



# ANNUAL REVIEW 2019



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## WHERE WE WORK

CAMFED works in partnership with communities, government schools, and education authorities in Ghana, Malawi, Tanzania, Zambia, and Zimbabwe.

## OUR MISSION

As the most effective strategy to tackle poverty and inequality, CAMFED multiplies educational opportunities for girls and empowers young women to become leaders of change. Our focus is on girls and young women in rural areas of sub-Saharan Africa. This is where girls face acute disadvantage and where their empowerment will have a transformative impact.

## OUR STRATEGIC GOALS

**Unlock new resources in order to multiply girls' educational opportunities:** The headline goal of our Strategic Plan 2015-19 was to support one million adolescent girls through secondary school within five years - a goal we surpassed by more than 20% in 2019. We are also working with schools to improve the learning environment so that young people graduate with the requisite skills to succeed.

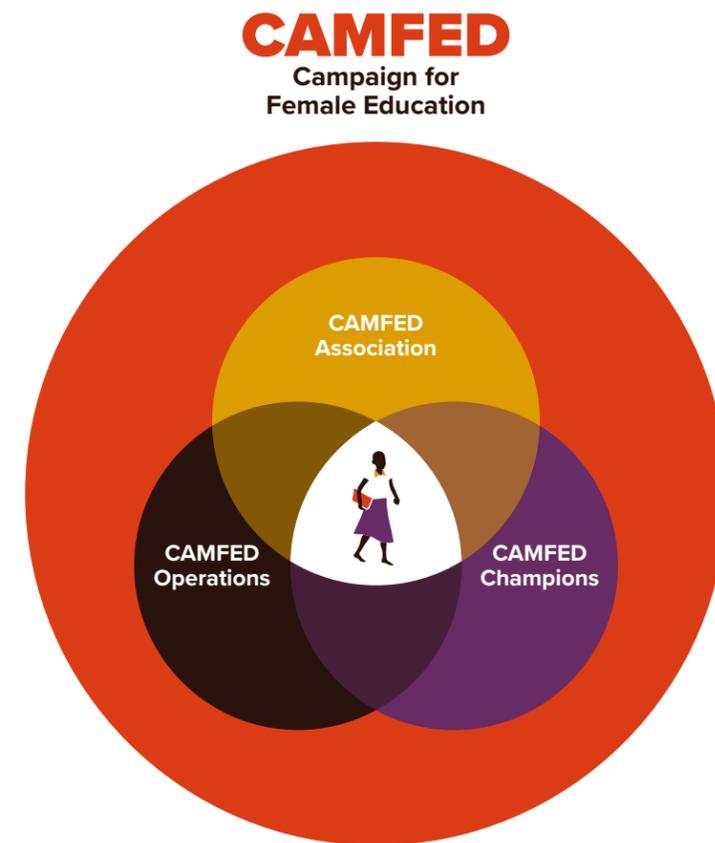
**Unleash new potential in order to enable educated women to lead change:** We are investing in the rapidly growing CAMFED Association of young women educated with CAMFED support, enabling members to transition to secure livelihoods and step up as entrepreneurs and leaders.

**Ignite new action to accelerate change by extending our influence and impact:** We are scaling our impact by sharing replicable models with government and other partners. We aim to show the international community what can be achieved, at pace and at scale, for girls' education.



# OUR OPERATIONAL MODEL

CAMFED is made up of three interworking and interdependent parts. Through the synergy of these three parts, 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

### CAMFED Champions

Members of the communities we work with who actively champion and support the advancement of girls and young women

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

The fundamental operations of CAMFED, including program design, support systems, partnerships and governance

# STRATEGIC REPORT: SUMMARY OF ACTIVITIES IN 2019

In 2019, the final year of our current strategic plan, we successfully delivered against our core objectives.



## 1. UNLOCKING NEW RESOURCES TO MULTIPLY EDUCATIONAL OPPORTUNITIES FOR GIRLS:



We surpassed the headline goal set at the start of our 5-year strategic plan, to support one million girls in secondary school. By the end of 2019, we had supported 1,205,336 girls. This support includes financial as well as social support — tailored scholarships to meet school-going costs, including fees and uniforms, as well as community-led initiatives, including school meal projects run by Mother Support Groups.

Central to our model is the ever-increasing level of support provided by CAMFED Association (CAMA) members, who ensure that girls have what they need to stay in school, learn and thrive. As Learner Guides in schools, thousands of these young leaders are playing a critical role in supporting children's learning and social development, delivering life and learning skills, and coordinating extra-curricular study groups. They are facilitating the introduction of new resources into schools, including educational technology in the form of mobile learning apps, e-readers, and a new animated TV series based on our *My Better World* life skills curriculum. Outside of the classroom, they are engaging extensively with school and local authorities to secure the rights of those marginalized children most 'invisible' to local authorities, including girls at risk of, or suffering, abuse and child marriages, and children affected by disability. With young women at the front line of crises, including the devastation wreaked by Cyclone Idai in Zimbabwe and Malawi, we have appreciated the flexibility and generosity of donor partners who have stepped up behind our 'first responders.'

