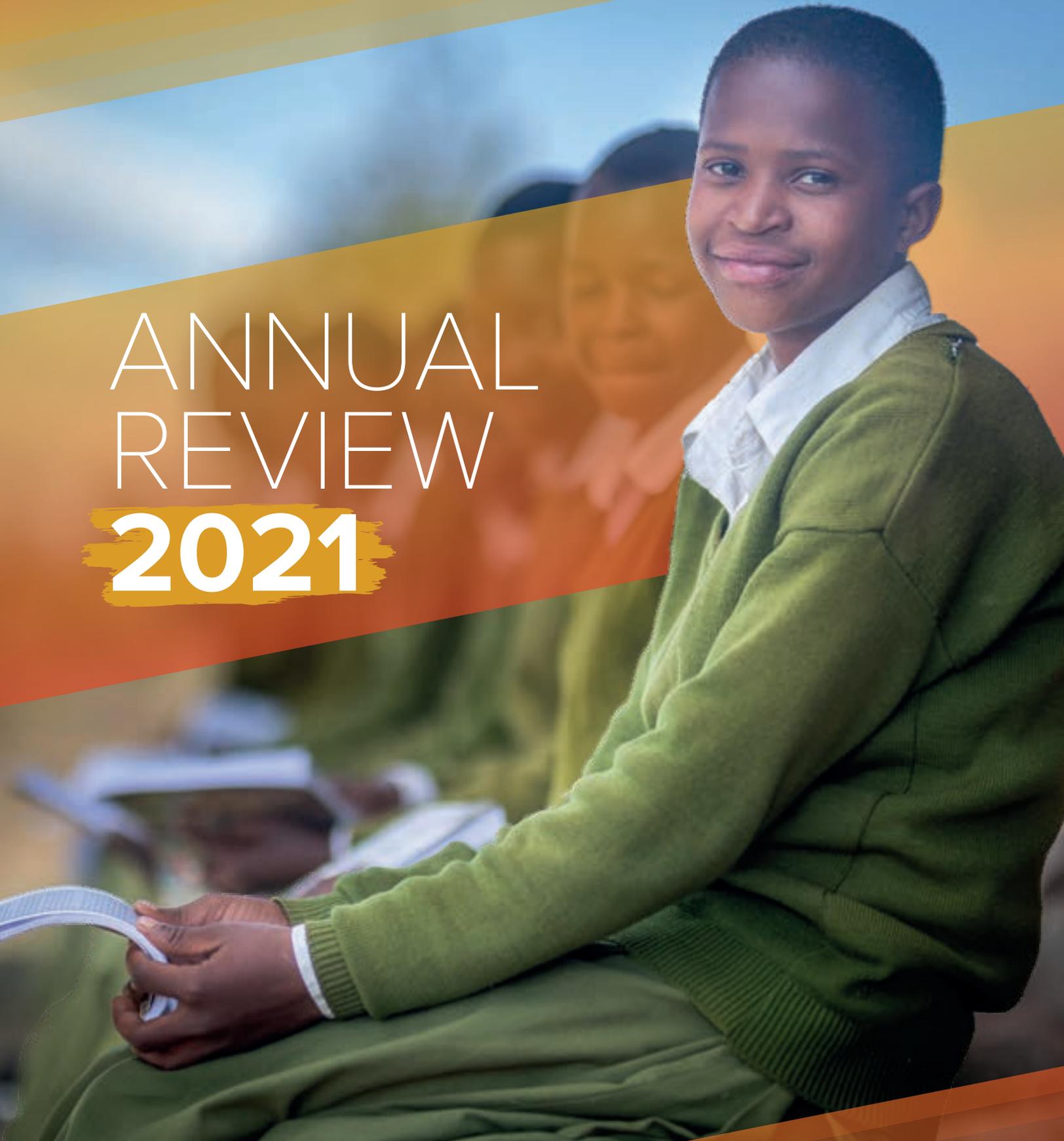




**CAMFED**  
LEARN, THRIVE AND LEAD CHANGE

# ANNUAL REVIEW

# 2021





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# ABOUT CAMFED

**CAMFED catalyzes the power of the most vulnerable girls and young women to create the future they imagine — for themselves, for their communities, and for Africa.**

CAMFED is a pan-African movement, revolutionizing how girls' education is delivered. Through a gold-standard system of accountability to the young people and communities we serve, we have created a model that radically improves girls' prospects of becoming independent, influential women. Our impact increases exponentially through the Association of young women educated with CAMFED's support. Together, we multiply the number of girls in school, and accelerate their transition to secure livelihoods and leadership.

Through the CAMFED Association, women are leading action on the big challenges their countries face - from child marriage, and girls' exclusion from education, to climate change. This unique pan-African network of teachers, lawyers, nurses, doctors, sustainable agriculture experts and entrepreneurs now numbers nearly 208,000, and is growing every year as more girls complete school and join them.



# WHY GIRLS' EDUCATION?

Education is a fundamental right, and a matter of justice. In the communities where we work, poverty and gender inequality mean that girls are the first to be excluded *from* school, and are also excluded *within the school system*, where learning environments lack the physical infrastructure and psychosocial support systems they need. Girls' education is also the starting point for women's leadership — key to tackling our most pressing global challenges. Girls' education:

- is the foundation for **gender equality and social justice**
- **drives economic development**, leading to higher productivity and income, tackling youth unemployment and instability
- leads to **healthier communities and nations**, reducing maternal and infant mortality and malnutrition, stunting, HIV/AIDS, malaria and other diseases
- **reduces child marriage and gender-based violence**
- is **one of the most effective ways of tackling climate change**, because investing in girls' education is the foundation for female leadership for climate action, including in climate-smart agriculture, leading to better nutrition, increased resilience to climate shocks, reduced emissions, and a more sustainable future for us all
- **unlocks women's leadership for policy change** that benefits everyone

# WHERE WE WORK

We work in partnership with communities, government schools, and education authorities in **Ghana**, **Malawi**, **Tanzania**, **Zambia**, and **Zimbabwe**, creating the conditions that support girls to learn, thrive and become independent and influential, leading change for the next generation.



# OUR STRATEGIC GOALS 2021-2025

Girls' education and women's leadership are inextricably linked with social justice, economic development and climate action. Our new strategic plan is designed to catalyze self-propelling systemic change across these areas for generations to come.



## SUPPORTING 5 MILLION GIRLS

Over the current five-year period, CAMFED's goal is to support **five million girls to attend and thrive in school**, by leveraging the 'Multiplier Effect' – whereby women who have been supported by CAMFED through school provide social and economic support to the next generation of girls. To achieve this goal, CAMFED is implementing a three-pronged approach:

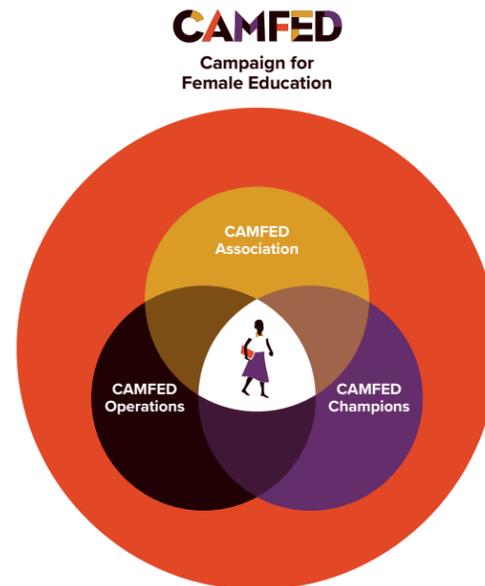
- 1. Anchor the strategy in the "Multiplier Effect" - 280,000 women leaders**  
We will build the pipeline of girls who complete secondary school, join our CAMFED Association of women leaders, and together step forward as activists and leaders for girls' education.
- 2. Scale the Learner Guide Program - 100,000 life skills mentors trained**  
We will partner with government ministries to roll out our flagship mentoring program, through which young women lead on providing social support to girls in school.
- 3. Invest in Enterprise Development - 150,000 new jobs created**  
We will expand young women's livelihood opportunities and in turn, their capacity to provide economic support to girls.

## ACCELERATING SYSTEMIC CHANGE AND CLIMATE ACTION

1. By growing CAMFED Association membership to at least 280,000, we will also scale the powerful values system that propels its members and unites communities around the cause of girls' education and women's empowerment.
2. By scaling the Learner Guide Program, we will transform school systems to provide an environment where the needs of marginalized girls are met.
3. By investing in Enterprise Development, we will improve job opportunities for women. Our goal is to create at least 150,000 new jobs over the strategic plan period. Crucially, we will unlock a powerful force for effective climate action – indirectly through girls' education, and directly through climate-smart agri-businesses run by young women contributing to increased community resilience.

# OUR OPERATING MODEL

CAMFED's three-pronged operating model integrates operational excellence with community championship and the expertise of the CAMFED Association of women leaders educated with CAMFED support. Working together, these interdependent parts of the organization ensure we remain accountable to each girl we support, and ensure her needs are met holistically in a way that is responsive to her specific context. As a result, CAMFED is able to deliver a resilient, highly efficient and ultimately sustainable program that truly serves the needs of our clients, and multiplies the impact of donor investment:



## The CAMFED Association

The network of women leaders founded by former CAMFED clients, who organize and act on behalf of girls and young women in their communities, ensuring the most vulnerable are seen and served

## CAMFED Champions

Members of the communities we work with, who actively champion and support the advancement of girls and young women, working hand in hand with CAMFED Association leaders to form networks of support around the most vulnerable

## CAMFED Operations<sup>1</sup>

The fundamental operations of CAMFED, including program design, support systems, partnerships and governance, which are agile and responsive, ensuring continuity and innovation in times of crisis

<sup>1</sup> CAMFED Operations describes the registered organization, while the CAMFED Association and CAMFED Champions make up the wider CAMFED ecosystem. The overlap indicates that some staff employed by the charity are also members of the CAMFED Association (because they are former clients, for example) or of CAMFED Champions, e.g. as members of Mother Support Groups.





# SUMMARY OF ACTIVITIES IN 2021

In a year marred by a great deal of uncertainty, with the effects of the COVID-19 pandemic and of climate change continuing to threaten girls' futures, CAMFED adapted and found new ways of reinforcing connections and serving our clients – marginalized girls and young women in thousands of partner communities across five African countries.

We cemented and extended research, policy and advocacy partnerships, co-hosting the Equitable Future conference with the Yidan Prize Foundation and the University of Cambridge, and participating in a series of global conversations on girls' education, women's leadership and climate action, convened by the Hilton Foundation and Devex.

Thanks to the commitment of our young women leaders in the CAMFED Association, of teachers, parents and local leaders, and our steadfast partners and supporters, we are on track to deliver against our strategic plan targets, with 77 new institutional donors (including corporate partners and Trusts and Foundations) having joined us to support our work in 2021.

We were deeply honored to have been awarded the Conrad N. Hilton Humanitarian Prize, presented in recognition of extraordinary contributions toward alleviating human suffering, and the Princess of Asturias Award for International Cooperation (often referred to as "Spain's Nobel Prize"). These global endorsements are helping to attract a new audience to our work.

We continued to strengthen our work with governments to scale the Learner Guide Program, and expanded our Business and Climate-Smart Agriculture Guide programs, bringing the deep expertise and grassroots activism of members of the CAMFED Association to the policy table at the UN Climate Change Conference, COP26.

We are thankful for everyone in CAMFED's global movement who is working tirelessly to secure every child's right to quality education. By deploying your influence, energy, expertise and generosity you're helping to catalyze the power of the most vulnerable girls and young women to create the future they imagine — for themselves, for their communities, and for Africa.

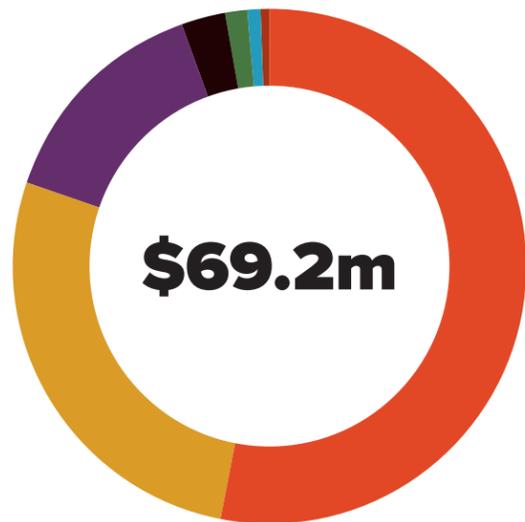
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“The most important message is that girls' exclusion from education is solvable. We can do something in this generation to make the world a better place. All the goals we have - improved income for families, gender equality, social justice, climate action - can be achieved through education. That's the most important area to invest in.”

**Angeline Murimirwa, CAMFED Executive Director - Africa**

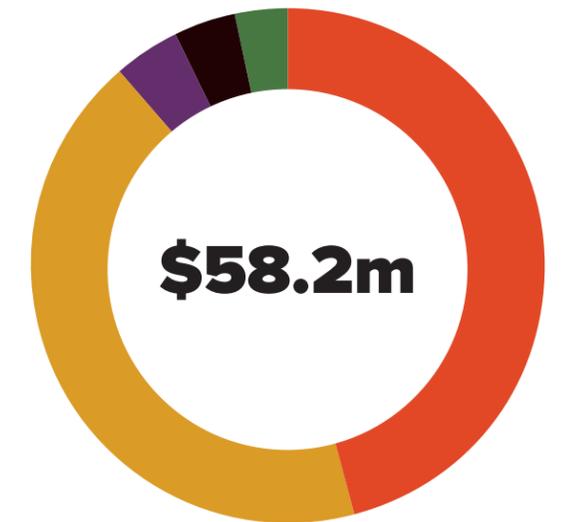
# FINANCIAL OVERVIEW

## How we raised funds for girls & young women 2021 Income\*



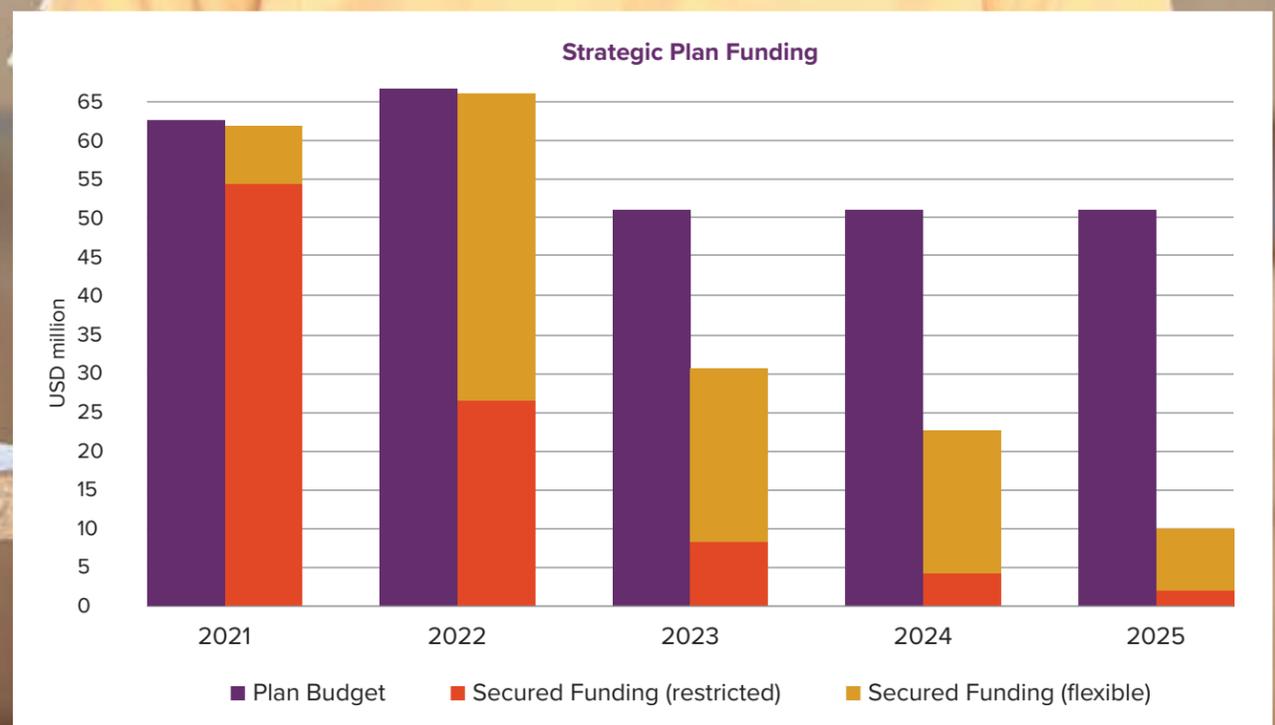
- Trusts and foundations **\$36.8m**
- Institutions (including governments) **\$18.8m**
- Public donations **\$9.9m**
- Legacies **£1.8m**
- Corporate donations **\$1.1m**
- Gifts in kind **\$0.5m**
- Other income **\$0.3m**

## How we invested funds for girls & young women 2021 Expenditure



- Multiply girls' educational opportunities **\$26.8m**
- Enable educated women to lead change **\$24.8m**
- Research **\$2.4m**
- Raise funds **\$2.4m**
- Extend our influence and impact **\$1.8m**

\* This includes up-front commitments allocated to CAMFED's 5-year strategic plan (see accompanying graphic on p15)



# STRATEGY 1: THE MULTIPLIER EFFECT

**Supporting girls to attend and thrive in school, join the CAMFED Association of women leaders, and support more girls in school**

Girls' education is the foundation for women's leadership — and this world desperately needs more women leaders, contributing to more equitable policies and addressing the structural inequalities that are keeping girls and young women from reaching their full potential. CAMFED supports girls to access and thrive in school, and young women to become leaders in their communities and beyond. They join forces in the CAMFED Association, supporting each other to become independent and influential, and using their own resources to send more girls to school. This is the CAMFED Multiplier Effect.



## SUPPORTING GIRLS TO ATTEND AND THRIVE IN SCHOOL



“Girls' education isn't only the precursor for breaking glass ceilings for women in the future, we also have to recognize the importance of reinforcing the concrete floor to shore up progress. The pandemic has shown that for so many girls, there is no concrete floor.”  
**Lucy Lake, CAMFED Chief Executive Officer**



As part of its Evidence for Gender and Education Resource (EGER)<sup>2</sup>, the Population Council has identified 12 gender-related barriers to education that tend to be more pronounced for girls than boys — from distance to school to lack of water and sanitation — and an additional six barriers specific to girls — such as child marriage/adolescent pregnancy and lack of private and safe facilities and products for girls when they menstruate. The sheer number and diversity of the barriers faced by girls in the communities we serve highlights the complexity of the issue, and the need for a holistic approach to girls' exclusion from education.

At a time when UNESCO estimates that another 11 million girls worldwide are likely to be pushed out of school as a result of the COVID-19 pandemic<sup>3</sup>, and the effects of climate change and global instability further exacerbate food insecurity and poverty in our partner communities — which are largely dependent on subsistence farming — we have no time to lose in shoring up progress. That means scaling programs that work to keep girls in school, and supporting women into leadership roles at every level, breaking the cycle of poverty and gender inequality through systems change.

<sup>2</sup> Population Council Evidence for Gender and Education Resource. Available at: <https://www.popcouncil.org/research/eger>. See also: Giving Women Panel: Improving Rural Girls Access to Education: how integrating solutions to transport poverty reduces systemic barriers. Available at: <https://vimeo.com/697688044>. Accessed April 13, 2022.

<sup>3</sup> UNESCO, Keeping Girls in the Picture. Available at: <https://en.unesco.org/covid19/educationresponse/girlseducation>. Accessed April 13, 2022.

