they could get our daily bread. They work for a landowner. They give most of the produce to the landowner and the rest they bring home – including maize and yams. When we vacate school I try and get a lorry fare and I go and see them.

In 2012 I had admission to Senior High School but I could not take up the position because I had no money. So I offered my services to a drinking bar. I stayed with the bar owner and his wife. There were a lot of challenges – you take insults from people. I used to earn 60 cedis (\$17.50) a month working from 6am to 1am every day.

In 2013 I went to Navrongo with my examination certificate and the money I had earned to seek admission. I was overjoyed when I was selected for the scholarship. I am studying General Arts. I want to be a journalist because I want to explore the world. I have seen journalists at my friend's house on television – she is better off. Their job looks really interesting. I need to interact with more people, to get to know their lives.

ANGELA

Undergraduate



IF THERE IS one phrase by which I live my life, it is, “Be curious always. For knowledge will not acquire you, you must acquire knowledge.” I have always had a love of learning.

I was the second born into a family supportive of education, but without the means to support nine children – five boys and four girls – through school. I live with my father, stepmother, and grandmother. In the forest near where I grew up, there was a woman who sold a corn drink. I helped her sell the drink, and the few cedis I got were added to the small profits from my stepmother’s store to pay for my schooling. I achieved a score of seventeen points in my Basic Education Certificate and progressed to Tamale Islamic Senior High School, where I was selected to be supported by Camfed. At that stage I could never have imagined that I would be able to go to university.

Through my teacher mentor at school, I heard about the opportunity with the MasterCard Foundation. I was overjoyed when I found out I was accepted for a scholarship. I chose to study Family and Consumer Science at the University of Development Studies. Last trimester I learnt about foods, textiles and construction, the hospitality industry and money management. My family are very happy about what I am doing. All my friends from school have since got married and become pregnant, but I have continued with education no matter what the challenges.

At university, I am a member of the Northern Region Students’ Club. Students come together to talk about the problems of the north and how to solve them. Alumni come back to inspire the current students, and may provide jobs for them in the long run. I also take part in the Water, Sanitation and Hygiene Club. We organise clean-up exercises in our communities, and on World Hand-Washing Day we go into the streets and tell people how to wash their hands properly.

I am wary that some people who get to tertiary education think they are on top of the world and act as though they are better than other people. I am determined to stay grounded.

I want to be a dietician because in my community there is a lot of malnutrition. I want to help people to make use of local foods. I

want to work in rural communities, and especially with women, as they are mostly responsible for looking after children. If you ask your mother for something you must have, she will try all things possible to help you.

In the future, I would like to build a library in my area where children can have access to books outside of school. I used to go to the library a lot as a child and I know how much this helped me with my English. I am already helping my younger siblings with their homework, and I encourage them to pick up books outside of class.

I want to work in rural communities, and especially with women, as they are most responsible for looking after children. If you ask your mother for something you must have, she will try all things possible to help you.

Along with my elder brother, who is in his second year at Tamale Nursing and Midwifery College, my younger siblings look to me as a role model. This motivates me to keep going. Those who are looking up to me will always stick to my advice, because I always tell them the truth and I tell them to keep going no matter what. I would like to encourage those who are behind to work harder to achieve their aim in life.





NORA

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I am from a family of six, four boys and two girls. I was very young when my dad passed away. I never knew him but I have a photograph. My mother really suffered. She used to cook and go and sell to earn money. Even while we are sitting here she is preparing kenke to take to the market. When I go home in the vacation, I help her by fetching water and moulding and selling the kenke.

I want to be a mid-wife. Women who are not educated don't want to go to hospital because they don't understand the problems they may face. I want to educate women on the importance of maternity care – of eating well, having good motivation and going to the hospital. And I want to educate people on the importance of HIV/AIDs.

I will also help the needy people like me, especially the orphans who have no one to take care of them. I aspire to be hardworking, disciplined, truthful, honest, respectful and God-fearing. If someone has done something bad to you, you have to be patient. You don't have to retaliate.

I want to be a great person.





JENNIFER

•

I was born in a village in the Northern Region. I was five years old when I lost my father. I was the last born of ten children – my sister is now forty years old.

My mother was a farmer, a hard working woman. Now she does not have a plot. She has a small kiosk where she sells gari, ground nuts, sugar, spices and other cooking ingredients. I stay with my mum in the holidays. It's marvellous when I stay with my mum. I tell her stories about school and she encourages me.

I want to be a medical doctor. I have the features in me. I like to ask people what worries them, how they get sick.

I advise people that when they are given drugs they should take them regularly. I am reading about the kind of medicine I want to pursue. I want to go to the University of Cape Coast. I know this is a good university.

MONICA

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I want to be President of Ghana

Front cover: BERTHA, Undergraduate
Back cover: LAYUSHA





Photography by Mark Read
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