In 2019, more than 3.6 million children at our partner schools benefited from initiatives to support their school attendance and learning, including through the life skills and wellbeing curriculum delivered by CAMFED Learner Guides, and community-led initiatives that improve school infrastructure and safety.

## 2. UNLEASHING NEW POTENTIAL BY ENABLING YOUNG WOMEN TO LEAD CHANGE:

We have continued to develop targeted programs of support for girls at the point of leaving secondary school, at a time when young women face a lack of opportunity and resources, culminating in pressure to marry young, or migrate to urban centers for exploitative labor. Led and facilitated by young women in the CAMFED Association, our 6-month Transition Program provides mentorship, skills and resources, supporting young women to start business, seek employment, and access further education. The program includes financial literacy, business planning and advice, reproductive health information, and leadership training. After the initial training, young women can gain access to further expert training in specialized skills, including in climate-smart agriculture delivered by Agriculture Guides, a program we started to expand in 2019 after a successful pilot phase, and which was recognized with the UN Climate Action Award in December 2019. We have also continued to develop funding mechanisms in response to the challenges faced by aspiring entrepreneurs. Established in all five countries where CAMFED works, the Transition Program has already benefited more than 97,000 young women.

We continue to pursue new partnerships with governments, civil society organizations and the private sector to expand opportunities for young women, including through internships and by receiving technical support to grow their businesses.

In 2019, our CAMFED Association of women leaders educated with CAMFED support grew to 157,005 as more girls completed school. This structured peer support and leadership network, with its own Constitution and representatives elected from local to national level, is core to every aspect of CAMFED's program and our ability to scale our impact without losing sight of those most vulnerable. On average, each member of the network is supporting three more girls in her community to go to school, multiplying the original investment in her education. Our evidence demonstrates that when young women's income increases, so does the proportion that they commit to philanthropic support to children in school.



### 3. IGNITING NEW ACTION BY EXTENDING OUR INFLUENCE AND IMPACT:

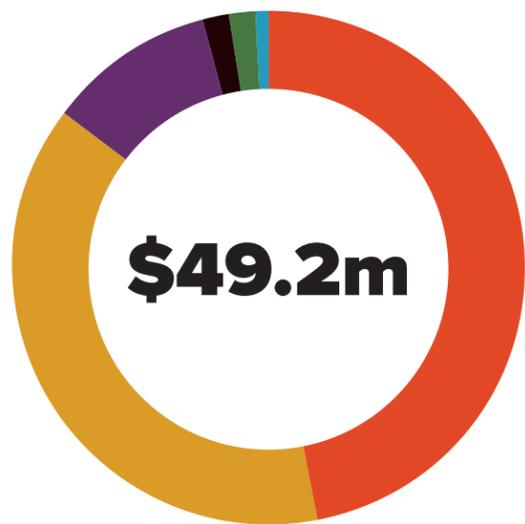
In 2019, the Center for Universal Education at the Brookings Institution (CUE) launched a Real-time Scaling Lab with CAMFED in Tanzania. The process convenes stakeholders from schools, Ministries, civil society representatives, members of the CAMFED Association, CAMFED executive staff, and Brookings researchers to develop a strategy for scaling CAMFED's Learner Guide Program. The lab takes a collective and iterative approach, based on real-time data and learning. The Tanzania Real-time Scaling Lab will contribute to the global evidence base on scaling quality education interventions, sharing challenges, lessons learnt, and the adaptive learning approaches taken.

CAMFED Association leaders shared their expertise on what it takes to support vulnerable children to learn — and communities to thrive — on local, national, and global platforms. This included a panel on the barriers to gender equality convened by The Queen's Commonwealth Trust with The Duchess of Sussex on International Women's Day, a CAMFED Garden demonstrating climate-smart growing techniques for school communities at the Chelsea Flower Show (now homed at the Eden Project), and the Obama Foundation's Leaders: Africa Convening. Our advocacy culminated in the CAMFED Association accepting the UN Global Climate Action Award at COP25 in December 2019, highlighting the vital importance of girls' education and women's leadership in facing the consequences of, and reducing the impact of, climate change.