## CAMFED's Community Infrastructure and Multidimensional Approach

Girls' education isn't just about access to school. It's about equity. That means ensuring that the school environment is safe and conducive to learning; and that those most marginalized receive the individualized support and attention they need to thrive in the classroom and beyond. This includes providing financial and psycho-social support, as well as the socio-emotional, life and self-development skills young people need to adapt to — and lead — change in our world.

CAMFED works in partnership with District Education Committees, schools, teachers and parents to support girls to go to school, and provide a nurturing ecosystem for them to learn and progress, breaking down the barriers that push girls out of education. Selected by committees made up of school and district officials, parents and former CAMFED clients, girls receive targeted financial and material support to access education; and tailored social, study and mentoring support to ensure they can learn, progress and thrive in school.

### Financial and material school-going support includes

- Tailored financial support to cover school fees, school supplies, shoes and uniforms, menstrual products, transport, boarding costs and more
- Additional material support provided by groups of parents, known as **Parent Support Groups**, set up with CAMFED support, with members collaborating on income-generating ventures that allow them to run sustainable school meal programs, tackle school improvement projects, and supply vulnerable children with school-going needs
- Grants to schools for school infrastructure, including dormitories, WASH facilities, desks and chairs, books and lab equipment

### In-school learning and well-being support includes

- A mentoring, life skills and self-development curriculum (*My Better World*) delivered by trained CAMFED **Learner Guides** — young women with lived experience of exclusion
- Psycho-social support from CAMFED-trained Teacher Mentors within the government school system
- Protection and social support from **Parent Support Groups**, including supervision of school dormitories, for example
- Child protection, safeguarding and school governance improvements via **School-Based Committees and Student Councils**
- Learning support through CAMFED-organized **study circles, catch-up camps, learning packs and eLearning platforms**

“



“I was very excited after I heard that CAMFED decided to support me. **MY FUTURE IS BRIGHT NOW.** Education is the key to success, and it is important to me because it can help me to achieve my goals.”

### Hanna, Secondary Student, Malawi

“Before CAMFED support I was lacking school fees, shoes, and other school materials. I didn't imagine that I could go [to school] here because my mother could not afford to pay the fees. I was very excited after I heard that CAMFED decided to support me. My future is bright now. Education is the key to success, and it is important to me because it can help me to achieve my goals. My favorite subject is biology. I like biology because I want to become a nurse and biology is one subject that is required for nursing. I know that I will be a nurse because CAMFED supports me. They give us uniforms, school fees, and [other essentials]. Also, CAMFED Association members encourage us and motivate us and give us some instruction so we can grow and be like them. During the pandemic the CAMFED Association members also provided textbooks so we could continue studying at our homes.”

# SUPPORTING GIRLS TO ATTEND AND THRIVE IN SCHOOL 2021:

Through donor funds, CAMFED supported

**250,497 students** at **7,018 partner schools**

across **166 districts** in **Ghana, Malawi, Tanzania, Zambia and Zimbabwe**, including by providing tailored packages of material support.

Donor funds helped us to support



**125,604 students** to go to **primary** school  
(80,052 girls / 45,552 boys)



**124,893 students** to go to **secondary** school  
(112,311 girls / 12,582 boys)



Donor funds also allowed us to train and support mentors (teachers, as well as peers) to provide additional psycho-social support to vulnerable children, helping them thrive in the classroom and beyond:



**13,664 Teacher Mentors** have been trained by CAMFED, with **240 newly trained** in 2021. Each partner school has at least one trained Teacher Mentor.



**17,447 Learner Guides** (peer mentors) have been trained by CAMFED, with **6,758 newly trained** in 2021.

## Mitigating the Effects of COVID-19-Related School Closures

School disruption due to the COVID-19 pandemic continued in most of our countries of operation in 2021, with the most severe disruptions in Zimbabwe, where school opening was delayed for several months at the beginning of the year due to another lockdown. Countries changed their school calendars, prioritized exam classes, and postponed openings in response to the continuing crisis<sup>4</sup>. CAMFED continued to work with schools, communities and government ministries, supported by the activism of the young women in our CAMFED Association, to reach out to vulnerable children, help students to catch up in the lead-up to their exams, and prevent girls from permanently dropping out of school. Below are just a few examples of our work to mitigate the effect of school closures.

**CAMFED Malawi**, together with the Ministry of Education, organized three-day residential academic clinics for Form 4 scholars leading up to their exams, supporting students to catch up on learning lost due to COVID-19-related school closures. We also worked with Primary Education Advisors and School Heads to help improve learning outcomes, and rolled out Study Circles in primary schools — a model first piloted and subsequently adopted by the government in secondary schools.

**CAMFED Tanzania**, which experienced the shortest school closures of all our countries of operation, and none in 2021, worked with schools to enable them to provide extra lessons for children and supported students to attend these lessons. We also helped by collating appropriate learning materials, e.g. by printing past exam papers, and CAMFED Learner Guides continued to deliver life skills and wellbeing sessions via local radio in collaboration with the government.

**CAMFED Zambia** launched a Back to School campaign and collaborated with leading EdTech company and global teacher community Tes to create accelerated curriculum learning resources and train teachers in our partner schools to be better able to support students to catch up on lost learning. We worked with partners to provide financial support to the most vulnerable families to ensure girls would not drop out of school permanently. We invested to improve school facilities, implement school meal programs, and distribute self-study kits for home learning.

From May 2021, CAMFED Zambia began distributing 2,620 solar radios to support distance learning in partnership with UNICEF and the Ministry of Education. CAMFED Association members continued to participate in radio broadcasts focused on children's rights and welfare, introducing wider audiences to CAMFED's *My Better World* life skills and wellbeing curriculum. The CAMFED presenters led discussions on topics such as child protection and the importance of girls' education.

<sup>4</sup> UNESCO has tracked the duration of school closures via this interactive map: <https://en.unesco.org/covid19/educationresponse#durationschoolclosures> (Accessed April 24 2022)





### Naomi, Learner Guide, Zambia

During the COVID-19 pandemic, Naomi worked together with other CAMFED Association Guides. They stepped up to reach out to out-of-school children, who, in rural communities like Naomi's, did not have access to online learning. To bridge the gap, Naomi traveled by bicycle to visit learners in neighboring villages to help them study, and presented My Better World sessions on local radio. These interactive call and answer sessions reached many more children and teenagers with vital health and wellbeing information. The radio sessions proved an invaluable link between rural communities when travel restrictions were implemented. After hearing her on the radio, several school graduates phoned in, and Naomi connected them with fellow CAMFED Association members so they could access additional resources. Furthermore, as a trusted voice in the community, Naomi's words and actions were vital in reassuring parents and children that schools would reopen and help them stay on track to complete their education.

**CAMFED Zimbabwe** provided thousands of learning materials, including *My Better World* (life skills) workbooks and Math study guides, to support learning during lockdowns. To help schools to reopen safely in March, we distributed two thermometers and 20 liters of liquid soap to each of our 1,083 partner secondary schools, to ensure they could comply with COVID-19 protocols. 497 of the least well-resourced schools were supported with reopening kits comprising stationery, teaching materials, and textbooks.

Learner Guides were at the forefront of supporting delivery of learning during lockdowns and school closures through study groups and online platforms. The value of these young women, who are embedded in their communities, was demonstrated once again as we needed to pivot between school and community support for students. They worked with girls retaking their exams by facilitating Math and English study sessions, for example, collaborating with teachers to offer support and plug any gaps identified together.

### Bridging the Digital Divide in Ghana

*"The girls are excited when they see females just like them, and that inspires them a lot. CAMFED support has impacted so much on my school children because it has decreased absenteeism. Since the Mobile Learning Lab facilitators have come to my school they have been mentoring the girls on hygiene, education, growth, COVID, any topic at all."*

Francis Hagin, Head Teacher, Ghana

**CAMFED Ghana**, in partnership with **60 million girls**, rolled out "Mobile Learning Labs," reaching 4,628 students at 37 rural partner schools with e-learning devices (tablets) that downloaded content from a central device without the need for internet connectivity. Supported by young women in the CAMFED Association trained as Learning Facilitators, students enjoyed and gained confidence in using the tablets (often their first chance to use technology), with videos and other visuals aiding their learning. Students showed a more positive attitude to learning and an increased willingness to contribute to class discussions. At the same time, the program opened up opportunities for educated young women to establish themselves as "edupreneurs," entrepreneurs who work within the education sector.



“

“CAMFED Association members have been able to **HELP ME DURING THE PANDEMIC** through my studies by creating WhatsApp groups where students have been able to get the opportunity to share past [exam] questions and we answer them ourselves. And through phone calls they have been able to call me to know how I am doing. And even now we are in school, they still call me to check up on me.”



### Rosemary, Secondary Student, Ghana

“Before CAMFED came into the picture, I wasn’t able to get all of my books. It was very difficult for me to cope in class. But since being able to access those books, I have made progress in my learning. Education means me being enlightened, having access to information and knowledge, getting a broader view of the world, what happens in it, and the people who live in it.

COVID-19 has really impacted my education. Because of the long break we were at home for a year and two months. Now, I’m doing my best to get myself prepared for my final exam which takes place soon.

CAMFED Association members are very hard working. They are able to reach out to us by coming to our school and holding mentorship programs and career guidance for us. We are able to meet them one on one, for them to help us in the decisions we make in life.

As the assistant senior prefect of my school, it is so gratifying to know the rewards that come from leadership and the satisfaction that comes from helping people. In future, I want to be a broadcast journalist and to set up a foundation to provide young people with vocational skills, which will serve as a source of employment to them.”



## SUPPORTING YOUNG WOMEN TO BECOME CHANGE LEADERS



“Women are very powerful agents of change. And their leadership has far-reaching benefits of diversity and gender parity. I see women’s leadership as something that is people-oriented, where you find women are sociable, expressive and establish close ties that they are strengthening through community involvement. It looks at cooperation. It looks at inclusivity. It looks at emotional intelligence. It focuses on women’s ability to change with their style of leadership, being innovative. It is more empathic, because it is people oriented. It is progressive. It is also transformational.”

**Salma Dhlwayo, CAMFED Association member and District Operations Officer, Zimbabwe**



## The CAMFED Association — A Sisterhood of Women Leaders for Girls’ Education

**The CAMFED Association is Africa’s largest and fastest-growing peer support and leadership network of young women activists for girls’ education, now spearheading CAMFED’s programs. Members share a background of exclusion and a determination to support more girls in their communities to learn, thrive, and step up as leaders at every level, changing the status quo for girls for good.**

CAMFED Association members bring their lived experience and expertise to every aspect of CAMFED’s work - volunteering as specialist “Guides” to provide skills, mentorship and social support to girls in school and young women in the transition to independence; helping to develop curricula and learning materials; advocating for girls’ education and gender equality locally, nationally and globally; bringing business skills and employment to their communities; running for office; and ensuring throughout their careers that those at the margins are seen, heard and supported.

The CAMFED Association has its own Constitution and governance structure, tightly integrated into the CAMFED eco-system, with elected officials from local to national level. The Chair of the CAMFED Association sits on the Board of each CAMFED national office. CAMFED Association members made up around 30% of CAMFED staff across our African national offices in 2021, bringing their experience of poverty, gender inequality and exclusion to our work.

Together with our partners and supporters, CAMFED Association members are showing that girls’ education is the precursor to women’s leadership, and that empathetic leadership by those with lived experience of exclusion results in a more equitable, more secure, healthier and safer society.





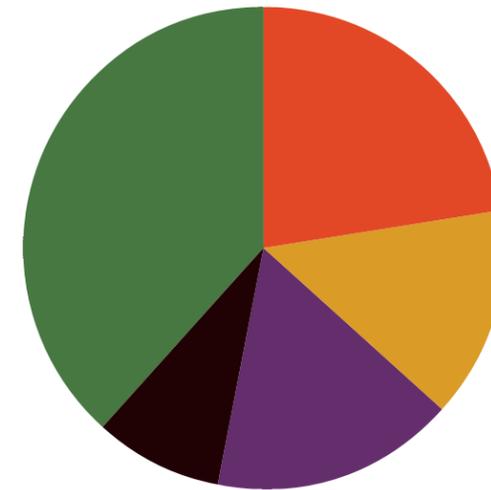
### GROWING OUR LEADERSHIP NETWORK

The CAMFED Association grew to **207,941 members** in 2021.

**56,021 CAMFED Association members belonged to decision-making bodies** in 2021.

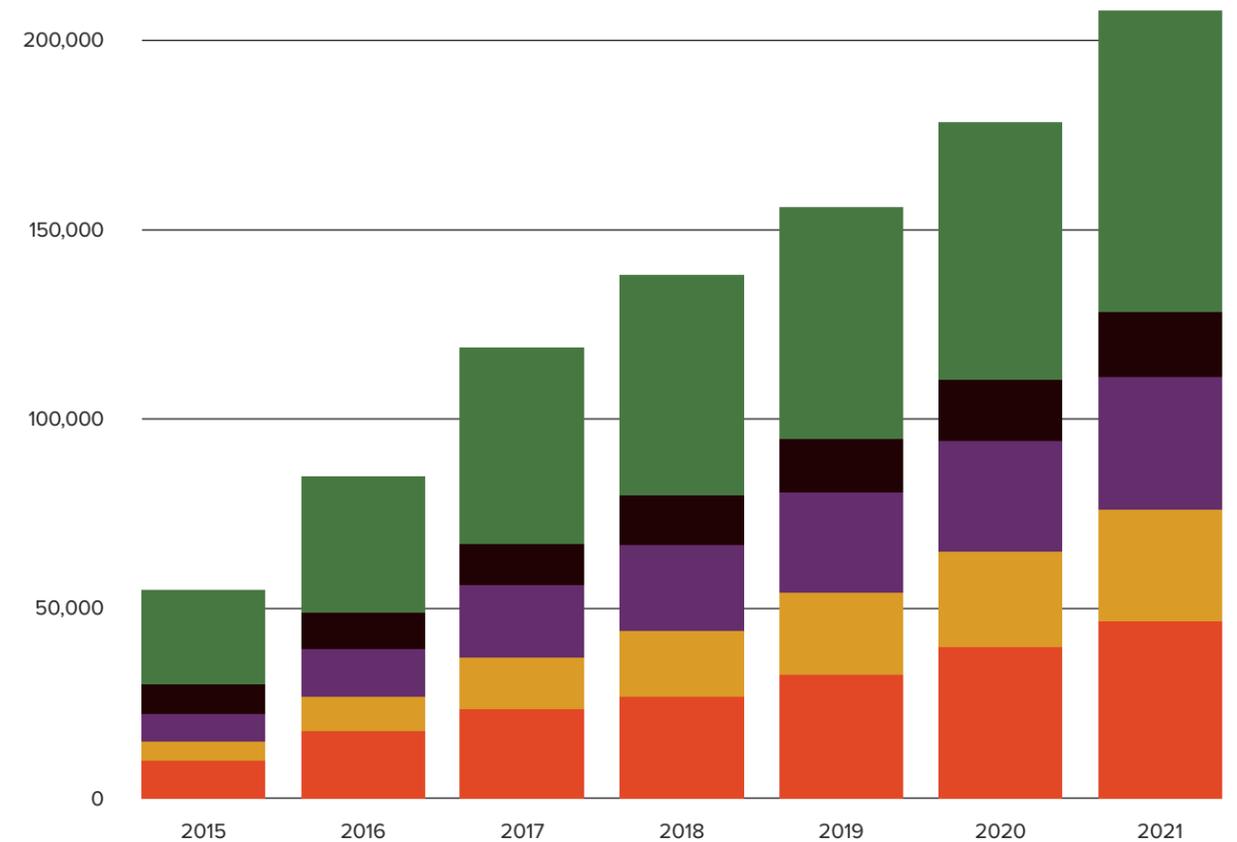


### CAMFED Association - Distribution by Country



Ghana: **47,831**  
 Malawi: **29,385**  
 Tanzania: **35,296**  
 Zambia: **17,549**  
 Zimbabwe: **77,880**

### CAMFED Association - Network Growth



## The Multiplier Effect - Local Philanthropy Multiplying Donor Investment

**CAMFED's "Multiplier Effect" sees young women supported through school by CAMFED in turn offer financial and social support to the next generation, and inspire and galvanize their communities to do the same. It is the dividend the world earns by ensuring that investment of money, time and resources doesn't stop at the school gates, but continues as young women transition to secure livelihoods and leadership.**

Girls educated with CAMFED support are invited to join our pan-African Sisterhood, the CAMFED Association, where they are welcomed by young women from similar backgrounds — role models and 'big sisters,' who support each other, and pay forward their education to benefit more vulnerable children in their communities. **On average, each CAMFED Association member goes on to financially support three more girls to go to school, and offers mentoring and social support to countless more.**

### EDUCATED WOMEN SUPPORTING MORE VULNERABLE CHILDREN IN EDUCATION IN 2021:

Members of the **CAMFED Association** collectively supported **590,087 students** in education (Compared to **250,497 students** supported through donor funds)



They provided economic support for:



## Galvanizing Communities to Act on Behalf of Vulnerable Children

As the embodiment of what can be achieved when girls are supported to go to school, learn and lead, CAMFED Association members help inspire our Community Champions into collective action. Parents, teachers, education officials and traditional leaders come together in District Committees, School Based Committees and Parent Support Groups. They join our young women leaders in rallying additional resources to support even more children to go to school, and help them overcome

their challenges. This governance model means that communities take responsibility for — and a deep pride in — girls' successes, and are part of a movement creating sustainable change.

### CATALYZING COMMUNITY SUPPORT FOR MORE CHILDREN TO LEARN AND THRIVE

**139,461 CAMFED Community Champions** collectively supported **454,511 vulnerable students** in education in 2021 (Compared to **250,497 students** supported through donor funds)



Through community initiatives, they provided economic support for:



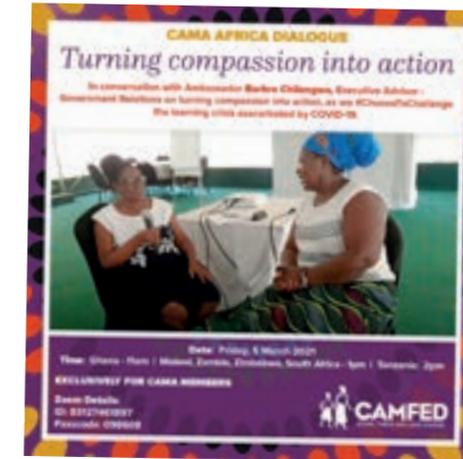
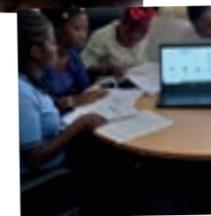
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“There’s this sisterhood network - the CAMFED Association - where you have so many young women who believe in what you believe in - it’s like a big team! My success story has been being a part of that family - people respect us in our community because they see us working toward good.”

**CAMFED Association member Esther Rockson speaking on GTV, Ghana, on International Women’s Day in 2021**



## Pan-African Dialogues - Connecting our Women Leaders Across the Continent



“

“Introduced during the COVID-19 pandemic in 2020, when our members were isolated within their communities, our CAMFED Association (CAMA) online dialogues are now an established forum, bringing together members of our Sisterhood across Africa. We share best practices, cement values, and inspire innovations. Every Friday, we explore a different theme, with different members presenting, as well as guest speakers sharing their expertise. In 2021, we covered themes including entrepreneurship, turning compassion into action, challenging gender norms, love and relationships, the power of stories, social media guidance, and recruitment into the network. We learned from our sisters who are now teachers, and those who are working on disability issues, for example. We often see a whole group of young women in their rural communities gathered around a single mobile device, or a computer in one of our district centers, eager to take part and learn from each other on Zoom. We have all forged new and deeper connections, and the understanding that even though we are physically apart, we can call on our sisters for support, guidance and strength, and belong to an unstoppable movement for social good.”

**Fiona Mavhinga, Executive Adviser - CAMFED Association**



Meet Some of CAMFED's "Multipliers":



Jennifer, CAMFED Association Leader and Disability Rights Activist, Ghana

“I am a multiplier. My name is Jennifer De-Graft Ninson. I am from Gomoa East in the Central Region of Ghana. Through CAMFED support I was able to go to the university. Now I am multiplying the benefits of my education by implementing a project called Beyond Braille, where about 17 visually impaired university students have been trained on how to use a computer. This will help them to fit into a world of rapid technological advancement and bridge the digital inequality gap.

Together with my team at the Organization for Inclusion and Empowerment (OFIE), we have embarked on disability awareness campaigns to clear misconceptions on disability issues. We have been able to give educational support to a seven-year-old visually impaired boy, to help him go back to school after losing his sight.”



Rose, CAMFED Association Leader, Malawi

“I am Rose Alexander, a CAMFED Association member from Neno district, Malawi. I am a multiplier! Through CAMFED’s training I got a chance to become a Core Trainer. Now, I am multiplying the benefit of my education by supporting 10 more girls to go to school, by providing them with notebooks, pens, and school uniforms. I am also providing school fees for three of my siblings. And there were 14 more girls who were at risk of child marriage who I have helped to return to school.”



Neema, Teacher and Chair of the Mountain of Hope Parent Support Group, Shinyanga District, Tanzania

A teacher for more than 16 years, Neema chairs her local Parent Support Group in Shinyanga district, Tanzania. The group helps ensure that children from disadvantaged backgrounds are able to reach their education goals by providing them with school-going items, as well as with social support outside of the classroom. Neema’s group was essential during the peak of the pandemic, providing schools with hygiene supplies while offering books and health insurance to the students.

# STRATEGY 2: THE LEARNER GUIDE

**A pivotal role in schools to enable all children to learn and thrive, with a focus on girls**

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“As we come towards the end of the year 2021, CAMFED and our sisterhood the CAMFED Association is proud of the achievements that we have made so far. With the Learner Guide Program running in over 40 districts [in Zambia alone], our sisters the Learner Guides are working in the rural communities to provide mentorship and support to children, and especially the girls who during the COVID-19 pandemic are on the verge of dropping out of school. Learner Guides are working with traditional leaders in the community and other relevant authorities to ensure that girls are kept in school and are learning and kept away from other things that may otherwise disrupt their education, such as early marriages and teenage pregnancies.”

**Natasha Lwanda, Chair of the CAMFED Association in Zambia**



## TRANSFORMING PROSPECTS FOR GIRLS, YOUNG WOMEN, AND COMMUNITIES

Learner Guides are recent female school graduates who volunteer for 18-24 months in their local schools to identify children who are vulnerable to drop-out; mentor at-risk girls through their school career; and deliver a structured life skills and self-development curriculum, co-developed with children and young women, called *My Better World*. Learner Guides provide a vital school-home link in a context in which most teachers are from outside the local area, and they connect vulnerable children to additional support from school staff, the community and local services (education, health, social welfare).

*As a Learner Guide I am...*

- ...a **“big sister,”** friend, mentor, and relatable role model for vulnerable girls - my success and status show girls the possibilities for the future if they stay in school and concentrate on their studies.
- ...a **“first responder,”** noticing if a girl’s attendance becomes erratic, and following up with children displaying early warning signs before they drop out of school.
- ...a **support for girls outside of school** if they do drop out, working with other stakeholders to keep them connected to education, and offer a route back to school or other training opportunities.
- ...a **voice for “invisible” children**, who might never have made it into the school system in the first place, working with others to help them overcome the challenges that keep them out of school.
- ...a **convener, galvanizing my community to help children tackle all the barriers**, not just the financial ones, that are limiting their access to — or progress in — school; whether they’re facing hunger, pressure to work, or child marriage.
- ...a **role model across my community**, as I run my business, take up leadership positions, and financially support others. *Every day I actively challenge harmful gender norms!*



While benefiting girls, the Learner Guide role also offers young people a pathway to further education and employment. Learner Guides are eligible for an accredited qualification (Pearson SRF BTEC Level 3 Advanced Diploma) recognized by employers and teacher training institutions. This in turn creates the pipeline of trained teachers, professionals, entrepreneurs and policy leaders who are attuned to the needs of marginalized young people.

In exchange for their weekly volunteer service at local schools, these young women can access interest-free loans to start or grow their businesses, on the basis that they are paying “social interest” as role models and mentors. This supports young women to improve their ability to earn an income through running their own enterprises, while increasing their employability and leadership skills. Through

this holistic package of support, young women have the opportunity to simultaneously develop the skills they need to fulfill their role as Learner Guides and provide them with the tools to make a successful transition into secure livelihoods.

CAMFED designed the Learner Guide role in collaboration with Ministries of Education, teachers, local communities and young people, and created the *My Better World* self-development curriculum with young people in Africa alongside international teacher training and curriculum development experts. *My Better World* has since been developed into a multimedia series by partner Impact(Ed) International and broadcast on TV and radio across sub-Saharan Africa, reaching more than 200 million people.

## THE LEARNER GUIDE PROGRAM



**10,568 Learner Guides**  
were active in Ghana, Malawi, Tanzania, Zambia and Zimbabwe in 2021



**765,969 students**  
were reached by Learner Guide activities in **3,424** partner schools in 2021



**6,758 Learner Guides**  
were newly trained in 2021, with **17,447** trained cumulatively



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“Adolescence is a time when so many girls are pushed out of school, because costs rise and so do the dangers to girls, who may get involved in relationships on the promise of the items they need to support their families and pay their school fees. This often leads to exploitation, abuse, early pregnancy and early marriage — and a brighter future lost... We follow up if children drop out of school, and work to keep girls learning and out of child marriage. As a Learner Guide **I AM A MOTIVATOR**, a role model to pupils in schools, and also in my wider community.”

### Dyness, Learner Guide, Zambia

“It was difficult for my mum, a widow, to provide our school needs; things like sanitary pads, books and school fees. If I had not been selected as a CAMFED scholar by my community, I might have been married at a young age. Instead, I completed my secondary education and became a Learner Guide (a peer educator and life skills mentor) at the same school I attended. I am determined to help as many girls and women as possible to unlock their futures, and one day, as a journalist, I will bring our stories of survival and leadership to the world.”



Fatima, Secondary School Scholar Supported by Learner Guide Saviour Azaare, Ghana

“Receiving support from CAMFED gave me hope that I’m going to achieve my goals in the future. The favorite thing that I have learned from *My Better World* is to be a self-confident woman, and it has also helped me improve on my public speaking. One of the things I would like to do in the future is to help young people get skills to improve their lives.”



Petronella, Learner Guide, Zimbabwe

“As a trained teacher, I find that being a Learner Guide gives new meaning to my role, especially the guidance and counseling component. I work closely with the head teacher, the CAMFED-trained Teacher Mentor, and the School-based Committee, to understand in detail the day-to-day challenges that learners and teachers encounter, and what needs to be done to address them. I also refer learners to the right authorities that will help them, and if they have school-related financial or material challenges I recommend them for support through our CAMFED Association philanthropy fund, or other safety nets at the school.”

## Delivering the *My Better World* Self-Development and Life Skills Curriculum

In delivering the *My Better World* curriculum (“Dunia Yangu Bora” in Swahili), Learner Guides are in the unique position to help vulnerable children recognize and grow their world-changing “powers” — the inner strengths that help them improve their wellbeing, and that of others. The curriculum — centered around a fun, illustrated workbook with examples and real-life stories — is designed to improve students’ confidence, resilience, self-reflection, and autonomy. It encourages children to hone their critical thinking and problem-solving skills, and become more aware of their rights, responsibilities, and values, as they engage in group work and lead presentations. The curriculum is tailored to local needs, including life skills, sexual and reproductive health, literacy and study skills.

*Dunia Yangu Bora*



“I love the topic of self-esteem. This topic teaches how a girl should **VALUE HERSELF.**”

Khadija, Secondary School Scholar Supported by Learner Guide Dotto, Tanzania

“Another person who has really helped me at school is Madam Dotto. Madam Dotto is a Learner Guide, and she is different from our teachers. Instead of normal classes, she teaches us using *My Better World* — a book that educates us about our ‘powers’ — the abilities we all have inside of us. I have changed through this program because I have learned how to value and support others. Now if I discover that another girl does not value herself, I can talk to her and help raise her self-esteem. The program has also given me confidence to ask for help when I need it.”

## MY BETTER WORLD ANIMATED SERIES LAUNCHES ON YOUTUBE

Funded by the UK's Foreign, Commonwealth & Development Office (FCDO) and supported by CAMFED, Impact(Ed) International worked with young people and educators in five African countries to produce a 55-episode television series inspired by *My Better World*. Combining animation with short documentaries, the television series (and radio adaptation) reached more than **200 million people** in Africa before and during the COVID-19 pandemic. In June 2021, the full series was made available on Impact(Ed)'s new Aspire Africa YouTube channel.

The series follows the adventures of six African teenagers as they face scenarios and make decisions relating to their education, family relationships and friendships. Episodes explore personal strengths (powers) and the development of life skills, entertaining viewers while fostering social and emotional wellbeing. Characters discover opportunities, consequences and their own strengths. At each episode's core, real people share their experiences in inspiring mini documentaries. Personal stories of struggle, courage, and perseverance highlight the theme of each episode including those of several CAMFED Learner Guides, CAMFED Association Members and girls supported through school by CAMFED.



## POST-SECONDARY QUALIFICATIONS FOR LEARNER GUIDES: A STEPPING STONE TO FURTHER EDUCATION AND EMPLOYMENT

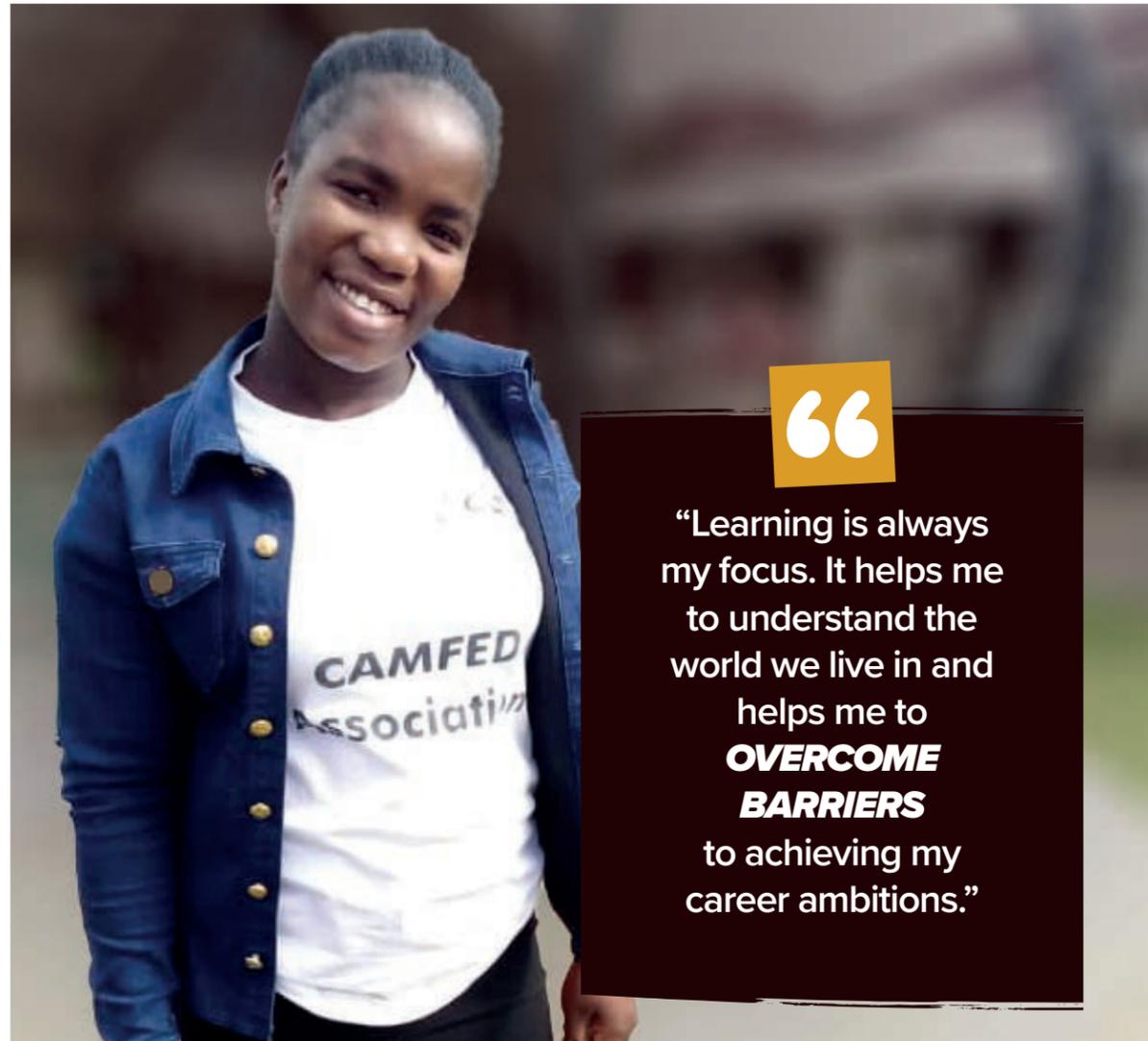
**1,491 CAMFED Association Guides** earned a **post-secondary qualification** in 2021

(Pearson SRF BTEC Level 3 Advanced Diploma) after participating in the Learner Guide Program, bringing the cumulative total to **4,996**.

### Students Call for Learner Guides in All Schools

In October 2021, young people in Ghana highlighted the importance of mentors at an Open Day for CAMFED's Learner Guide Program in Mankessim, Central Region, which gave education policymakers and administrators the chance to hear from students about what it means to them to have 'big sisters' in schools to deliver the *My Better World* self-development curriculum. Secondary School student Beatrice told the gathering: "I used to be very shy in school, but the Learner Guide Program empowered me to contest for the position of Senior Girls' Prefect...CAMFED's program built confidence in me to stand up for what I had an interest in." Students appealed to the Ghana Education Service for the program to be placed on the national syllabus and be extended to reach out-of-school girls and boys.





“Learning is always my focus. It helps me to understand the world we live in and helps me to **OVERCOME BARRIERS** to achieving my career ambitions.”

### Chise, BTEC Recipient, Zambia

“My name is Chise, I am from Mpika district in Zambia, and I grew up in a family of 11 children. I volunteer as a Learner Guide, and I am currently serving as vice chairperson for the CAMFED Association in Mpika district. I feel so humbled and excited to be one of the first women in Zambia to take the BTEC. The BTEC course has taught me important skills such as financial literacy and professional behavior which will help me in future with my career ambitions. It has encouraged me to work effectively in a team and developed my knowledge of how to manage time and plan effectively. Taking the course and gaining the qualification has encouraged me to always pursue my goals, giving me the confidence and knowledge to do so. As a Learner Guide, I encourage young people to think critically, develop decision making skills and overcome challenges in life.”

## INTEGRATING THE LEARNER GUIDE ROLE INTO EDUCATION SYSTEMS WORKING WITH GOVERNMENT MINISTRIES TOWARDS SYSTEMIC CHANGE

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“Looking at the impact of this youth-led programme and the recommendations provided from the technical team who were part of the scaling process, I am convinced that the Learner Guide programme is worthy of government support.”

**Professor Caroline Nombo, Deputy Permanent Secretary, Ministry of Education, Science and Technology, Tanzania**



**In 2021 CAMFED continued to deepen its collaboration with relevant Ministries to explore broader take-up of components of the Learner Guide Programme beyond CAMFED partner districts, with the aim of adopting it into national education systems to accelerate the move towards gender equality, social justice and economic development.**

System adoption of the Learner Guide Program is an essential component of our goal to support five million girls in school. Government adoption and integration of the Learner Guide model will play an important role in the training of 100,000 Learner Guides over this period. In the context of the COVID-19 crisis and its aftermath, governments will face long-lasting fiscal challenges, and need to adapt systems to ensure that vulnerable children, particularly girls, have a pathway back into education,

as well address the disruption caused to the learning and progression of all children.

There is an opportunity, created through necessity, for Ministries to collaborate and find new, cost-effective ways of meeting the education needs of marginalized children. The Learner Guide Program offers a tried-and tested solution capable of adoption within existing Ministry strategies and budgets.

In Tanzania, Zambia and Zimbabwe, National Advisory Committees (NACs) which were established to support the growth of the Learner Guide Program under the UK Government's Girls' Education Challenge have become a core part of CAMFED's operations, underpinning the expansion of the Learner Guide Program and steering further growth and adoption into government systems. The committees include senior government decision-makers across a variety of relevant Ministries, including those focused on education, youth, gender and labor. In Zimbabwe, the NAC involves six Ministries, and the Zambian NAC has already produced a road map on the steps necessary to achieve adoption of the Learner Guide Program into the national education system through cross-Ministry collaboration. At district level, Ministry officials contribute extensive time and effort to support the implementation of the Learner Guide Program, including by assisting with monitoring, training and outreach. Government frequently make available venues and resources for use in training and delivery.

Core elements of the Learner Guide Program have already been integrated into Ministry infrastructure in Tanzania, Zambia and Zimbabwe. In all three countries:

- *My Better World* sessions have been formalized as part of the school schedule across partner schools.
- Learner Guides' capacity for fast, effective communication and support to the hardest-to-reach communities has been recognized in national COVID-19 response plans.

In Zimbabwe, the *My Better World* curriculum has been reviewed by the Curriculum Development Unit of the Ministry of Primary and Secondary Education, and adopted for use in the delivery of the national Guidance and Counseling curriculum. District School Inspectors have been integrated into the assessment process for the vocational qualification (Pearson SRF BTEC Level 3 Advanced Diploma) for Learner Guides, performing classroom observations of the sessions as part of their government role. The Women's University in Africa has formally recognized the BTEC as an entry qualification for teacher training courses.

In Zambia, the Curriculum Development Center, responsible for curriculum resources, has officially approved the *My Better World* curriculum for use in schools nationally. The radio adaptation of the *My Better World* multimedia series, inspired by CAMFED's curriculum and developed by partner Impact(Ed) International, has been incorporated into the Ministry of General Education distance learning response to COVID-19 school closures, broadcasting nationally via Education Broadcasting Services.



## Scaling the Learner Guide Program in Tanzania

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“This [Learner Guide] program has been highly successful in Tanzania. You can see the difference between the schools that run this program and the ones that do not. The government should find a way to scale up this program to more regions, drawing experience from the ones that already implement it.”

**Eliakim Mtawa, the Youth Development Officer from the Prime Minister’s Office – Labor, Employment, Youth and People with Disabilities in Tanzania**



### Our “Real-time Scaling Lab” Journey

Together with the Center for Universal Education at Brookings, CAMFED launched a Real-time Scaling Lab in 2018 to galvanize stakeholders — including government officials, school leaders, teachers and civil service representatives — and develop a strategy for expanding the reach of the Learner Guide Program. Findings were presented at an education sector stakeholder meeting held in September 2021 in Dar es Salaam, co-hosted by CAMFED Tanzania and the Tanzania Education Network/Mtandao wa Elimu Tanzania (TEN/MET). At the meeting, Professor Caroline Nombo, Deputy Permanent Secretary at Tanzania’s Ministry of Education, Science and Technology, underscored support for scaling CAMFED’s award-winning<sup>5</sup> Learner Guide Program across the government school system.