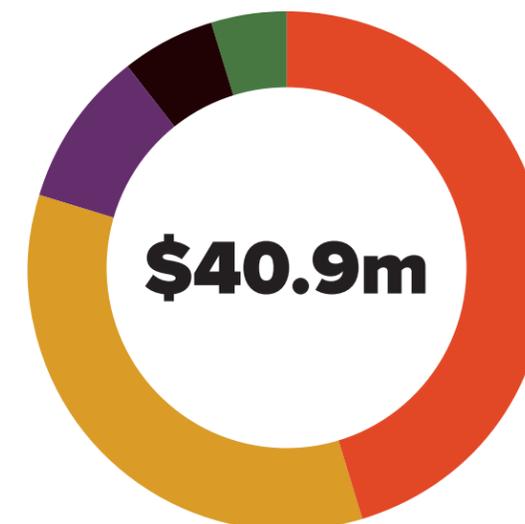
# FINANCIAL OVERVIEW

## How we raised funds for girls & young women 2019 Income



- Trusts and foundations **\$23.1m**
- Institutions (including governments) **\$18.9m**
- Public donations **\$5.2m**
- Gifts in kind **\$0.9m**
- Other income **\$0.8m**
- Corporate donations **\$0.3m**

## How we invested funds for girls & young women 2019 Expenditure



- Multiply girls' educational opportunities **\$18.6m**
- Enable educated women to lead change **\$14.1m**
- Research **\$3.9m**
- Raise funds **\$2.4m**
- Extend our influence and impact **\$1.9m**



# OUR HEADLINE GOAL: EDUCATING ONE MILLION ADOLESCENT GIRLS WITHIN FIVE YEARS

A tangible illustration of the multiplier effect of girls' education achieved through CAMFED's model is encapsulated in the headline goal of our 5-year strategic plan: to support one million girls in secondary school within 5 years.



**This highly ambitious goal was set to coincide with the launch of the Sustainable Development Goals in order to provide a reference point for the international community as to the pace and scale possible in responding to the urgency of the SDGs. By the end of 2019, we had surpassed our target: 1,205,336 adolescent girls have been supported through our collective efforts. Importantly, nearly half of all girls supported in school have benefited directly from the philanthropy and outreach of young women in the CAMFED Association, women leaders educated with CAMFED support.**

By partnering with government schools and communities to unlock the leadership potential of girls and women, we are seeing educated young women and their communities multiplying donor generosity. In the past five years, CAMFED has shown the sustainability and scalability of this approach. Now, with only ten years to go for the world to deliver on the Sustainable Development Goals, all of which rely on quality education, we are poised to accelerate our impact in the drive for long-term social change.



**Kim Starkey**  
President and CEO of King Philanthropies, writing in Forbes

*“As the leader of a grantmaking foundation, I find CAMFED’s emphasis on what I call ‘pay-it-forward scaling’ to be especially compelling.”*

# 1,205,336

Our One Million Girl target >



Through donor funds  
= 254,080 (21%)

Through the CAMFED Association  
= 533,909 (44%)

Through CAMFED community champions  
= 417,347 (35%)



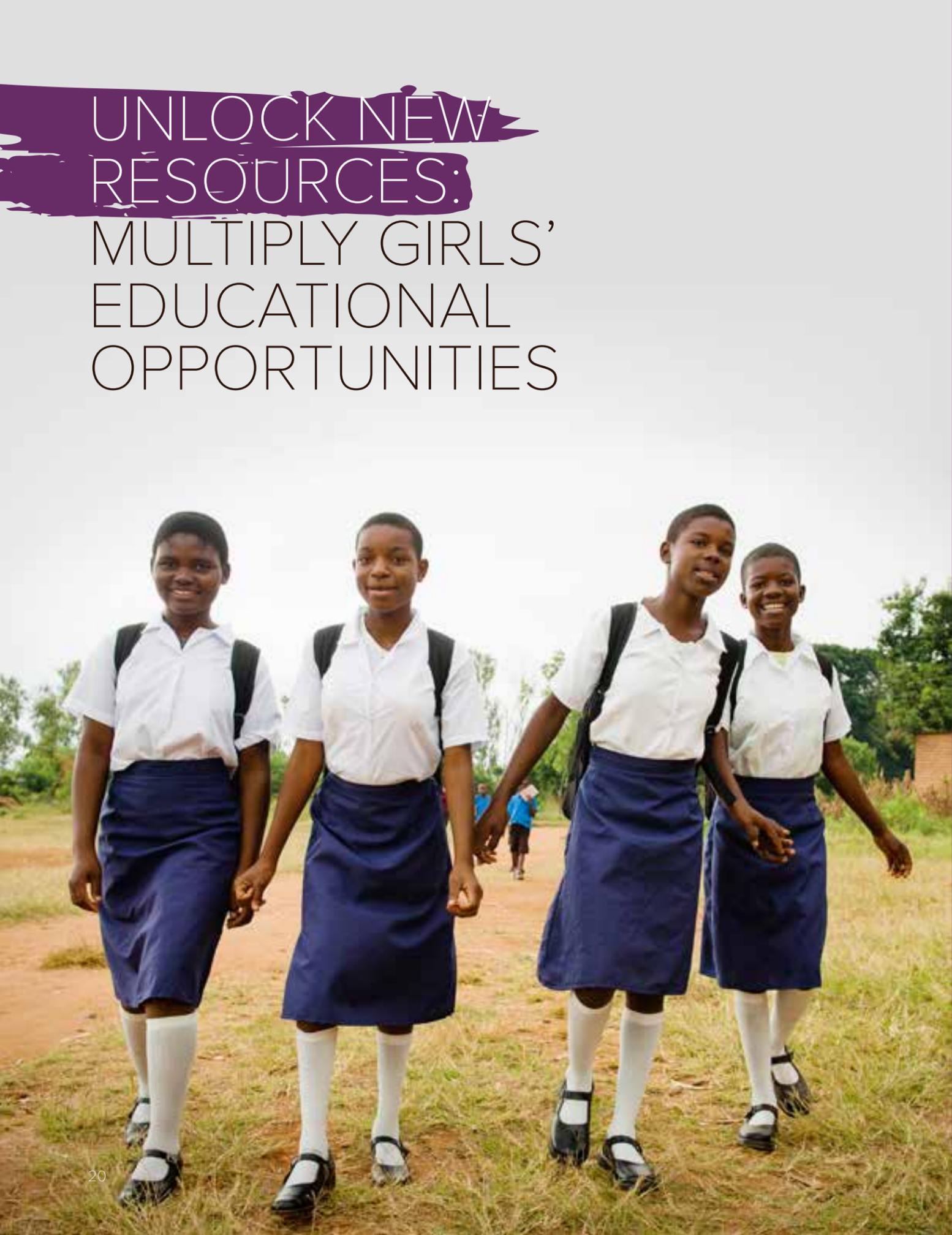
# OUR PROGRAMS

CAMFED focuses on improving girls' educational access, experience and achievements in tandem with developing young women's confidence, agency and leadership. The result is a virtuous cycle, through which the investment in girls' education pays ever-increasing dividends in the activism of educated young women, which in turn raises girls' aspirations and success.

We work from the premise that achieving the fundamental transformation of girls' prospects necessitates transformation of their context if we are to embed long term impact. We do not work with girls in isolation and then expect them, as young women, to take responsibility for driving socio-cultural change; we take the strong stand that this responsibility cannot sit on girls' shoulders, and that we need instead to create the context in which they, as educated and empowered young women, can join forces with others – men, women, traditional leaders, local authorities – to lead this change.



# UNLOCK NEW RESOURCES: MULTIPLY GIRLS' EDUCATIONAL OPPORTUNITIES



Girls' education is heralded as one of the greatest opportunities of our time to tackle the biggest global challenges, including population growth and climate change<sup>2,3</sup>. We know that girls' exclusion from school leads to their future exclusion from every other public sphere, and that girls' education is the starting point for wider social and institutional change. Yet millions of girls are denied their right to education. The highest rates of exclusion are in sub-Saharan Africa, where the gender gap for education remains the most pronounced. CAMFED is working to solve the problem of girls' exclusion from quality education, particularly at secondary level, where improvements to equitable access have been less marked, presenting significant challenges to achieving Sustainable Development Goal 4 (ensure inclusive and equitable quality education and lifelong learning opportunities), which underpins all of the global goals.



**Faith Nkala**  
National Director,  
CAMFED  
Zimbabwe

*"Growing up as girls in marginalized rural communities whose families struggled to send us to school, we could only dream that we'd become the teachers, doctors, lawyers and leaders of tomorrow. But we succeeded! And now we're making a tangible impact on the next generation."*



In sub-Saharan Africa, girls' enrolment in lower secondary school (as measured by Gross Enrolment Ratio - GER) improved from 27% in 2000 to 48% in 2018, but still remained well below the 2018 rate achieved for boys (54%) and the rate for girls at lower secondary school globally (84%)<sup>4</sup>.



Of all regions, sub-Saharan Africa has the highest rate of out-of-school children for all age groups; 97.5 million children, over 38% of the world's out-of-school children. Girls are more likely to be excluded from education than boys with 52 million girls out of school compared to 45.5 million boys<sup>5</sup>.



Girls from poor, rural families are seven times less likely than non-poor urban boys to complete school, and less than 1 in 20 of these girls is on track to complete secondary school<sup>6</sup>.

Secondary school completion rates vary significantly within the countries where CAMFED works, based on wealth, location and gender. In Zambia, for example, completion rates range from 15% for the poorest, rural girls to 89% for the richest urban boys. In Ghana the same range stretches between 25% and 84%<sup>7</sup>. This belies an often obscured problem of exclusion; many children never make it into 'dropout' or 'out-of-school' statistics but have highly erratic attendance which severely undermines their opportunity to learn. Low learning outcomes are in turn themselves a barrier to retention and progression in school.