The lessons learned and recommendations to strengthen the Learner Guide Program’s expansion and inform future scaling efforts center on:

- Embedding the Learner Guide Program into the formal education system
- Securing flexible and long-term financing for Learner Guide implementation; and
- Implementing a continuous learning process in support of the Learner Guide Program’s expansion

### Government Support For Program Elements

Government recognition and support for elements of the Learner Guide Program continue to rapidly grow:

- The President’s Office for Regional and Local Government, PORALG, awarded formal certifications for Learner Guides, recognizing the role they are playing in supporting the learning of vulnerable children.
- The Small Industries Development Organization (SIDO) offers business training and mentorship to Learner Guides, complementing the “social interest” loans (interest paid through volunteering) young women can access under the program.
- The Ministry of Education, Science and Technology (MoEST) has officially approved the *My Better World* curriculum for use in schools nationally.

<sup>5</sup> The Learner Guide Program was recognized with the World Innovation Summit for Education (WISE) Award in 2017

## On the Road to Scaling the Learner Guide Program at Primary School Level in Malawi

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“You know, they say it takes a whole village to educate a child and I have seen that today. I am delighted to see how the Ministry of Education has joined forces with the UK government, CAMFED, and community members to educate the girl child. Young women who have seen the power of education first-hand are taking the time to volunteer in schools and help other girls to succeed. Thanks to this support, girls have role models and support structures to help them stay in school. I commend the CAMFED volunteers for dedicating their time to this important cause.”

**Her Excellency, the First Lady of the Republic of Malawi, Madam Monica Chakwera**



CAMFED has been partnering with the UK’s Foreign, Commonwealth & Development Office (FCDO) in Malawi to support girls to attend, thrive and succeed in upper primary school in the under-resourced districts of Dedza, Mulanje, Machinga, Mangochi and Chikwawa. That includes the training of Learner Guides, reaching a cohort of 29,700 of the most vulnerable girls in Standards 5-8 with additional material support, and building the capacity of school and community stakeholders to improve the learning environment. By rolling out CAMFED’s holistic program at primary level at scale, we are working together to provide a proof of concept for further scaling the Learner Guide Program across Malawi.

In October 2021, the First Lady of the Republic of Malawi, Monica Chakwera and the UK High Commissioner, David Beer, visited a CAMFED partner school in Dedza to experience first-hand the power of Learner Guides. The First Lady, who herself received financial support to go to school, identified deeply with the young women in the CAMFED Association now volunteering to mentor the next generation, and underscored the vital importance of girls’ education and women’s leadership, and expanding opportunities for girls in rural areas.



## Facilitating School Re-entry in Tanzania

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“Young women and others in our movement responded with enthusiasm to the government announcement that teen mothers would be supported to re-enter school. CAMFED’s trained Learner Guides stand ready to work with their communities and district authorities to ensure girls get back to school and provide the sisterhood and mentorship they need to complete their studies.”

**Lydia Wilbard - Executive Director, CAMFED Tanzania**



On November 24, 2021 we celebrated a significant policy change in Tanzania, which ended a controversial ban, dating back to the 1960s, prohibiting pregnant school girls and mothers from re-entering primary or secondary school after having dropped out.

As Vice Chair of the Tanzania Education Network (TEN/MET) - a coalition of education NGOs established in 1999 - CAMFED Tanzania has been advocating for the re-entry policy, while at the same time tackling the multiple barriers that lead to early marriage and pregnancy, and ensuring that young women who were pushed out of school would not be left behind. Learner Guides have played a crucial role in terms of prevention and mitigation, including by:

- Delivering life skills sessions to girls and boys, promoting a shared understanding of sexual and reproductive health and rights, fostering mutual respect, and providing the knowledge, skills and support to make safe and healthy life choices.
- Using community meetings and radio — including live phone-in components in Ghana and Zambia — to help increase the reach of these sessions, raising awareness of gender-based violence and the dangers of early pregnancy and early marriage.
- Identifying young women at risk of drop-out, or those who have already dropped out, and supporting those unable to return to formal education to access alternative pathways to independence, including by delivering sexual and reproductive health lessons, building financial literacy and business skills, and supporting young women into vocational training (including in alternative education colleges, known as Folk Development colleges) and enterprise.
- Actively participate in local, regional, national and international advocacy on girls’ right to education, and the value to society as a whole.

Now, CAMFED Learner Guides are at the forefront of efforts, in partnerships with schools, communities, ministries and other Civil Society Organizations (CSOs), to support the successful implementation of the re-entry policy. Deeply embedded in their communities, and having themselves been at risk of — or directly experienced — early pregnancy and child marriage, Learner Guides have the expertise and the trust to change mindsets and galvanize action, including through:

- Direct engagement with families to build local awareness and understanding of the vital importance of education for teen mothers, and the practical ways communities can support the government’s decision to allow re-entry into the formal education system.
- Continual media engagement to spread the word, elevate the voices of those with lived experience, and encourage communities to join forces to tackle the additional financial, psycho-social and logistical barriers young mothers face, for example by helping with childcare, so that young mothers can return to the classroom and concentrate on their studies.
- Continued close collaboration with all key stakeholders and CSOs to build a supportive ecosystem for re-entry in schools and communities, accountable to each individual girl, addressing stigma, and underscoring the right to learn in a safe environment.

# STRATEGY 3: ENTERPRISE DEVELOPMENT

Enabling young women who complete school to transition to pathways of opportunity



CAMFED Association member Ayisha Fuseini of Asheba Enterprises in Ghana



“My biggest achievement in life is that I’ve been able to create a business idea, nurture it, and grow it. I’m proud that it’s served as a source of employment and income for people in my community. It was because of that that I received recognition from the Young Africa Chief Executive Directors Network in 2019 for exemplary works and contribution to the economic development of Africa...In the future I want to be a leading name and brand when it comes to sales and exportation of shea butter, processed ground nuts, and other products in Ghana, in Africa, and across the world.”

**Mabruka, Entrepreneur, CAMFED Association Ghana**



For young women in rural Africa, the exhilaration of completing secondary school is fleeting, as they are faced with new obstacles ahead. Eager to support family members — which may include a single parent or grandparent, an older sibling they have previously relied on, or younger siblings of school-going age — the pressure can be considerable. At this vital period of transition, young women remain at risk of exploitation and early marriage, as they seek financial security in areas with high unemployment. CAMFED’s enterprise programs support young women to lift themselves and their families out of poverty, contributing to jobs and prosperity in their communities, and enabling them to support their own, as well as other children, go to school.

The programs provide training and skills development (through specialized Guides); technical support and linkages (particularly through newly established District Business Committees); additional peer support and role models (through our Sisterhood, the CAMFED Association); business finance (grants, loans, or assets); and advice on growth sectors, business models (e.g. cooperatives) and market access.

growing thriving enterprises. Business Guides share opportunities in male-dominated sectors and amplify the stories of women who have succeeded in these spaces. Program content explores how women can balance multiple responsibilities, access networks, and collaborate with other women for impact. The curriculum also introduces opportunities for women to reflect on asset ownership, decision-making power, financial inclusion and leadership and how these variables affect women’s entrepreneurial success. This gender lens is a component distinct to CAMFED, and recognized as such by our partners.

### A Gender Lens on Enterprise

There is a strong gender lens throughout the program - showcasing women succeeding in business, celebrating role models, and helping women to discuss and explore solutions to some of the gendered barriers women face to

# TRAINING AND SKILLS DEVELOPMENT

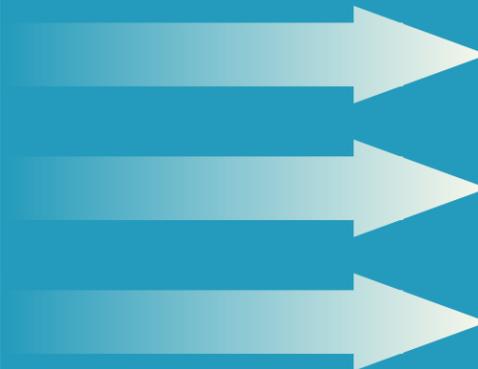
CAMFED's specialized Guides are trained members of the CAMFED Association who ease their younger sisters' pathways into independence, leadership and philanthropy.

- **CAMFED Transition Guides** step in as young women graduate from secondary school, to provide mentoring and skills support, and ready them for economic independence and leadership.
- **CAMFED Business Guides** offer regular peer group training and coaching sessions combined with individual mentoring and support visits, as well as linkages to further forms of enterprise support.
- **CAMFED climate-smart Agriculture Guides** focus on community climate resilience, helping others to develop thriving agricultural enterprises to improve food security at family, school and community level. They do so by relaying techniques, information and affordable technologies for climate-smart agriculture, combining Indigenous methods with innovation.

## Transition Guides

Transition Guides are young women in the CAMFED Association who, as peer educators, support upcoming school graduates on the road to independence. They deliver a curriculum including financial literacy, sexual and reproductive health, and entrepreneurship, and support young women into productive post-school pathways of further education, employment or enterprise.

### THE TRANSITION GUIDE PROGRAM

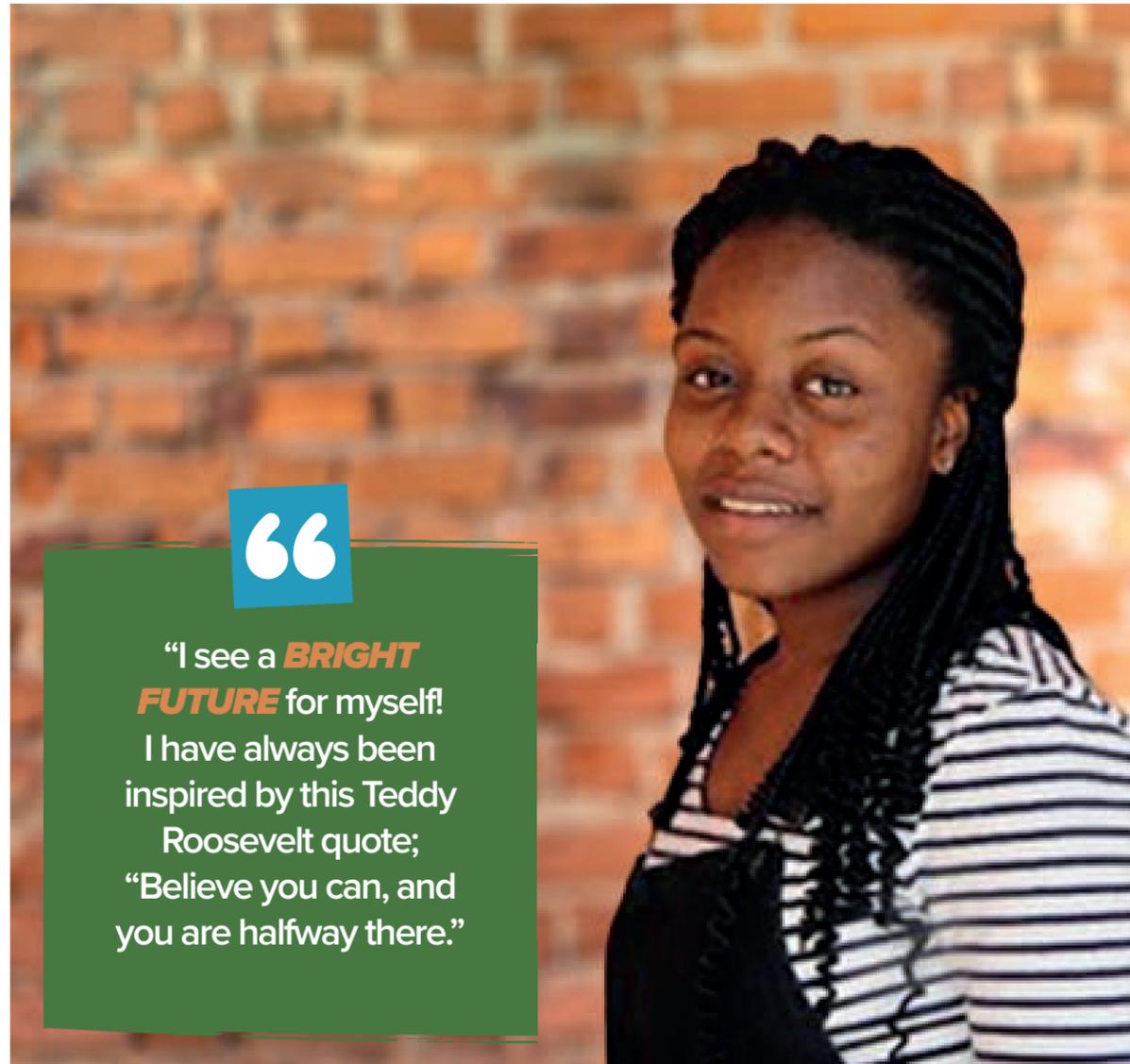


**3,840 Transition Guides were active** in Ghana, Malawi, Tanzania, Zambia and Zimbabwe in 2021

**47,258 young women were supported** by Transition Guides in 2021, with **175,198** supported cumulatively

**1,151 Transition Guides were newly trained** in 2021, with **11,018** trained cumulatively





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“I see a **BRIGHT FUTURE** for myself! I have always been inspired by this Teddy Roosevelt quote; “Believe you can, and you are halfway there.”

## Angel, Transition Guide, Ghana

“My name is Angel, I live in Mankessim in the central region of Ghana. I was supported by CAMFED to finish Senior High School, and after graduating I took part in the Transition Program. The program enabled me to combine my passion for beauty and personal care, as well as entrepreneurship. The training I received in December 2021 helped me develop my business management skills and practical skills. I established a make-up business with which I make a weekly profit of about GHS 50, helping to support myself and pay towards my tertiary education. I hope to grow my business into a training center to empower other young people.”



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“I always thought of going to school to secure a good job in the future. The Transition Program gave me an **ENTREPRENEURIAL MINDSET**, which I’m still building on.”

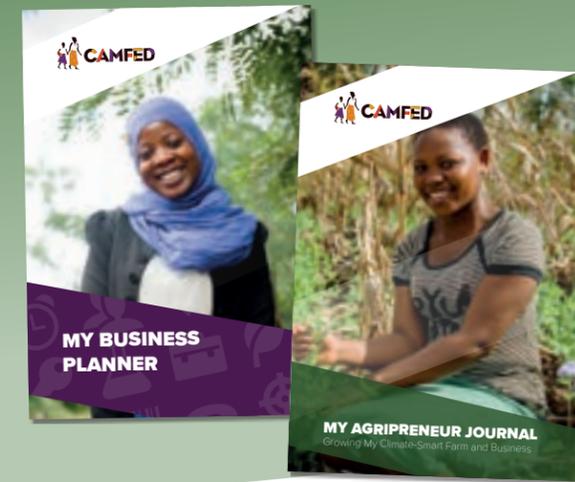
## Hawa, Tertiary Student, Ghana, Supported with Transition Training

“Growing up, Hawa was fascinated by how things work and wanted to one day explore machine building. She knew that she needed to be educated to pursue this dream. However, as one of eight children, her parents struggled to support her through school. Thankfully, with CAMFED support, she was able to complete secondary school in 2021. Hawa participated in Transition training after secondary school, which, she says, really opened her mind and taught her to not limit herself. During the Transition training, she participated in discussions about career pathways and planning and also received information on tertiary education, which helped her to decide on which institution to attend for the course she wanted to study. Today, she is a first year Electronic/Electrical Engineering student at Ashesi University, where she is exploring the idea of a machine that will help women in shea butter production - a labor-intensive job often borne by women - to increase their efficiency. During Transition training, Hawa was encouraged by the activism of her CAMFED Association sisters. Currently, she volunteers in a university club that gives back to society through community clean-up initiatives, fundraising, and by teaching design-thinking in a near-by secondary school to help them build practical skills for employment. Hawa has a vision to increase literacy among women so that mothers especially will value the potential of their girls, and guide them to self-discovery and academic progress. She wants more young women to enter the STEM field and will do her part to build awareness about STEM and clear any gender-based misconceptions.”

## Business Guides

CAMFED Business Guides are young women in the CAMFED Association who have the skills and passion for enterprise, and experience of running successful businesses themselves. Business Guides help their peers to start and grow successful businesses, so that they can create sustainable jobs for themselves and others, build a brighter future, and enable the next generation of children to thrive in school.

They are trained to deliver weekly business support sessions and mentor groups of female entrepreneurs. The sessions cover everything from business finance and marketing to customer service and business growth through technology.



## Developing New Learning Resources for Business and Climate-Smart Livelihoods

CAMFED Association members took the lead in working with stakeholders in each country to develop new learning resources to support business growth, climate-resilience and agribusiness success. This includes a training resource for Business and Agriculture Guides as well as a Business Planner for the supported entrepreneurs. Resources are endorsed and supported by relevant government partners in each country including enterprise agencies and the Ministries of Agriculture respectively. Gender and women's leadership are at the core of the learning resources alongside a focus on practical application to help women strengthen their businesses. Topics covered include the importance of financial record-keeping, identifying new business opportunities, overcoming gendered barriers and ethics and climate-resilience.

In Ghana, in direct response to restrictions imposed by the COVID-19 pandemic, CAMFED Association entrepreneurs created e-learning videos, addressing different themes such as staying safe online, using technology for business growth, effective customer service, climate-smart enterprise, and how to conduct a "SWOT analysis" of your business, which are now being widely shared across the network.

## Launching District Business Committees

District Business Committees were established in all CAMFED countries across the course of 2021 in districts where the Business Guide Program is delivered. They bring together local government agencies supporting rural development, agricultural officers and successful entrepreneurs to offer joined-up support to rural entrepreneurs. They play an important role in the provision of technical assistance and training, evaluating loan applications and supporting repayments and connecting CAMFED Association entrepreneurs onwards to additional sources of support and technical assistance.

## Scaling the Business Guide Program

In spite of the challenging environment created by the ongoing COVID-19 pandemic, we were able to scale our Business Guide Program in Tanzania in 2021, reaching 10,600 entrepreneurs with a powerful impact on COVID resilience, business survival, profits, women’s savings and women’s financial decision-making. (See the **Evaluations and Research** section below for more detail).

We extended the program’s reach in Ghana, Zambia and Zimbabwe (where Business Guides are now supporting “sustain” and “growth” stage enterprises at scale, including new access to finance), and launched the program in Malawi, where the first trained Business Guides started supporting 350 CAMFED Association entrepreneurs to launch and grow businesses towards the end of the year. This builds on CAMFED’s long experience of supporting young women to grow thriving enterprises in their communities.



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“I feel good being a Business Guide because the program gives me confidence and ability to explore other opportunities available for myself and the group of entrepreneurs I support. My community is proud of me because of the support I provide to young girls so that they can easily access their school needs and to stay at school, and because I **SHARE OPPORTUNITIES** available for rural entrepreneurs. I send my gratitude to CAMFED for creating a way of my life through education support, economic empowerment and leadership skills.”

## Zeolia, Business Guide, Tanzania

Zeolia is an entrepreneur, farming potatoes on four acres of land, running a piggery and an agroforestry business. She hires five seasonal laborers to help with her work, providing employment opportunities for her community. In 2014, she started with a working capital of 200,000 Tanzanian Shillings (TZS) (approx. \$86) and increased that amount to 500,000 TZS (approx. \$216) during the first season her business was operating. She used this money to rent more land and purchase agriculture inputs for the next season. By 2020, her profit had more than tripled, and she was able to start her piggery and agroforestry business, where she has around 600 seedling trees. Through her business success, Zeolia built her own iron-roofed house, a proud accomplishment. In October 2020, Zeolia heard about the opportunity to become a Business Guide. Having been accepted to the program, she started volunteering six hours per week to provide mentoring and training on entrepreneurship skills to 15 of her fellow CAMFED Association members, using CAMFED’s Business Guide manual. Zeolia has helped her group in numerous ways, including linking two entrepreneurs with community savings and loans groups, supporting 10 members to found a profitable group business, as well as assisting them to register their businesses and identify other opportunities. With her own profits, Zeolia supports three girls to go to secondary school, and, like other CAMFED Association members, provides 2,000 TZS per month to their central fund, which is used to support philanthropic activities.