CAMFED serves girls and young women in impoverished districts in rural sub-Saharan Africa, taking on the pressing and interlinked challenges of poverty, gender, and context that limit their education and opportunity. Poverty is the greatest barrier to education that girls face<sup>8</sup>. With many households surviving on less than \$1.25 per day, a lack of funds for both direct and indirect school-going costs creates the constant threat of girls' expulsion, or prevents their access entirely. Other poverty-related issues such as hunger can also make it difficult for girls to attend school regularly, learn while they are there, and study effectively at home. Poverty is also a key driver of practices like early marriage – both a cause and effect of girls' exclusion from school – with girls facing pressure to get married to bring in more resources to their families, either through the 'bride price' or through simply reducing the number of mouths to feed. In Tanzania, for example, 31% of young women aged 20-24 marry before 18 years and this rises to 49% among the poorest quintile, and 56.7% of young women have begun childbearing by age 19<sup>9</sup>.

These issues are further compounded by girls' location in remote, rural areas, where secondary schools are widely-spaced, further impacting retention of marginalized girls, who face long, tiring walks to and from school, or are forced to seek accommodation away from home with relatives or villagers close to the school. Both leave them vulnerable to abuse, including sexual abuse<sup>10</sup>. Additionally, under-resourcing of government schools in rural areas severely compromises the quality of education they can provide, and an academic curriculum that lacks relevance to rural young people's reality, coupled with outdated pedagogy, also serves to undermine girls' participation and self-esteem. The learning crises created by these circumstances contribute to pressure on girls to drop out of secondary school. When poor parents perceive education to be of low quality, they are less willing to sacrifice their limited resources to keep their children in school<sup>11</sup> – a rational response which nevertheless perpetuates a cycle of exclusion.



### Witness, CAMFED Scholar, Tanzania

Witness grew up in a single parent family in rural Tanzania. When her mother became unwell, it was increasingly challenging for Witness and her two siblings to go about their day-to-day lives, let alone attend school. Frederick, a former teacher and member of the local Parent Support Group, helped to identify Witness for CAMFED support. He now also acts as Witness' guardian and she lives with him and one of his own children. With this wraparound support, Witness is thriving at school and is one of the top students in her class. She is deeply committed to her education, and to finding a good career so she can assist other girls to do the same.

*“When I complete my studies I will be happy. It is my hope that I will perform well in my examinations so as to meet my dreams.”*



**Senior Chief Ngabu, Malawi**

*“Education is very important, but particularly for young girls. As a traditional leader, we have structures in the areas, like the area development committee, the village development committee. And we have child protection officers. We work hand in hand. Some parents do allow their children to marry, before they finish school. We have been advocating the message to the communities, trying to remind them of the dangers of the children getting married when they are young. We have formulated by-laws to assist us.”*

## CAMFED’S MULTI-DIMENSIONAL APPROACH

CAMFED partners with 6,853 schools, communities and education authorities across 161 rural (and some peri-urban) districts to tackle these barriers to marginalized girls’ school access, retention, progression and completion.

CAMFED’s grassroots-led approach means that communities take responsibility for girls’ welfare and success, matching international donor contributions with resources generated locally, ensuring that girls have the necessary wraparound support to attend and thrive in school.

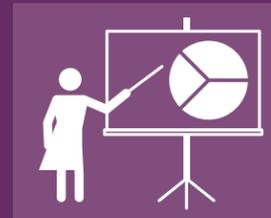
We support girls’ material, financial, and psychosocial needs in order to overcome the poverty-related barriers to education. At secondary level this includes payment of school going costs, provision of uniforms, shoes, stationery and/or sanitary wear, and could mean the provision of a bicycle or safe boarding accommodation to reduce the distance between home and school. It includes guidance and counselling support in every partner school by trained Teacher Mentors

and CAMFED Association members, in order to address the many psychosocial challenges that frequently lead to school drop-out. These include chronic hunger, the death and illness of close family members, and the pressure to seek perceived financial security through early marriage or exploitative work.

At primary level, grants enable partner schools to provide targeted support to vulnerable children. We work with schools to improve learning environments, and we provide training and start-up grants for Parent Support Groups, for example, who prepare school meals, rally more resources in support of vulnerable children, and work to improve school facilities.

CAMFED works with schools and government ministries to develop and uphold robust child protection and safeguarding policies to ensure school is a safe place for girls to learn. Teacher Mentors and CAMFED Association members also spearhead initiatives and curricula designed to improve girls’ confidence and academic success, as well as setting up girls’ clubs to give girls a platform for public speaking, debate and activism in schools, and study circles where students can access peer support in subjects they are struggling with.

## MULTIPLYING GIRLS’ EDUCATIONAL OPPORTUNITIES IN 2019:



**3,703,316**  
students benefited from an improved learning environment in **6,853** partner schools



**71,281**  
students were supported to go to **primary school** through donor funds



**70,547**  
girls were supported with **secondary school scholarships** through donor funds



**3,207**  
community initiatives were established



**13,268**  
Teacher Mentors had been trained by CAMFED by the end of 2019

### **Mphatso, Secondary Scholar, Malawi**

Just like thousands of other girls living in rural Malawi, the chance of completing education seemed remote for Mphatso. Poverty and rural isolation barred her path forwards. Recognizing her plight, members of the local CAMFED Development Committee identified her for support. She received her school entitlements and support from a trained Teacher Mentor. Mphatso loves science and mathematics. Inspired by a young woman from her community who has completed education and trained as a nurse, Mphatso would like to become a healthcare professional.