## Loan Finance

Recognizing that access to finance presents a significant hurdle for women, and particularly those from marginalized communities without assets to secure their loans, CAMFED provides access to loan capital to young women entrepreneurs via its partnership with Kiva, and through a recently established, innovative Revolving Loan Fund (RLF), created with the help of a number of donor partners, and monitored with business oversight bodies established in each country.

The RLF allows young women with viable business to access loans (with amounts typically ranging between \$190 and \$2,000) alongside training, mentoring and capacity building. Repayments are made over 12-18 months. While the loans are financially interest free, the borrowers commit to donating "social interest". This takes the form of mentoring and training other young women. CAMFED also connects young women to other loan sources, e.g. those made available by governments to support youth entrepreneurship.

## Working Towards Fairtrade Certification for Shea Butter Businesses



In 2021, CAMFED began work on a new pilot collaboration with the Fairtrade Foundation, with support from The Waterloo Foundation, (announced in early 2022) to support shea butter cooperatives led by members of the CAMFED Association in Ghana to secure Fairtrade certification and access new markets for their products, thereby increasing revenues,

profits and jobs. The project will also track how the increased business profits enable increased education philanthropy through the CAMFED Association's Philanthropy Fund, with potential for further scale if the initial pilot delivers promising outcomes.

## BUSINESS SUPPORT FOR YOUNG WOMEN IN 2021



**33,630 young women** started a business

**31,814 businesses** were supported by Business Guides and Climate-Smart Agriculture Guides

**2,279 loans** were provided to entrepreneurs, with a total value of \$1,027,887





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“It could have taken me many years, almost five years, to reach my goal of owning my women’s hairdressing salon, but CAMFED through Kiva has shortened my journey to one year. I am thankful to CAMFED and **PROMISE TO SUPPORT** my fellow CAMFED Association members.”

## Mariam CAMFED Association Entrepreneur, Tanzania

“My name is Mariam, I am from Shinyanga district in Tanzania. My older sister raised me after our mother died when I was only six years old. Due to our difficult situation, I almost dropped out of school many times, but when I was in Form 4, my teachers recommended me for CAMFED support. After I completed school, I trained as a Learner Guide, delivering life skills sessions. I found the topic of entrepreneurship interesting as it was my dream to start a women’s hairdressing salon. However, I faced the challenge of not having enough capital to rent a room and purchase the equipment, but I began saving. While I was slowly saving the money, CAMFED announced that an interest-free Kiva loan initiative was open to Learner Guides. I borrowed 400,000 Tanzanian shillings (about \$170) from Kiva, which I added to my initial savings. That meant I could officially open my salon in December 2019. The business is doing very well and keeps growing. I have employed three people, including one other CAMFED Association member.”

## FURTHER EDUCATION

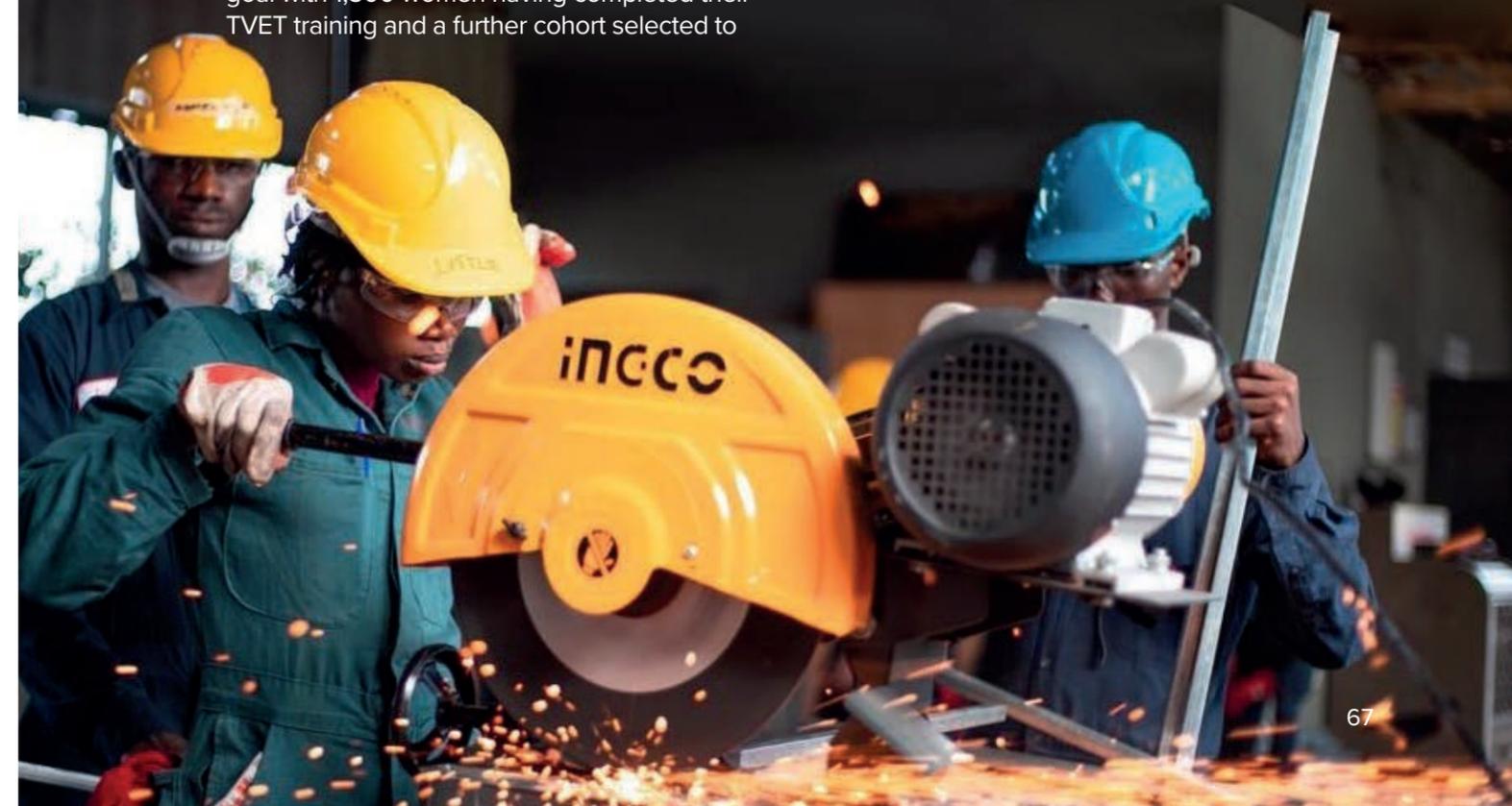
### Technical and Vocational Education, Training and Internships

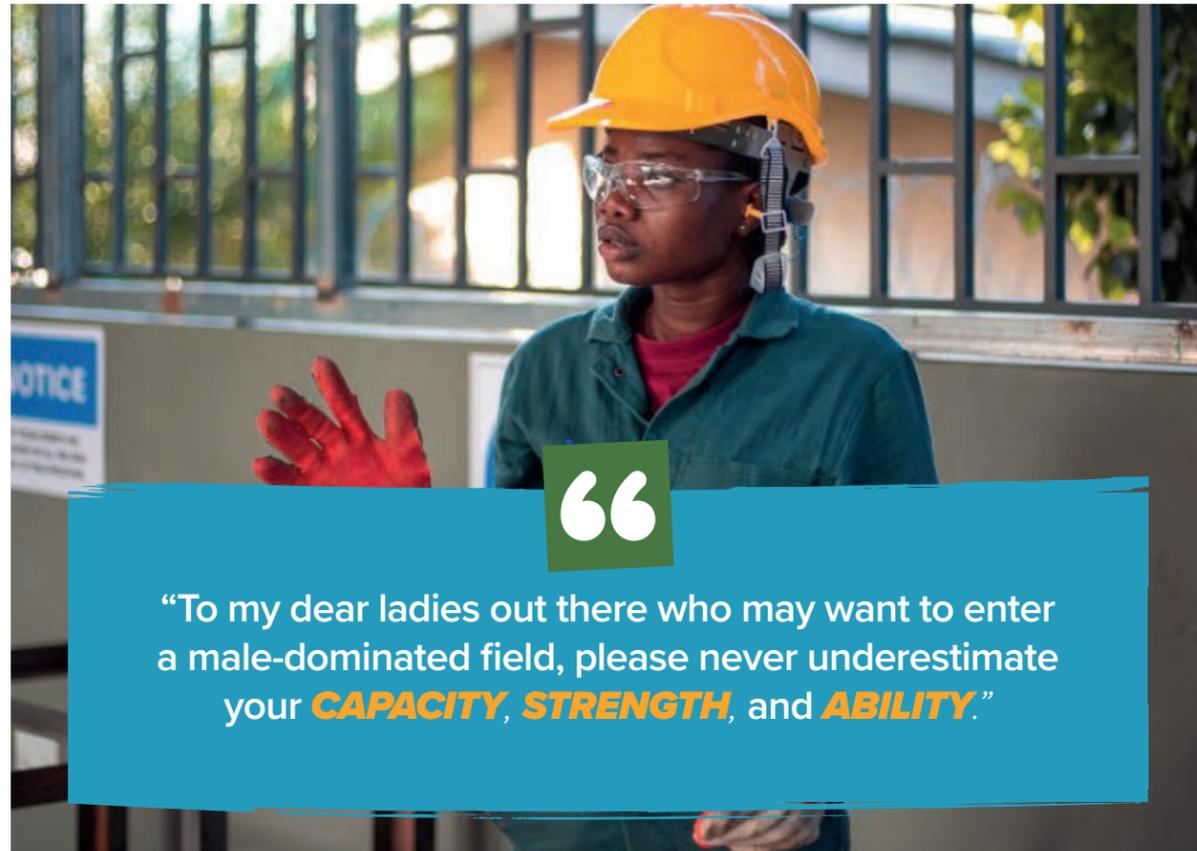
Technical and vocational training (TVET) provides young people with the skills they need to readily find employment across a variety of industries, including construction, power and energy, sanitation systems, agro-processing, hospitality, clothing and textiles, as well as metalwork and fabrication. Employment opportunities for TVET students can be significantly higher than for other tertiary graduates, and the costs of the courses are often lower. CAMFED has been actively championing TVET and internships, establishing strategic partnerships with governments and businesses, and working to break down the barrier of participation, as the sector caters to historically male-dominated fields.

As part of Young Africa Works in Ghana, CAMFED has partnered with the Mastercard Foundation to provide scholarships for demand-driven TVET to 3,250 young women by early 2023. By the end of 2021, we were on track to meet this goal with 1,500 women having completed their TVET training and a further cohort selected to

commence training. The earlier cohort included 330 students who started their training in May and graduated in July after completing an examination. Areas in which the women received their eight-week training included graphic design, networking, phone repairs, photography, carpentry and joinery, electronics and welding. Having received start-up kits with relevant equipment, the graduates then gained support and supervision from CAMFED Ghana’s District Business Committees and Business Facilitators to launch their businesses.

In Zambia and Ghana, we are partnering with businesses that offer internships, as well as mentoring from staff, to young women. In Tanzania, graduates can access work experience and training opportunities with local businesses run by established young women entrepreneurs in the CAMFED Association network.





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“To my dear ladies out there who may want to enter a male-dominated field, please never underestimate your **CAPACITY**, **STRENGTH**, and **ABILITY**.”

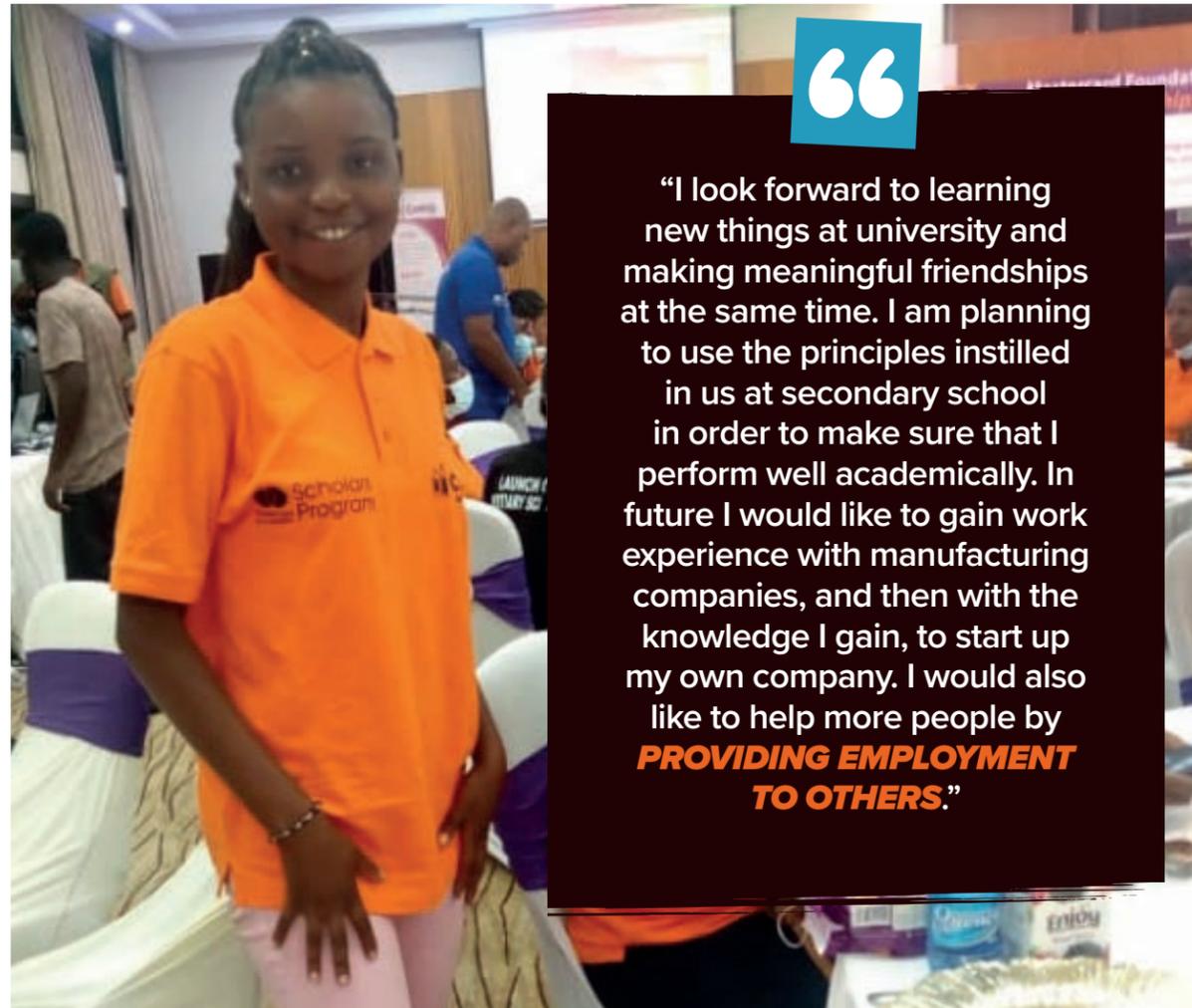
## Leticia, CAMFED Association Welder and Fabricator, Ghana

“I grew up in the Greater Accra Region with my parents and five siblings. My dad worked as a carpenter and my mum as a trader, but with a large family to support they faced financial challenges. After I completed my Junior High School, I was selected to receive support from CAMFED so that I could progress to Senior High School. When I had finished my studies I gained some experience at CAMFED Ghana and was able to learn about different career trajectories for young women. With encouragement from my sisters in the CAMFED Association, I enrolled at the Design and Technology Institute (DTI), Accra, to study welding and fabrication. I received partial sponsorship from DTI under its partnership with the Mastercard Foundation, and additional support from CAMFED. Even with this backing I still faced some challenges — many people around me were surprised that I had chosen to enter this male-dominated field and worried I would not succeed. My focus, determination, and tenacity helped me to come through. I now run a business making metal gates, balustrades, window grills, and decorative sculptures. I am training up an apprentice to help me to fulfill my customer orders as the business grows. In future, I hope to be a great entrepreneur in the creative industries in Africa and to make sure that others can break through the glass ceiling alongside me.”

## Degree Courses

CAMFED also supports young women into degree programs at universities and other higher education establishments. Our partnerships with leading universities ensure that we meet the needs of those from marginalized backgrounds, whose entry to university - usually as the first in their family to achieve this level of education - also presents a host of challenges. CAMFED Association chapters at higher education institutions ensure that young women have the support of others in their Sisterhood when they venture to larger towns or cities for the first time.





“I look forward to learning new things at university and making meaningful friendships at the same time. I am planning to use the principles instilled in us at secondary school in order to make sure that I perform well academically. In future I would like to gain work experience with manufacturing companies, and then with the knowledge I gain, to start up my own company. I would also like to help more people by **PROVIDING EMPLOYMENT TO OTHERS.**”

## Fyness, Metrology and Material Engineering Student at the Malawi University of Science and Technology (MUST)

“I was raised by my grandparents, after my dad passed away when I was five years old, and my mother later passed on too. I faced the challenge of a lack of resources because my grandparents were not able to provide all of the things I needed. After CAMFED stepped in with the support that challenge was solved. I was so happy to complete secondary school. Learning I had secured a university scholarship was a very exciting moment for me. I am going to study Metrology and Material Engineering at MUST. I am interested in pursuing it because I want to explore new ground. I want to prove that girls can succeed in this field.”



“I am studying nursing because I have a passion to help sick people, giving them the care they need during their sickness up to recovery. I aspire to be an even more active CAMFED Association member, to grow our sisterhood to another level, and to **HELP VULNERABLE CHILDREN** to access school and health services — just like I was helped.”

## Caroline, Nursing Student, Zambia

“I am from a family headed by my mother, who raised me and my two brothers. My father died when I was three years old. For survival, my mother and I would work in other people’s fields in exchange for food and clothes. It was really a hard time, and we would often go to sleep on empty stomachs. I was almost at the point of dropping out of school because my mother could not afford my fees. Then in 2012 — when I reached Grade 8 — I was chosen by my community and CAMFED started supporting me. It was such a great moment! While at high school I was provided with books, pens, underwear, sanitary pads, a uniform and other things. I continued my education and completed Grade 12 [the last year of high school in Zambia] with good grades. After graduation I joined the CAMFED Association and was accepted to nursing college to do a three-year program. I was so relieved when CAMFED stepped in and supported me with my tuition fees for the course.”

## FURTHER EDUCATION SUPPORT IN 2021

**7,184 young women were supported in tertiary/further education** in 2021, with **15,805 supported to date**

### College Partnerships

CAMFED is now partnering with all 20 Nursing and Midwifery Colleges in Tanzania, working together to dismantle some of the significant obstacles that can prevent young women from successfully completing further education. For example, by:

- **Raising awareness about safety issues and providing wraparound academic and social support**, e.g. regular meetings with CAMFED Association leaders to discuss any issues or worries, and connecting them to counseling services.
- **Ensuring that students receive accommodation on campus**, as it is typically safer and better suited for female students.
- **Providing laptops and ICT services**, recognizing that in some colleges there are no communal computers, meaning students can only study theory from school manuals.

CAMFED Ghana has existing partnerships with all 32 institutions offering nursing and midwifery services, with a number of safeguarding and welfare mechanisms in place, including CAMFED staff based in each district who liaise with the institutions and remain in contact with the students to provide them with counseling and support. Nominated Patrons at each institution also look out for the well-being of CAMFED clients, checking their academic records and attendance, overseeing any clubs students may join, and monitoring their progress to help ensure that students are thriving.

### Educating More Midwives and Nurses in Tanzania and Ghana

In 2021, CAMFED Tanzania recruited 291 students in particular need of financial support to be able to pursue courses in nursing, while CAMFED Ghana was recruiting a further 400 marginalized students aspiring to nursing and midwifery careers to join colleges across Ghana.



## Strategic Partnerships Creating Employment and Opportunity

CAMFED's strategic partnership with the Mastercard Foundation aims to support girls to complete their secondary education, and young women to make a successful transition to higher education, enterprise, or employment. As a result of our collaboration, we are seeing young women from disadvantaged backgrounds rising to ever greater heights in their academic or vocational studies, business ventures, and leadership positions, all the while giving back to their communities and setting a positive example for future generations.

### Our Mastercard Foundation-Earth University Graduate Fellows tackling climate change

Three young women at the forefront of our movement won places in the inaugural Mastercard Foundation-EARTH University Graduate Fellowship, enabling them to grow CAMFED's Climate-smart Agriculture Guide Program. Harriet Cheelo from Zambia and Rufaro Chokera and Talent Vhurachuma from Zimbabwe embarked on Fellowship projects in their home countries in early 2021. Their journey began as Mastercard Foundation Scholars at CAMFED and they continued as Scholars at EARTH University, Costa Rica where they completed undergraduate studies in December 2020. The Fellowship provides a platform for candidates to apply their expertise and address existing challenges within agriculture, as well as facilitating peer-to-peer learning, mentoring and networking.

### Tailored Mentorship for Female Entrepreneurs in Ghana

In addition to financial investment, CAMFED Ghana has devised a tailored mentorship program as part of our partnership with Mastercard Foundation and its Young Africa Works strategy,

supporting female entrepreneurs to thrive. Together with the Ghana Enterprises Agency (formerly National Board for Small Scale Industries) we have established District Business Committees to provide advice and support to young women in business.

The voluntary, five-person committees, which were formed in 2020, have visited entrepreneurs to offer advice and assistance, helped with access to affordable loans and grants, and assisted with business registration processes. At their recommendation, 8,000 entrepreneurs have been supported with start-up kits, specialist equipment and training.

### University Scholars blazing a trail for girls and women in Malawi

In late 2021, we celebrated the news that 190 Mastercard Foundation Scholars at CAMFED Malawi had secured places at university, after graduating from secondary school. The Hon. Madalitso Kambauwa Wirima M.P., Deputy Minister of Education, attended an event to celebrate the young women's achievements, together with her colleagues, the Scholars and their families, representatives from universities, and national media outlets. The gathering also marked the official launch of a new manual entitled 'The Student Guide: Tertiary and Career Pathways in Malawi,' which offers information not only to Mastercard Foundation Scholars at CAMFED, but also to students across the country, so they can learn about university entry requirements and application processes, as well as future job opportunities.



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“I can be that doctor who attends to patients holistically. **I CAN UNDERSTAND THEM** and become their friend.”

## Bertha, First Female Doctor in Her District, Ghana

“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 go to sleep early by 7pm, wake up at 2am, study till morning and then get ready for school. My father had to pay my fees in installments as and when he received his salary. When I completed secondary school, with nearly perfect exam scores, I knew there was no way I could go to university because of the fees. I looked for support and was referred to the CAMFED Tamale Office who advised me on the application process. Later, I was called and told I had been accepted as a Mastercard Foundation Scholar at CAMFED Ghana. From then, I knew I was going to be a doctor, the first female doctor from my district! I chose the right field, even though there are lots of challenges. I didn't know any doctors growing up. My confidence comes from the CAMFED Association experience. As a health practitioner I am able to educate people in my community, especially mothers, on child health and maternal mortality. The change I can make starts in my immediate environment. I would not be surprised if there is a queue of people to see me when I next go home.”



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“I hope to get to a place where I am independent in life, no longer limited by poverty, so that I can provide a **BETTER LIFE** for my family and my community.”

### Victoria, Nursing and Midwifery Student, Malawi

“My life during school was challenging. I did not have a supportive group of friends and sometimes got bullied, so that affected me and caused my grades to drop. I was also walking long distances to and from school and that was demotivating. Receiving support from CAMFED was life-changing for me. It included boarding fees so I did not have the long journey, giving me more time to focus on my studies. From that time I was hopeful that I would complete my secondary school and have a better future. I was very happy to be among the girls chosen to receive support through university. I chose to study Nursing and Midwifery at Kamuzu University of Health Sciences because I want a career where I will be able to serve human needs. A career in health means I will be able to help save people’s lives. After completing my studies I hope I’ll get the chance to work in one of the big hospitals.”



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“CAMFED has supported me since 2012, when I was in Form 2, up to now. I am a proud graduate, ready to **TACKLE THE WORLD’S CHALLENGES.**”

### Christabel, University Graduate, Zimbabwe

“Once I was a struggling child from Gokwe district. Then, CAMFED rescued me from poverty by educating me. Today I am a full Bachelor of Commerce in Finance degree holder. It’s all thanks to CAMFED, my late grandmother, and my family. In absentia, I am thankful to my grandmother who stood by me in it all. I am looking forward to helping others and the world to be a better place for other young women like ‘the once me.’”

## CLIMATE-SMART AGRICULTURE

Women in sub-Saharan Africa are on the front line of climate change. Despite contributing negligibly to greenhouse emissions, they are the first to feel the impact of climate change as they struggle to feed their families. Increasingly unpredictable and extreme weather, such as droughts and floods, is already threatening the livelihoods of farming communities. It particularly affects women, who grow much of the continent's food, and compounds the "resource gap" they face compared to male farmers in terms of access to land, training, advisory services and finance. Climate disasters and drops in agricultural production linked to climate change make women and girls particularly vulnerable to hunger and exploitation — including early marriage as a negative coping mechanism for poor families. Climate change pushes girls out of schools, destroys school infrastructure, and accelerates the cycle of poverty.

Investing in female farmers and policy leaders is vital in tackling climate change. It increases community resilience to climate shocks, nourishing school communities, protecting food supplies, and lowering carbon emissions. Educated women can help their communities cope with the effects of climate change, and lead on climate-smart agriculture, tackling hunger while protecting our planet, and keeping children in school. They can launch sustainable food businesses, become role models for change, and — as local, national and global activists and policymakers — make the world a better place for everyone.



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“One thing I have learned that has really stuck with me: every action towards food security should always be accompanied by sustainability - we might be solving hunger today, but actually causing famine for tomorrow.”

**Dorcas, CAMFED Association member and climate-smart agriculture expert, Zambia.**



## Climate-Smart Agriculture Guides

CAMFED's Climate-smart Agriculture Guide Program, spearheaded by experts in our CAMFED Association, was recognized with the UN Global Climate Action Award at COP25 in 2019. Using a cascade model, young women trained in sustainable agriculture and enterprise are in turn reaching thousands of people in rural Africa with techniques, information and affordable technologies for climate-smart agriculture, combining Indigenous methods with innovation.

### Taking bold climate action and tackling girls' exclusion from education

Agriculture Guides work to support CAMFED Association entrepreneurs to grow thriving climate-smart agricultural enterprises. They also build climate resilience in their communities, with a focus on the 'forgotten farmers' among them — smallholders without access to adequate knowledge or finance to increase the productivity of their land or look after natural resources. These include Parent Support Groups, formed to keep vulnerable children in their communities in school by growing food for school meals, for example. Agriculture Guides are helping to raise productivity, combat hunger, build resilience to climate shocks, and lower greenhouse emissions, while tackling gender inequity in farming. The approach has huge potential to scale.

### Growing our grassroots activism

CAMFED's Climate-smart Agriculture Guide Program was pioneered in Zimbabwe, Zambia and Tanzania from 2014-2019, then scaled in Zimbabwe, and further scaled in Zambia in 2021 — where Agriculture Guides participated in sessions on beekeeping, crop farming, poultry farming, and fish farming among other specialist areas. They are cascading their knowledge to hundreds more rural residents, mostly young women. The agripreneurs will be able to access grants enabling them to purchase agricultural inputs including seeds, livestock, and equipment, to launch their own businesses. The program builds on the work of sustainable farming experts in the CAMFED Association, who were supported in higher education to learn sustainable agriculture skills, combining Indigenous methods and innovation, and who for several years have been cascading their knowledge across partner communities. The program was launched in Malawi in 2021.

## An Update on CAMFED's Climate-Smart Demonstration Farm in Chinsali, Zambia

The launch of the Agriculture Guide training program in Zambia also coincided with the formal registration of the title of land that had been allocated to the CAMFED Association by the late Senior Chief Nkula in Chinsali District for our climate-smart demonstration farm. The farm was opened by Senior Chief Nkula in 2020. A champion of female education and enterprise, he had gifted 304 hectares of land across two plots to our young women leaders, in recognition of their efforts and potential as agricultural entrepreneurs.

Partnerships and dialogue with the nearby Kapasa Makasa Agricultural University and district heads of the Ministries of Agriculture; Fisheries and Livestock; Youth; Community Development; and Health helped the project come to fruition, and provided practical support with soil testing and irrigation systems.

By the end of 2021 we had:

- **Trained 40 young women** in tailored skills, readying them for further training to qualify as Agriculture Guides. They will then lead the training of CAMFED Association members and local youth in climate-smart agriculture, as well as reaching out to local “forgotten farmers”.

- Worked with Agriculture experts from the Ministry of Agriculture and Association members to ensure young women can become proficient in areas including **beekeeping, animal husbandry, fish farming and crop production**, as well as farming as a business.
- Together **developed the Zambia CAMFED Agriculture Guide manual**, which builds on our learnings from our Agricultural Guide Program in Zimbabwe and will be used together with local Ministry of Agriculture resources to support improved resilience, productivity, and sustainability.
- **Completed the installation of the water tank and borehole, as well as solar panels** that will allow the site to be powered in a renewable, climate-smart way. These solar panels are now providing all the light and running water at the farm, including for irrigation pipes.
- Assessed the results of the soil tests, such as moisture content and nutrient value, and therefore **determined the types of crops and climate-smart techniques to be used** on the farm.
- **Purchased beekeeping equipment** so that this technique can be practiced and demonstrated in line with the wishes of Senior Chief Nkula.



## Strategic Partnerships for Climate Action in Zimbabwe

In 2021, with support from the AKO Foundation we completed training for **320 Agriculture Guides** across 16 rural districts in Zimbabwe. **Each of them has trained 15 CAMFED Association agripreneurs** in her local district. The intensive support for female agripreneurs delivered through this partnership is complemented by wider community outreach and training for climate resilience in schools: the CAMFED Association agripreneurs have so far **cascaded their knowledge to 35,325 community members**. This has created a momentous force for change with young women leading an ‘agro-revolution’ in their communities.

### Improving long-term food security in schools and communities

The key community members targeted through the work of Agriculture Guides and CAMFED Association Community Trainers are Parent Support Groups, who cultivate food to provide school meal initiatives, and ‘forgotten farmers’, mainly women (many of them elderly and/or disabled) who are largely excluded from access to finance, technical assistance and training opportunities, and have limited means to advocate for themselves to access this support. The young women volunteer their time to share knowledge with these smallholder farmers, community groups and school children for climate-smart farming techniques.

The young women have also worked with Parent Support Groups to establish or improve orchards and vegetable gardens on school grounds to create resilient, diverse school meal programs. Since the project began two years ago, the activities of 83 Parent Support Groups have

benefited approximately 6,910 children in the 16 districts.

Schools and community members can also derive profits from selling surplus produce - and they have helped community farmers to eradicate pests from their crops through the use of natural pesticides (such as onions and pepper). Other examples of support include the construction of efficient cook stoves, production of organic fertilizer, and preparation for the next farming season. These examples of community outreach help to safeguard rural communities from climate shocks and future-proof agricultural practices.

### Scaling our impact

Our ground-breaking collaboration with King Philanthropies is catalyzing greater scale for climate resilience and enabling young women to build climate-smart livelihoods. Through our five-year collaboration we are further scaling the Agriculture Guide Program in both Zambia and Zimbabwe, with a view to reaching over 92,000 members of rural African communities with vital skills and information for improved climate resilience. We will track and measure our impact across vital dimensions including adoption of climate-smart agricultural techniques and improved food security and agricultural livelihoods. We will also bring vital climate education into rural schools, delivered by Learner and Agriculture Guides working together in partnership with Ministries of Education.



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“When women receive an education, it **EMPOWERS THEM** to farm in a way that is sustainable.”

### Harriet, CAMFED Association Member and Climate-Smart Entrepreneur, Zambia

“I grew up in the northern part of Zambia called Kasama District. I was raised by my grandparents who supported us through subsistence farming. I managed to go to school, but I almost dropped out due to the financial challenges. A teacher from my school recommended me for CAMFED support; that’s how I was able to complete my secondary education.

Growing up, I hadn’t been fully aware of climate change, but I had seen how my grandparents worked very hard on the farm, putting in a lot of effort and time to ensure that crops would grow, but sometimes the rain would arrive late or in excess. Those issues would really affect the food supply in the community. I wanted to understand why things were happening and what I could do to improve the situation, so after finishing school I went to study Agriculture Sciences and Resource Management at EARTH University. I’m currently working as a Climate-smart Agriculture Officer. I work to train Agriculture Guides who will take the climate-smart techniques they learn and share them with female agriculture entrepreneurs in their own communities.”



# EVALUATIONS AND RESEARCH

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“Supporting marginalized girls through education means looking beyond just numbers; we need to focus on breaking down the power dynamics and discrimination that they face every day. This affects not only their education opportunities, but also stifles their opportunities to thrive and build their future.”

**Pauline Rose, Director of the Research for Equitable Access and Learning (REAL) Center at the University of Cambridge**



## GIRLS' EDUCATION CHALLENGE - TRANSITION (GEC-T) END OF PROJECT EVALUATION “THE VIRTUOUS CYCLE OF GIRLS' EDUCATION”

CAMFED's work under its UK Aid Girls' Education Challenge – Transition (GEC-T) grant, which commenced in April 2017, concluded in December 2021. Implemented in 44 rural districts across Tanzania, Zambia and Zimbabwe, it was designed to unleash the ‘ultimate virtuous cycle of girls’ education’ by enabling a critical mass of marginalized girls to progress through and succeed at secondary school, and transition from school to a secure and fulfilling livelihood. The intervention built on our work under the first phase of the GEC, following a cohort of 269,389 marginalized girls through the post-secondary transition in Tanzania and Zimbabwe and into secondary education in Zambia. It was designed to improve girls’ learning outcomes, supporting them to successfully transition to, through and beyond secondary school. CAMFED's Learner Guide and Transition Guide programs were at the center, strengthening participatory learning and life skills within schools, and financial literacy, sexual and reproductive health and entrepreneurship post school.

A quasi-experimental\* external evaluation followed significant cohorts of children and young people in intervention and comparison districts in Tanzania, Zambia, and Zimbabwe from 2017, with the endline evaluation taking place in mid-2021. It concluded that the project had achieved positive results against learning, transition and sustainability outcomes.

The evaluation found that as a result of our work young women feel safer, more confident in their ability to succeed, and better able to choose their own path. Learner Guides and the wider CAMFED Association membership are recognized and respected as leaders and role models within local communities and more widely, while schools, communities and local leaders show active engagement and investment in the support of marginalized girls. Learner Guides are strongly committed to the role and motivated. The Learner Guide Program has good prospects for sustainability, with strong engagement and buy-in by national and local governments, while there is a firm belief among respondents that the social impact generated by the project within communities will sustain. Challenges within rural communities and schools remain, with availability of food, low availability of learning resources, corporal punishment within schools in Tanzania, distances to school, and low teacher motivation key among those. However, the structures and social capital generated by the project appear to be helping to mitigate the impact of those constraints for the most marginalized girls, and supporting their successful transition within and beyond school.

\* A quasi-experimental design is commonly used in empirical research to establish cause and effect where randomized control trials cannot be used for either ethical or practical reasons. For example, CAMFED used a longitudinal Difference-in-Difference model, where a tracked cohort of students were followed over time in matched intervention and comparison schools to measure the effect of the intervention on student outcomes. While subjects were not randomized, background characteristics were collected to control for variables such as poverty levels.

### Key learning outcomes highlighted by the evaluator:

- **Improved literacy outcomes for marginalized girls:** in Zambia, these exceeded the targets set for girls progressing from Grades 5 to 7; gains were also statistically significant for marginalized girls at intervention schools in Tanzania. In Zimbabwe, literacy scores were higher than at baseline, and higher in intervention schools than at comparison schools; a positive result in the face of severe economic decline and extremely challenging environmental situation in Zimbabwe causing increased hunger and economic insecurity.
- **Improved numeracy outcomes for marginalized girls:** in Zambia and Tanzania, girls' learning gains exceeded targets set and were statistically significant. In Zimbabwe, numeracy results were positive, statistically significant, and targets were nearly met. Results for all CAMFED supported students (girls and boys, marginalized and less marginalized) were significantly greater than for all students at comparison schools.
- **Almost all girls supported by CAMFED across the three countries returned to school** to complete the academic year after March 2020 closures due to the COVID-19 pandemic (100% in Tanzania, 97% in Zambia, 96% in Zimbabwe).
- **Pass rates among CAMFED supported students compared well with national pass rates**, especially considering that they are highly marginalized and attend poorly resourced, rural schools.

### Key transition outcomes highlighted by the evaluator:

- In Zambia, the project has been **successful in supporting the progression of girls through school**, exceeding its endline target with respect to comparison schools by 244%.
- **In Zimbabwe and Tanzania rates of progression through school for marginalized girls were better in CAMFED partner schools than in comparison schools**, with Tanzania showing a very positive and statistically significant effect.
- **The post-school transition program in Tanzania and Zimbabwe has been successful, supporting over 100,000 students** into rewarding post-school pathways, including running a business, retaking Form 4 (the final year at secondary school), or moving onto further education or employment. 85% of recent school graduates surveyed in Tanzania, and 77% in Zimbabwe, satisfied one or more economic empowerment criteria following school completion (against targets of 39% and 29% respectively).

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“CAMFED’s program has managed to change the mindset of our community towards empowering the girl child. The support is very helpful because it empowers girls and encourages them to work hard in life. CAMFED program activities changed the community’s understanding about gender equality.”

**A (male) traditional leader interviewed for the evaluation in Zimbabwe**

### Key sustainability outcomes highlighted by the evaluator:

- The proportion of **Learner Guides who were visible leaders in their communities** was 49% in Tanzania, 63% in Zambia and 54% in Zimbabwe, with **substantial recognition of the role of CAMFED Association members in serving the community**, and confidence in the continued work of Learner Guides.
- **Communities were actively supporting project implementation**, while **CAMFED Association members were providing social support as well as peer to peer mentoring and philanthropy** to support girls to attend school. At midline, 75% of schools in Tanzania, 61% in Zambia and 76% in Zimbabwe were implementing a cost share approach, overall doubling the targets set.
- CAMFED has helped schools to create a **learning environment which is enabling, safe and female friendly**.
- **There is strong evidence that government officials recognize the need for the Learner Guide Program to continue, and are encouraging it to be scaled up for marginalized children.** Scaling Advisory Committees, drawing together national level education and youth ministry representatives, have been established in all three countries.
- **National advocacy for targeted support for the most marginalized children is bearing fruit**, with all CAMFED national teams supporting their governments to improve secondary education affordability. The report highlighted the advocacy of CAMFED Tanzania on the cost of tertiary education and for government loans to cover 100% of tertiary fees, CAMFED Zambia’s support for fee removal in tandem with action on the school budget and CAMFED Zimbabwe’s advocacy on low-cost boarding.