*“I see many problems in my education because my parents are not able to pay my school fees because they are not employed. And here in school I have not many books or exercise books that can help me.”*

### **Rhoda Komboni, Mother Support Group Chair, Malawi**

For several years Rhoda has been a community activist. She chairs a CAMFED Mother Support Group, a group of parents who donate their time and resources to keep children in school. Rhoda works closely not just with other parents but with teachers and local leaders to provide practical support — from providing guidance and counselling to marginalized students to offering sexual and reproductive health information. In addition, the committee joined together to purchase land and start a small-scale business. Using the profits from selling pigeon peas, ground nuts and soya beans, they support children with school fees and supplies.

*“We have managed to bring back 3 girls who have dropped out of school. It is our wish that these girls remain in school and complete secondary education.”*

# IMPROVING CHILDREN'S LEARNING AND WELLBEING

**As the 2018 World Development Report points out, 'Schooling without learning is a wasted opportunity. More than that, it is a great injustice: the children whom society is failing most are the ones who most need a good education to succeed in life'. Inclusion and learning are interlinked: CAMFED's surveys have found that the second highest cause of school dropout for marginalized girls – after poverty – was linked to low academic self-esteem. CAMFED's flagship Learner Guide Program was designed with, and is delivered by, educated young women, who are leading our work to improve education outcomes for the most marginalized children.**

CAMFED trains young women in the CAMFED Association in Ghana, Malawi, Tanzania, Zambia and Zimbabwe as Learner Guides, delivering a bespoke life skills and wellbeing curriculum, *My Better World*, which aims to improve educational outcomes for children, particularly the most vulnerable. Learner Guides possess the tools and resources to support children academically as well as socially. As 'big sisters', they go above and beyond to protect girls from marriage and bring them back to school, where others simply may not have the expertise, personal insights, time or resources to persevere. The young women work with schools, communities and district governments to keep vulnerable children in school, help them overcome their challenges, study hard, set goals, and learn how to achieve them. Beyond the classroom, they create an important home-school link, following up with children who drop out of school and working with communities to keep vulnerable girls safe from child marriage. Learner Guides are also running community-based advocacy sessions, which use role play to illustrate some of the typical child protection cases that these young women have encountered in their communities, including cases of physical, emotional and sexual

abuse, which include child marriage. The plays are performed to help participants recognize abuse, the damaging impact it has, and how to tackle it. Learner Guides are connected to school and local authorities, and have child abuse reporting systems, procedures and mechanisms in place. They work with teachers, traditional leaders, social workers and the police to protect child rights, and get to the bottom of abuse cases.

In return for their 18-month commitment, Learner Guides can gain access to interest-free loans to grow their businesses, on the basis that they are paying 'social interest' as role models and mentors. Learner Guides can also achieve a vocational (BTEC) qualification, which serves as a stepping stone to formal teacher training, and as a differentiator for future employers. Respected for their expertise at every level, Learner Guides are unrivalled ambassadors for the life changing power of education, who are gaining the support from powerful and influential traditional leaders as they multiply the returns of their own education for the benefit of their communities.

In 2019, we adapted and introduced the Learner Guide Program at primary schools in Malawi, following its roll-out at primary level in Ghana in 2018. We collaborated with Impact(Ed) International (formerly Discovery Learning Alliance) to develop an animated TV series based on CAMFED's *My Better World* curriculum, which has been used as a tool by some of our Learner Guides and Teacher Mentors in Ghana. The series made its world broadcast debut on Citizen TV in Kenya in late 2019 and has since averaged 1.7 million views per episode, covering topics seldom addressed in media for youth, including menstrual hygiene and child marriage.



## LEARNER GUIDES TRAINED IN ZIMBABWE, ZAMBIA, TANZANIA, GHANA AND MALAWI BY 2019:



**9,145**  
Learner Guides trained to date, delivering a weekly locally-tailored curriculum, including life skills, sexual & reproductive health, literacy & study skills, to 40-50 children each.