## GIRLS' EDUCATION CHALLENGE - TRANSITION (GEC-T) END OF PROJECT EVALUATION "GIRLS LEARN, SUCCEED AND LEAD"

This four-year grant (August 2017-December 2021) funded CAMFED to support the transition of over 7000 marginalized girls in peri-urban communities in Tanzania through school and into fulfilling livelihoods. In this project, CAMFED introduced its successful strategies of governance and community structures for supporting girls' enrollment, retention and progression at secondary level in schools and communities it had not previously partnered with.

Learner Guides and Transition Guides worked to improve learning outcomes for girls, and support their successful transition into productive post-school pathways of further education, employment or enterprise. This was the first time that CAMFED's program was implemented in a peri-urban, rather than rural, context, and the first time that Learner and Transition Guides were recruited from outside the CAMFED Association - therefore representing a valuable demonstration of the scalability of the CAMFED model.

### Key learning outcomes highlighted by the evaluator:

- **Students in Form 2 and Form 3 achieved a significant uplift in literacy** in intervention schools, with both marginalized and less marginalized girls scoring higher than in comparison schools.
- **Improvements in numeracy were also statistically significant** for Form

2 and Form 3 students, outperforming comparison schools.

- Almost all girls supported by CAMFED returned to school to complete the academic year after March 2020 closures related to the COVID-19 pandemic.
- Students supported by CAMFED performed well in national examinations relative to the total student population, in some cases surpassing the national pass rate — e.g. a 100% pass rate in the Form 6 Advanced Certificate of Secondary Education Examination compared to 98.4% nationally; and an 86% pass rate in the Form 4 Certificate of Secondary Education Examination, compared to 85.8% nationally.

### Key transition outcomes highlighted by the evaluator:

- The project exceeded its endline in-school progression target as measured against non-CAMFED partner schools by 440%, and students in CAMFED partner districts were 40% less likely to be out of school than those from comparison districts.
- **74% of young women** participating in the post-school transition program met at least one criterion for economic empowerment at endline. The two most common routes of transition were enterprise (57% of recent school graduates) and education (45% of recent school graduates).

“

As CAMA (CAMFED Association) members in our communities in the future, we will continue with this work because it has brought about changes in our society and delivered us women from the shadows.”

A CAMFED Association member taking part in a focus group discussion

### Key sustainability outcomes highlighted by the evaluator:

- Learner Guides have improved in confidence, in their ability to take on leadership roles, and to access tertiary and vocational training as a result of their training and volunteering in their communities.
- **42% of Learner Guides were in leadership positions** in a committee of an organization or association. They are confidently taking leadership positions on local decision-making bodies and school management committees, as well as leading community projects, including campaigns around COVID-19 prevention and child protection.
- There was **strong recognition of the activism of Learner Guides within communities and schools to support and protect the education of marginalized girls** — particularly during the COVID-19 pandemic. The motivation and activism of the Learner Guides was found to be very similar to those of Learner Guides drawn from within the CAMFED Association - a valuable finding in terms of future scaling of the program.
- The learning environment in schools supported by CAMFED is safe, female-friendly and enabling for marginalized girls.
- **Strong evidence shows that officials and ministers recognize the value of the Learner Guide Program**, investing time and resources in its delivery. The Ministry of Education, Science and Technology (MOEST) and the Presidents' Office – Regional Administration and Local Government (PO-RALG) have actively engaged in a three year 'scaling lab' to explore routes to scale the program nationally (See Scaling the Learner Guide Program above). Both ministries are now represented, alongside the Ministry of Youth, on CAMFED's Scaling Advisory Committee.
- **A cross-sectoral approach to address girls' welfare was evident** in Community Development Committees actively supporting girls' needs and learning, and Parent Support Groups collaborating with schools and communities to help provide holistic support for girls, including through school meal programs.

## UK AID MATCH END OF PROJECT EVALUATION

An external evaluation conducted for the UK’s Foreign, Commonwealth & Development Office (FCDO) at the close of CAMFED’s UK Aid Match funding period in 2021 found that 16,738 marginalized girls at high risk of early marriage in rural Zambia had continued in school as a result of CAMFED’s UK Aid-funded work: it identified that CAMFED’s work had led to improved attendance, retention, and school completion for girls in target schools, where drop-out attributed to pregnancy and/or marriage reduced by 42% from baseline levels. It particularly highlighted the role of Learner Guides as relatable role models providing key, targeted support both at school and in the community, and found that awareness, understanding and respect for girls’ rights and positive life choices had improved across all stakeholder groups.

The evaluation quoted a community member as saying, **“One of the major changes that [is] evident is the massive reduction in dropout rates; the children are excelling, and some are going [on] to different colleges.”**



## FINANCING ENTREPRENEUR- SHIP IN GHANA

In 2021, CAMFED Ghana published its research on the “Emerging Outcomes of the Scholars’ Entrepreneurship Fund (SEF) Program,” which supports young women’s entrepreneurial ambitions, detailing the findings from a survey of 46 young women awarded funding through the Fund, established with the support of the Mastercard Foundation. The SEF was set up in response to Scholars highlighting that they had or wanted to start viable businesses to benefit communities, but were unable to access the required finance to scale and sustain them. Having received up to \$4,000 each in 2019, the entrepreneurs are now thriving: 85% are running businesses and looking to expand, while 72% count themselves self-employed due to the support. In addition, the majority (65%) no longer depend on others for money or basic necessities, and can themselves support up to three dependents. 78% said they have provided assistance to children and vulnerable adults in their communities using their profits.



## ACADEMIC AND MENTORING SUPPORT POST-COVID FOR STUDENTS IN MALAWI

External research conducted at the mid-term of CAMFED Malawi’s Scholars Transitions Program under our partnership with the Mastercard Foundation combined quantitative research and analysis with qualitative research and a stakeholder workshop. It provides impressive evidence of the relevance, effectiveness and sustainability of the program. Key findings of the research include:

- **The financial and non-financial support provided by CAMFED Malawi**
  - **is effective in enabling girls to attend school**, with 81% indicating that attending secondary school without the CAMFED Scholars program would have been very unlikely/unlikely.
  - **has contributed to girls attending school regularly**, with 98% of Scholars currently in secondary school reporting this to be the case. Head Teachers and Teacher Mentors attributed increased retention rates to CAMFED’s support.
- **The academic clinics introduced by CAMFED to support catch-up learning post-COVID school closures contributed to a range of the positive outcomes**, with 81% of Scholars strongly agreeing that they helped with exam preparation, and 78% strongly agreeing that the academic clinics increased access to specialist teachers.
- **The study circles introduced by CAMFED are an effective approach to the provision of academic support**, with 82% of Scholars strongly agreeing that study circles contributed to peer learning, 70% strongly agreeing that the study circles helped with exam preparation, and 63%

strongly agreeing that the study circles enabled the provision of peer support. The success of study circles can be attributed to peer-to-peer support which is highly valued by Scholars as it enabled them to feel comfortable to share knowledge amongst each other, encouraging them to study and prioritize their academics.

- **CAMFED-trained Teacher & Community Mentors have been effective in contributing to regular school attendance, improved academic performance and changing the perception of Scholar attitudes towards social and cultural norms.**
- **Scholars have taken up leadership positions in their schools such as prefect and head girl positions, they regularly participate in class and do not perceive themselves as a minority gender or let their backgrounds influence their social interactions.**
- **The Transition Guide Program effectively supported Scholars in their transition to fulfilling livelihoods post-secondary school: over 400 of the Scholars who took part in the Transition Guide Program have successfully applied for tertiary education and are either waiting for feedback on their application or have already gained admission into a university or technical institution.**

## THE IMPACT OF BUSINESS GUIDES IN TANZANIA

CAMFED analyzed the impact of the first year of delivery of the Business Guide Program at scale in Tanzania, reaching over 10,600 female entrepreneurs in 2021. The analysis demonstrated the powerful positive impact of the program for: COVID resilience, business survival, profits, women's savings and women's financial decision-making. Prior to the program, only 30% reported making a profit. After 12 months, 80% of active entrepreneurs were reporting a profit. Median monthly profits almost doubled, with 56% lifting their incomes above the poverty line. An additional 25% of participants reported saving money in the preceding 4 weeks, and the median amount of women's savings more than doubled. Our evidence base indicates a notable increase in women's agency and control over financial resources. Philanthropy to support more girls in school also increased as women increased their business profits. Respondents who were running a consistently profitable business were supporting an average of 7.9 students each, compared to respondents with less profitable businesses, who were supporting an average of 4.9 students each. This reinforces CAMFED's evidence and theory of change: As CAMFED Association members increase their business profitability, they also choose to support more children in school, thereby increasing the Multiplier Effect. We continue to scale up the Business Guide Program across the region, embedding learning from our experience in Tanzania, and tailoring our approach in collaboration with young women and stakeholders in each country.

## RESEARCH PARTNERSHIPS

In 2021, CAMFED started a new collaboration with the **Global Partnership for Education Knowledge and Innovation Exchange (GPE KIX)**, a joint endeavor with the **International Development Research Center (IDRC)**, on a participatory research project on government scaling. This project will examine how the governments of Tanzania, Zambia, and Zimbabwe can adopt and sustainably scale core elements of the Learner Guide Program, which focuses on improving girls' access to and retention in secondary education and equipping them with a broad set of life skills necessary to transition to productive, fulfilling livelihoods. In Tanzania, the project will draw on learnings from the implementation of our Girls' Education Challenge-Transitions (GEC-T) project funded through UK Aid, and from our Real-time Scaling Lab partnership with the Center for Universal Education at Brookings. It will examine the effectiveness of the program under government co-implementation and its impact on marginalized girls, as well as the factors that enable or impede its effectiveness. The project will investigate how this approach could be transferred and applied to Zambia and Zimbabwe in order to integrate the intervention into their government structures.

One of the research partners on the GPE KIX project, alongside the University of Dar es Salaam, is the **Research for Equitable Access and Learning (REAL) Center** at the University of Cambridge. Together we announced a new partnership at our Equitable Future Conference with the Yidan Prize Foundation in October 2021. The REAL Center will examine how community-led interventions that target the needs of the most marginalized children can be scaled through education systems in Tanzania and in other countries in sub-Saharan Africa, with a focus on the role of the Learner Guide. It will also explore ways in which the Learner Guide role can contribute to shifting social norms in school communities in relation to girls' education, providing valuable new evidence on how we can build towards an equitable future through education.

# ADVOCACY AND INFLUENCE

## NATIONAL PARTNERSHIPS AND ADVOCACY

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“Gender equality starts with education, especially education for marginalized children. I appreciate what CAMFED does to educate children from marginalized families and empower young women.”

**Dr Grace Magembe, Deputy Permanent Secretary at the Ministry of Health, Tanzania**



**CAMFED Tanzania**, as Vice Chair of the Tanzania Education Network (TEN/MET), helped form a girls' education caucus made up of 10 Civil Society Organizations, focused on strategic engagement with the government on the issue of school re-entry for girls pushed out of the formal system, including through early pregnancy. We worked closely with like-minded organizations, including the Tanzania Women's Parliamentary Group and the new Parliamentary Organization for Quality Education for All (POQEA), to fast track the girls' education and re-entry agenda. The collaboration included focus group discussions and development of a re-entry position paper to inform the politicians' views and support allies in lobbying decision makers. Since the government's announcement in November 2021 that young mothers would be supported to return

to school, CAMFED Tanzania has been working through the caucus and directly with partner schools and communities, ensuring teachers and CAMFED Learner Guides have the tools to support young mothers holistically and without discrimination. At CAMFED Tanzania's Annual General Meeting (AGM) in December, Dr Grace Magembe, Deputy Permanent Secretary at the Ministry of Health, commended CAMFED's efforts in supporting the most vulnerable children to access education and grow into empowered, independent young adults. Supporting the development of national education strategy, CAMFED participated in Education Sector Development Committee meetings, and was invited by the President's Office Regional Administration and Local Government (PO-RALG) to take part in a government review of the World



Bank Global program for Safer Schools. We provided learnings to POQEA, including around the additional challenges girls' face in accessing quality education, and shared CAMFED's approach to these challenges. Lydia Wilbard, Tanzania's National Director, received the *Excellence in Educational Leadership Award* on Plus Television on March 6, 2021.

**CAMFED Zambia** celebrated its 20th anniversary at its 2021 Annual General Meeting in Lusaka, gathering with partners, stakeholders, government officials, and our young leaders in the CAMFED Association. At the event, the Hon. Douglas Siakalima, Minister of Education, affirmed his government's commitment to improving girls' access to education and supporting women's empowerment. Mr Siakalima urged cooperation between stakeholders and partners to achieve a shared vision – one where all marginalized children realize their right to quality education. He said, *"I can assure you of my support towards your work and urge you to continue complementing government work because we cannot do it alone. I am aware that some of the interventions you undertake are making a great contribution towards girls' retention and youth's behavioral change towards life and global issues like climate change. The system needs to take cognisance of such interventions and bring them to scale. The Guides programs [e.g Learner Guides, Transition Guides] spearheaded by the CAMFED Association are some of the interventions you need to disseminate not only to MoGE but to other line ministries, for scaling. This will solve a number of challenges the youth are facing."* The Permanent Secretary at the Ministry of Education (MoE) affirmed the government's commitment to CAMFED's work. Working with the Ministry of Education, CAMFED and Women and Law in Southern Africa plan to present their draft Statutory Instrument for enforcing the Re-Entry Policy for pregnant students and young mothers to the Ministry of Justice.

**CAMFED Malawi** hosted the First Lady of the Republic and the Minister of Education to witness Learner Guide-run sessions, and speak to school authorities about the difference the program is making, with a view to informing plans by the Ministry of Education to ultimately scale it to all students in Malawi. The Deputy Minister of Education and Regional Directors visited multiple schools to experience Learner Guide sessions and communities supporting the education system. The Deputy Minister of Education, the Director of Tertiary Education, and the Deputy Director of Secondary Education personally attended the launch of CAMFED Malawi's tertiary initiative, demonstrating significant Ministry investment and excitement. CAMFED also worked with Primary Education Advisors and School Heads to improve learning outcomes, and rolled out study circles in primary schools. We worked with key partners to address the barriers to quality education at Community Day Secondary Schools (CDSS), where more than 75% of students are from disadvantaged rural communities. CAMFED Malawi also deepened its partnership with the Small and Medium Enterprises Development Institute (SMEDI) to support the development of enterprise resources and training of Business Guides.

**CAMFED Ghana** regularly collaborates with the Ghana Education Service (GES) and the Girls' Education Network to raise awareness of the additional hurdles to education imposed on girls by the pandemic, sharing findings of its situational survey to inform and influence girls' education policy and programming at organizational and national levels. We have signed a series of Memoranda of Understanding (MOUs) with government agencies in order to open up new opportunities for young women in further education, entrepreneurship and employment. In 2021, this included an MOU with the Ministry of Food and Agriculture (MOFA), partnering to support young women's entrepreneurship in climate-smart agriculture,

in order to create an environment "to boost and transform agriculture" in the country. The African Women's Entrepreneurship Program (AWEP) recognized CAMFED Ghana as the most outstanding advocate for female education and entrepreneurial development this year. A Learner Guide Open Day held in October 2021 in the Central and Northern regions created further awareness of the program among officials of the Ministry of Education, Ghana Education Service, school heads, teacher mentors and students. CAMFED Association members shared their perspectives with the UK Prime Minister's special envoys for Girls' Education and Gender Equality, Helen Grant and Alicia Herbert, at an education roundtable organized by the FCDO at the British Council in Accra. Sally Ofori-Yeboah, CAMFED Ghana's National Director, was cited as one of the 100 most influential change makers in Ghana at the 2020-2021 Humanitarian Awards Global.

**CAMFED Zimbabwe** worked with the Ministry of Primary and Secondary Education (MoPSE) and other Civil Society Organizations to address critical issues including education financing, alternative learning approaches, continuous assessment, infrastructure (including ICT), guidelines for school meals programs, teacher motivation, and the development of the next Education Sector Strategic Plan (2021-25) and support its catch-up strategy. We hosted the MoPSE Permanent Secretary, Mrs. Tumisang Thabela, at our program sites on several occasions, meeting students and Learner Guides, CAMFED Association entrepreneurs, Parent Support Groups and Community Development Committee members. She continues to be an informed champion of our approach and results. CAMFED represents the Education Cluster in the UNOCHA Prevention of Sexual Exploitation and Abuse network, and in 2021 became a founding member of the Pregnancies Technical Working Group, which formed out of the Education Cluster to address key issues affecting girls' welfare and opportunities.



# GLOBAL RECOGNITION AND EVENTS

In 2021, CAMFED was honored to be recognized with several global awards, and invited to participate on many global platforms — raising the profile of our work; shining a spotlight on the transformational power of girls' education and women's leadership; opening up new opportunities and partnerships; and energizing our partner communities, supporters and champions during these challenging and unpredictable times.

## 2021 Conrad N. Hilton Humanitarian Prize



“The Jury’s selection of CAMFED as the recipient of the 2021 Hilton Humanitarian Prize speaks first and foremost to its community led approach and to the power of investing in girls. CAMFED has revolutionized how girls’ education is delivered, tapping into local expertise in a way that is sustainable and scalable. Further, the pandemic has had a catastrophic effect on families and girls, with estimates that 11 million girls may not return to school as a result of the crisis. The time for the global community to learn from this model is now.”

**Peter Laugharn, President and CEO, Conrad N. Hilton Foundation**



CONRAD N. HILTON  
HUMANITARIAN  
PRIZE

In August, celebrations rippled across our global community when CAMFED was awarded the prestigious 2021 Conrad N. Hilton Humanitarian Prize, the world’s largest annual humanitarian award presented to a nonprofit in recognition of extraordinary contributions toward alleviating human suffering. In honor of this, the Hilton Foundation hosted a virtual Prize ceremony in October, featuring a performance from four-time Grammy Award winner and UNICEF ambassador Angélique Kidjo, and a speech from Former United Nations under-secretary-general and executive director at UN Women, Phumzile Mlambo-Ngcuka, as well as valued contributions from many more.



This was followed by an online conversation series, produced by the Conrad N. Hilton Foundation in partnership with Devex, under the theme “The Future of Humanitarian Action: The Power of Communities.” The events were designed to engage the wider global community on pressing issues faced by humanity, and the concrete action taking place today. To shed light on CAMFED’s work,

Executive Team members from across Africa joined other esteemed speakers: Angeline Murimirwa and Shungu Gwarinda to speak about the power of girls’ education, Lydia Wilbard and Barbara Chilangwa to speak about good governance for girls’ education, and Fiona Mavhinga to speak about the importance of girls’ education to climate resilience.



### Partner Communities Celebrating the Hilton Prize

Students, teachers, families and district officials across our partner communities celebrated the Hilton Humanitarian Prize as a collaborative achievement by singing, dancing and spoken word performances. Christabel, a Form 4 student in Mudzi District, Zimbabwe, read out a poem she had written:

*CAMFED you fly  
Fly high in humanity  
Even the young African woman is empowered  
Once poor community is developed  
Our rights daily fought for  
CAMFED for girl child  
CAMFED for sustainability*

*CAMFED CAMFED CAMFED  
You are my better world  
Yes better, you raised me from the dust.  
In Shona they say, “Munosimudza marombe kubva muguruva” (“You lift up the poor out of the dust”)*

*Fly! Fly! CAMFED  
You are my light forever  
You invest in young African women, alleviating human suffering  
You are my light  
A light that does not struggle to shine  
Today, you are the talk of the world  
You have done wonders  
Winning the Humanitarian prize*

*You are my light  
A light that lights the world  
Today we are celebrating  
We are happy for you  
Congratulations congratulations*

## CAMFED at the UN Climate Change Conference, COP26

Five activists in our CAMFED Association of women leaders headed to Glasgow, UK (by train and virtually) to participate in several events hosted in and around the UN Climate Change Conference, COP26, at this critical time for our planet. Together, Fiona Mavhinga, Forget Shareka, Talent Vhurachuma and Esnath Divasoni brought the deep expertise, lived experience and grassroots activism of young African women to a global audience, and to the policy-making table, representing a network of nearly 208,000 change leaders, working to secure an equitable future through girls' education. This was our second time at the conference, after CAMFED received the 2019 UN Climate Action Award at COP25.

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“We’re coming to Glasgow to remind the world that the most impactful climate investment is the education of girls. Not only is girls’ education a right, and a matter of justice, it leads to improvements at every level of society - from health to economic development to political stability - it is the foundation for women’s leadership. And evidence shows that women’s leadership results in better environmental decision-making. As women once excluded from education, who’ve now stepped into positions of authority on climate action, we’re very excited to quite literally have a seat at the global policy table.”

**Fiona Mavhinga, Founding member of the CAMFED Association and its Executive Adviser**



## A Sisterhood of Change Leaders for Girls' Education and Climate Action at COP26

### COP26 Ecosystem Events with Youth and Business Leaders

CAMFED Association members Forget Shareka and Talent Vhurachuma spoke at the **UN Climate Change Conference of Youth (COY16)** on October 29th, and on November 7th, Fiona Mavhinga joined the **World Climate Summit**, discussing how educating girls contributes to climate resilience, adaptation and mitigation; and how to support girls and women to secure their rights, and rise to leadership positions – both in the green economy and in climate decision-making bodies.

### Green Zone Panel: "African Women's Grassroots Climate Action"

In the public zone at COP26, four of CAMFED's climate-smart agriculture experts – Fiona Mavhinga, Forget Shareka, Esnath Divasoni and Harriet Cheelo – joined a panel chaired by Emma Spicer, Head of the Girls' Education Department, FCDO, on African Women's Grassroots Climate Action.

They discussed the link between girls' education, climate change and climate action, and introduced CAMFED's Climate-Smart Agriculture Guide Program.

The event was live streamed on Youtube.

### Blue Zone Event: "Our Future, Our Voice: Girls' Education and Tackling the Climate Crisis"

In the UN zone (UK Presidency Pavilion) at COP26, CAMFED Association member Forget Shareka from Zimbabwe chaired a round table discussion bringing together youth climate leaders, political actors, researchers, and other key stakeholders to discuss the critical role of girls' education and women's leadership in tackling the climate crisis.

The global coalition of partners included the FCDO's Minister of State, Malawi's Minister of Education, representatives from USAID, RISE and the FCDO Girls' Education Challenge as they discussed the link between girls' education and climate action, and listened to and answered video questions from young women in or network in Malawi, Zambia and Ghana.

The Malawian Minister of Education spoke passionately on the need to include education in national climate agendas, and on the lack of infrastructure and resources to get girls into school and help them complete. She joined other Education Ministers to make live pledges to integrate climate change and sustainable development into learning.



"If I as Minister am able to create conditions that put the girl child with a disability, being raised in poverty, at the center of everything I do, then I know that every child in Malawi will have a good education. We all know it is a right of women and girls to be leaders and not mere spectators in the whole fight against climate change; it is their human right to be leaders. But to take advantage of that right they need education... I know what we need to do in the education sector, we know what strategies would work if we had the space, the time and the money. The space is being reduced by adverse weather events, and the money is never enough because every year we are running to stand still. We need to secure the infrastructure that we have - making sure that we weatherproof it, that we climate proof it, that it is safe for all our children. When CAMFED supports them to be in school I need to say I have a safe school for you."

**Hon Ms. Agnes Nyalonje, Minister of Education, Malawi**



## 2021 Princess of Asturias Award for International Cooperation

In June, CAMFED was honored with the 2021 Princess of Asturias Award for International Cooperation, which counts Nelson Mandela among its esteemed past laureates. Following this, CAMFED Chief Executive Officer Lucy Lake and CAMFED Association Executive Adviser Fiona Mavhinga were invited to attend several days of celebratory events hosted in Spain in October. These culminated with an awards ceremony where the laureates—Gloria Steinem, Marina Abramović, Amartya Sen, Emmanuel Carrère, Teresa Perales, a group of prominent COVID-19 vaccine researchers, José Andrés and CAMFED—were addressed by His Majesty The King of Spain and Her Royal Highness The Princess of Asturias.

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“The international non-governmental organization CAMFED has contributed for more than two decades to social transformation aimed at remedying the exclusion and facilitating the access of millions of girls to education, as well as the empowerment of young women in sub-Saharan Africa. Based on a model of continuous support from childhood through to adulthood and on a network of solidarity and intergenerational help, its work has promoted a systemic change built on the pillars of equity and social justice which is committed to the leadership of the women.”

**MINUTES OF THE JURY, Princess of Asturias Award for International Cooperation**



## Inspiring a Generation of Young Changemakers



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“Discovering you – through your work and lives – is something that has inspired me all the more to receive instruction and to study. You project onto us, the youngest members of society, the certainty that we also have a lot to contribute, that we can be important and show that we are responsible to imagine a more sustainable, fairer, better future for us all.”

**Her Royal Highness The Princess of Asturias speaking at the 2021 Princess of Asturias Awards Ceremony on October 22nd, 2021**

In an unforgettable week of events, exhibitions, conversations and celebrations, which engaged the entire nation, one of the highlights for CAMFED’s leaders was a meeting with Spanish school students. They had completed their own detailed projects, taking inspiration from CAMFED’s Learner Guide Program, before uncovering the needs and concerns of their younger peers, and drawing up an action plan to support them. Students from the Instituto de Educación Secundaria Infiesto then presented CAMFED with a beautiful book containing their writing and illustrations, encapsulating the ‘big sister’ spirit of our program, with peer support and mentoring at its heart.

## Cambridge Equitable Future Conference with the Yidan Prize Foundation

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“I think CAMFED is at the leading edge in recognizing that it is empowerment that makes a difference, and if you empower then you need to give way. The leadership of this incredibly important movement has gone over time from being centered here in Cambridge to being centered with [...] the leaders in Africa who are now driving CAMFED forward for its next generation and beyond. I think that is a shining example of what we are all seeking to achieve.”

**The Hon. Julia Gillard AC, 27th Prime Minister of Australia, Patron of CAMFED and former Chair of the Global Partnership for Education**



A seminal conference co-hosted by the Yidan Prize Foundation, the University of Cambridge (the REAL Center at the Faculty of Education, and the Intellectual Forum at Jesus College) and CAMFED in October 2021 brought together policymakers, educationalists, business leaders, foundation heads, leading academics, students and activists for lively day-long discussions on the theme ‘Creating an equitable future through education.’



The Hon. Julia Gillard AC, 27th Prime Minister of Australia and former Chair of the Global Partnership for Education, and HRH Princess Laurentien of the Netherlands, Board Director, Yidan Prize Foundation, delivered keynote addresses. Joining virtually, Founder of Yidan Prize, Dr. Charles CHEN Yidan, spoke of the world needing “ideas bold enough to change the future. Ideas which will work and have sustainable impact.” Adding, “we see these bold ideas in the work of our Yidan Prize laureates.”

Panel discussions then turned to the vulnerability of girls to exclusion from education in times of economic, climate and health crises, and the critical role of data in education development, building new bridges between the worlds of research and practice, and strengthening the evidence base for concerted global investment in education systems.

The event also served as a platform to announce a new research partnership between CAMFED and the REAL Center with a focus on how community-led interventions that target the needs of the most marginalized children can be scaled through education systems in Tanzania and in other countries in sub-Saharan Africa.



## Amplifying Our Message at the 2021 WISE Summit

Five years after attending the World Innovation Summit for Education (WISE) to receive a WISE Award in recognition of CAMFED's Learner Guide Program, CAMFED Tanzania's National Director Lydia Wilbard returned to Doha, Qatar, to participate in the conference in person. At a plenary session entitled 'Post-pandemic Pillars of Education: Designing and funding new approaches to learning,' she underlined that, for marginalized girls particularly, many of whom are orphaned or heading up households, there is no replacement for being in school. Without the security and support networks it provides, they become even more vulnerable to drop-out, exploitative labor, and child marriage.



## Young Women's Expertise in the Global Media

In the year of COP26, our young women leaders were in demand with the global media to offer their lived experience of, and deep expertise in, supporting rural Africa communities to adapt and build resilience in the face of climate change while improving food security - thereby keeping children in school.

In January, CAMFED Association leaders Fiona Mavhinga and Esnath Divasoni were interviewed on the **BBC's** '39 Ways to Save the Planet' podcast, with a following episode of **BBC Radio 4's** 'On Your Farm' delving deeper into Esnath's sustainable insect business. This innovative idea to bring a low carbon protein source to her rural Zimbabwean community, also saw her featured on **Al Jazeera** and on **Reuters** Sustainable Business.

Another of our CAMFED Association experts, Harriet Cheelo from Zambia, shared her life story on an episode of **Sky's** ClimateCast dedicated to 'The feminist solution to climate change' and also spoke to **Inside Climate News**.

In interviews for **Devex**, **Scientific American**, **Women Making Waves**, and **The Scotsman**, Forget Shareka shared her personal motivations for supporting other women to take climate action. Dorcas Lukwesa was able to showcase her award-winning aquaponics system in an interview with **Forbes**.

Always managing to find time to highlight the issue of girls' exclusion from education and our unique solution, CAMFED Executive Director - Africa, Angeline Murimirwa, appeared on **CNBC**, **CNN**, **NPR**, **Solvable Podcast**, and **Forbes**. With Chief Executive Officer, Lucy Lake, she co-wrote a powerful opinion piece for **Devex**.

Further first-person accounts were shared by Judith Msindo in **Ms. Magazine**, Natasha Lwanda on the **FHI360 blog**, and Alice Saisha on **Tory Burch** in partnership with **Upworthy**. Linda Bhebhe staged a takeover of writer and actor **Ashley Judd's** Instagram for Day of the Girl in October.

Publications including **The Guardian** and **Vanity Fair** heralded our vital work, while our strategic partnerships across the globe were widely covered. We were in the spotlight on **Business Ghana**, **Ghana Web**, **The Guardian Tanzania**, and memorably on **NBC**, which explored our partnership with New York ethical fashion brand, **Marcella**.

CAMFED also reported back to the 3,300 new donors who chose to invest in the Multiplier Effect of girls' education after our organization was named Grand Prize Winner of Nicholas Kristof's 2020 Holiday Impact Prize in his column in **The New York Times**. We extended heartfelt thanks to the generous donors who contributed an astonishing \$4.6 million to send girls in rural Africa to school.



# LOOKING TO 2022

“

“Our lives prove the importance of girls’ education. Most CAMFED Association members are economically independent. They establish businesses and build houses, supporting their families and other people in their communities. So, the community understands that the girl, if educated, can bring changes from family level to national level.”

**Diris Martin, CAMFED Association member and Senior Program Officer, CAMFED Tanzania**



The launch of our 5-year Strategic Plan, 2021-25, took shape amid the ongoing challenges of the COVID-19 pandemic. The first year of implementation was characterized by repeated school closures, lockdowns and restrictions affecting the lives, learning and businesses of girls and young women in the countries where CAMFED works. This presented our teams with significant challenges, as they pivoted support from school to community and back again, or shifted the way they deliver training to young women starting businesses. It has also provided an opportunity to innovate and develop new ways of working — for example, remote training and monitoring — that will support us in achieving the ambitions laid out in our strategic plan. During 2022, we will build on these foundations across the three core components of the plan:

### 1) Anchor the strategy in the Multiplier Effect

During 2022 we will provide financial (scholarship) support to an additional 70,000 girls, enabling them to take up their rightful place at school and join the pipeline of girls who complete their secondary education and join the CAMFED Association. The membership of the CAMFED Association is growing ahead of our projections and fueling the multiplier effect through which young women leaders in the Association in turn support hundreds of thousands more girls to go to school.

### 2) Scale the Learner Guide Program

We will train over 11,000 new Learner Guides across five countries. Demand from governments to integrate the Learner Guide role into schools nationally is growing. Our work in 2022 will build on the significant progress made during 2021 in developing partnerships and securing commitments from education and other national ministries, to identify and open up entry points for take up of the program in national systems. 2022 will see the launch of the Learner Guide Hub, a digital platform designed, in partnership with young women, to connect Learner Guides across geographies and provide them with access to support and resources. The Hub is a key enabler of cost-effective expansion of the Learner Guide Program.

### 3) Invest in Enterprise Development

We project that over 20,000 young women will start up new businesses in 2022, supported by a growing cadre of Business and Agriculture Guides, and through the continued development of innovative financing mechanisms including revolving loan funds. We will expand our focus on supporting climate-smart agriculture, recognising that a large proportion of young women are likely to be in agriculture-focused businesses which are directly affected by the climate crisis. This will include the development of climate-focused curriculum and training content, delivered to young people in schools, through a partnership of Agriculture and Learner Guides, and will incorporate a research strategy to build the evidence for the value of investing in climate-smart practices.

## PARTNERSHIPS AND INVESTMENT TOWARDS OUR 5-YEAR STRATEGY

The projected cost of our 5-year Strategic Plan is \$250M. As far as possible, we aim to secure most of the funding within the first phase of the plan to be able to make longer term commitments to girls and young women that extend through 2025. To this end, we have received leadership gifts up front to be used over the course of the 5-year plan period.

As the primary steward of CAMFED's global strategy, CAMFED International is responsible for the judicious allocation of this flexible funding over the 5-year timeframe to meet funding needs. CAMFED International holds a proportion in a designated reserve to ensure sufficient funds are available to honor commitments to girls and young women in the later years of the plan, and to mitigate the longer term impact the global pandemic is likely to have on funding, which may otherwise hinder our ability to meet our 5-year targets. This allocation is reviewed on at least a bi-annual basis in consultation with members of CAMFED's global consortium. The allocation of funding (restricted and flexible) secured to date for our 5-year strategic plan is illustrated on page 19.

With the support of one of our generous donor partners, we have also established the 'Completion Reserve'. This is a long-term endowment that will enable us to make commitments into the future to support girls to go to school.



# GLOBAL CHAMPIONS FOR GIRLS' EDUCATION AND WOMEN'S LEADERSHIP

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“We will make every dollar, every cent count — we don't need any motivation to do what we do, we have got that covered. Every dollar you give will go far, it will allow for more and more Angelines to come through.”

**Angeline Murimirwa, one of the first young women supported through school by CAMFED, now CAMFED Executive Director - Africa**



## Meta Posthumus, Student, Cambridge, UK



*“By giving up something I love, I hope that I can give other young girls something they really need – an education. This is very important to me; I want everyone to have the same chances I had as a young girl to learn and to build a future, to go to school without worrying about her safety. I am so impressed by the work CAMFED does - especially the way it strives toward women making a difference in their own community. I really admire the constructive approach and the huge impact that can have on people's lives!”*

**Meta shaved her head to raise money for CAMFED, and fundraised an amazing £1465 - enough to provide financial and social support for 12 girls to go to secondary school for a year.**

## art-K, UK

*“CAMFED's mission really resonates with us, showing the potential of education to have a huge impact not only on the lives of the individual girls and women you support, but on their wider communities too. We were so thrilled to be able to support your work through funds raised from our Christmas art workshops last year. Knowing that funds raised through our own students' creative learning will now be used to support more young people's education and empowerment is truly fantastic.”*

**UK Arts education provider art-K pledged to donate 5% of the turnover from their Christmas workshops and gift voucher sales to CAMFED, and was able to donate £1000, enough to support eight girls to learn and thrive in secondary school for a year.**

## Farina Malwani, Business Survival Toolkit Group, UK

*“Our family is passionate about education and particularly women's education. We were invited by some friends to club together and donate to CAMFED and when I first read about the organization I could have cried. It's everything it needs to be — local, scalable and led by the women themselves. Our project with CAMFED, the Business Survival Toolkit (BST), provides additional support and education as women start businesses or require help in managing them, especially in these times of COVID-19. We are hoping that the BST will translate into a support system for entrepreneurs after this difficult time has passed, that it will be a business program tailored to suit each environment. Most of all, we cannot wait to see how these incredible women grow and continue to change all the lives they touch.”*

**With the support of Farina and her group, we introduced the “Business Survival Toolkit” program in Zimbabwe to provide immediate and responsive support for female entrepreneurs most challenged by the economic impacts of COVID-19. Under a three-year grant, the group is supporting an ambitious goal to train 1,750 Business Guides, who will in turn reach 10,000 entrepreneurs with business skills.**



**Ryan Kramer, United States**

*"I'm a hobbyist woodworker, and created some wall art based on the recently launched James Webb Space telescope. I made a post about it on Reddit, which blew up, and since then I've been completely overwhelmed by hundreds of requests to purchase the piece (or commission a new one). I was able to make one more, so I decided to create another and auction it off for CAMFED!"*



**A valued regular supporter of CAMFED, Ryan spotted a creative opportunity to raise additional funds for girls' education after his astronomy-inspired artwork received an influx of interest online. By generously creating and auctioning a new piece entirely in support of our work, he was able to raise \$1,550. Ryan told us he was inspired by "some of the amazing women who helped make the James Webb Space Telescope possible, a further reminder of the importance and benefits of women's education!"**

**West Bay Rotary Club Satellite, Maine, USA**



*"Our small yet passionate Rotary club receives requests for money and volunteer labor throughout the year. That's part of our mission and our job is to listen to the "ask," then discuss how we can use our limited funds and time. Ann Marie Almeida [of CAMFED] gave me the book "Half the Sky" to help open my eyes to broader issues. I have found myself quoting parts of Kristof's & WuDunn's research on injustice, oppression and hopeful change [which features CAMFED] when speaking to local Mainers. My call serving as current chair of this Rotary club is to learn from voices around the corner as well as across continents. Our donation to CAMFED has opened my eyes and my heart to solutions, educating girls being one of them."*

**Peter Lindquist, Chair of the West Bay Rotary Satellite club, Maine**

**The Satellite of West Bay Rotary club in mid-coast Maine regularly holds activities and fundraisers to support, among others, organizations working to alleviate poverty and advance women and girls. In 2021 CAMFED was one of the beneficiaries of this passionate group's philanthropy. At a meeting that took place on October 28, 2021, CAMFED's Ann Marie Almeida was invited to speak to the group about the global impact of girls' education and women's leadership in Africa, and received its kind donation.**

Some of your creative fundraisers for CAMFED on JustGiving

**Lusiana and Alessandra's Fundraiser for CAMFED**

*"Alé and I are doing this fundraiser for CAMFED because we realise how much we've been given and take for granted everyday. Moving to Africa in the coming months has inspired us to draw attention to the issues girls our age face." - Lusiana on JustGiving*

Lusiana and Alessandra raised \$1,168 for CAMFED by setting a goal of walking/running 75 miles each in a month. The average distance a child in Africa has to walk to school is 5-6 km, so setting this goal was a way for them to connect with what they were fundraising for — which is breaking down the many barriers that prevent girls from going to school.

**Sophie's Tikkun Olam Project**

*"Tikun Olam means to repair the world. The way I am choosing to do that is by donating to CAMFED - an organization that helps girls in Sub-Saharan Africa get an education."*

Sophie in the USA raised \$2,024 as a Tikkun Olam Project as part of her preparations for her Bat Mitzvah. The notion of tikkun olam is that of "repairing the world" through human actions. Sophie is focused on feminist issues for the torah portion she read for her Bat Mitzvah.



**Please follow @CAMFED across social media, and tell your friends, family, and colleagues about the most impactful way they can help others: by supporting girls to learn, thrive and lead change.**



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