**832,341**  
students have been reached by Learner Guides to date



**2,417**  
partner schools have implemented the program



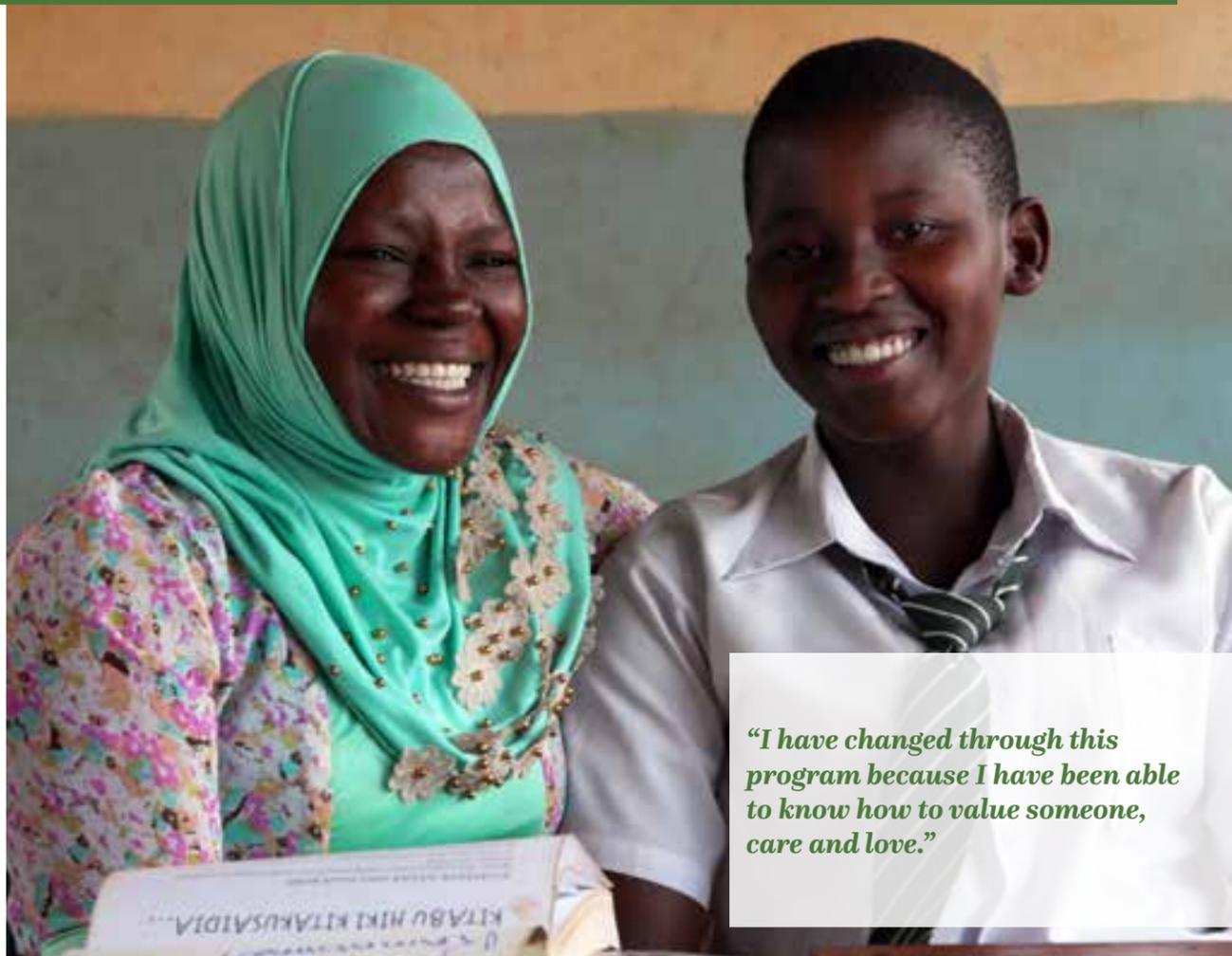
**Mweene, Learner Guide, Zambia**

*"Community members recognize me as a role model because I attended the school where I am delivering the My Better World program. I monitor students in their homes in order for them to know that we care for them. This program has made a very big impact on learners. During the sessions, learners are more involved and this makes them active and participate fully. The program has built their confidence and most of them support each other during learning circles and study groups."*

### Khadija, Secondary Scholar and Dotto, Learner Guide, Tanzania

Khadija's family struggled to provide the material support she needed to go to school, impacting her self-esteem.

Dotto, a CAMFED-trained Learner Guide at Khadija's school, recognized these challenges and stepped in to lend emotional and material support. Dotto realized that Khadija would regularly miss school because she did not have access to sanitary wear. With Dotto's support, Khadija not only received socks, a uniform, and sanitary wear, she also found a role model who has helped her stay in school. Khadija learned the importance of self-esteem through the *My Better World* Program, delivered by Dotto, and has the confidence she needs to thrive in school, and to help others.



*"I have changed through this program because I have been able to know how to value someone, care and love."*



### Fatima, CAMFED Association Core Trainer of Learner Guides, Malawi

*"I was the first girl in my village to obtain the Malawi Certificate of Education. Now I am a teacher in training, a relatable role model to students. As CAMFED Association members, we bring our lived experience to the classroom. We know the pain of exclusion, what it feels like to be an orphan, the difficulties students face at home, and the pressure girls may feel to start relationships. I am also a trainer of CAMFED Association 'Learner Guides' - young women who support vulnerable children in local schools. We are 'big sisters' and children confide in us. That means we can work with schools and communities to solve the problems they face. We deliver a life skills curriculum called *My Better World*. CAMFED Association members helped create this curriculum, using our own stories, to help children learn, pass exams, set goals, and plan how to achieve them. We are helping to improve the quality of education, and the learning environment. For example, we explore children's strengths and their goals, and this really helps them focus on what is possible, what they can achieve - this gives them confidence - and we see them go on to get really good results."*

# KEEPING GIRLS IN SCHOOL AND OUT OF CHILD MARRIAGE

From October 11 2017 to January 10 2018 CAMFED partnered with the UK Department for International Development (DFID) on a public UK Aid Match appeal to raise awareness of the issue of child marriage in sub-Saharan Africa and introduce CAMFED's unique solution. We raised a total of £2,780,616.03 during the appeal, including match funding from the UK government of £1,332,267.91 on donations by private UK residents. The money raised is supporting a project that will enable more than 16,000 marginalized girls in rural areas of Zambia who are at high risk of early marriage to continue their education at their local secondary schools. They will benefit from the mentoring support of a network of young women school graduates, who are joining with local government and community authorities to uphold girls' rights and ensure they have the necessary support to attend school and succeed. The training of these young women graduates — members of the CAMFED Association — as Learner Guides took place in February 2019. Learner Guides have been delivering the *My Better World* life skills and wellbeing curriculum since March 2019, across 15 rural districts in Zambia, guiding and mentoring students, and acting to prevent child marriages:



## PROGRESS ON OUR UK AID MATCH PROJECT IN ZAMBIA



**203**  
new Learner Guides  
were trained in Zambia



**85**  
partner schools  
in Zambia have implemented the program



**7,353**  
marginalized children  
were reached by this program in 2019



**240**  
bicycles  
were supplied for community  
outreach work

## MY BETTER WORLD INSPIRES ANIMATED SERIES, REACHING MILLIONS OF CHILDREN

The part-animated, part live-action *My Better World* series, aimed at adolescents, was inspired by CAMFED's life skills and wellbeing curriculum of the same name. It was created by Impact(Ed) International (formerly Discovery Learning Alliance) in collaboration with CAMFED, as well as with students and educators across Africa.

The series started airing on Kenyan television in 2019, with many episodes exceeding two million viewers, and is being used as a tool by some CAMFED Learner Guides in Ghana, as well as in 2,000 schools that are part of Impact(Ed)'s classroom-based learning initiatives in Kenya, Ghana and Nigeria.

The series follows the adventures of six African teenagers as they face scenarios true to life, and make decisions relating to their education, family relationships and friendships. Their stories are interspersed with profiles of real-life African role models, including of girls supported by CAMFED.

The series is already inspiring important dialogue and positive action in schools in Africa, including preventing early marriages. Impact(Ed) is negotiating with broadcasters to bring the series to other networks in sub-Saharan Africa in 2020.



### Naomi, one of the First Learner Guides trained in Zambia

After her father died when she was just a few months old, Naomi's mother was left to raise her new baby alone. Their daily lives were characterized by poverty and hardship until CAMFED stepped in with the necessary financial and psycho-social support to allow Naomi to complete her education, join the CAMFED Association, and become one of the first Learner Guides trained in Zambia. Naomi's activism extends well beyond the classroom: when a girl in her community became pregnant, and, without family support, felt she had to drop out of school, Naomi and her family took the girl in, encouraging her to stay in school. Each afternoon, Naomi coached her through her schoolwork, particularly in English and Mathematics, where she had fallen behind. She saved up to buy stationery so that the girl could return to school.



*"The teachers in the school where I go, they are very good. They are impressed with me and they love the program. The learners love it too!"*



# UNLEASH NEW POTENTIAL: ENABLE EDUCATED YOUNG WOMEN TO LEAD CHANGE



## THE CAMFED ASSOCIATION (CAMA)

A powerful movement of **157,005** young women leaders, and counting

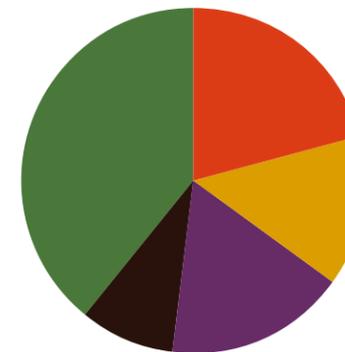
CAMFED's interventions have had a demonstrable impact on girls' school enrolment, retention and attainment, as well as on the delay in average age of marriage and motherhood among young women, and their increased control over resources.

They are now teachers, nurses, doctors, entrepreneurs and lawyers; many are among the first to reach this level in their communities. They are also taking up leadership positions on the national and international stage.

The results are visible in the young women who have joined the CAMFED Association, the network of women leaders educated with CAMFED support.

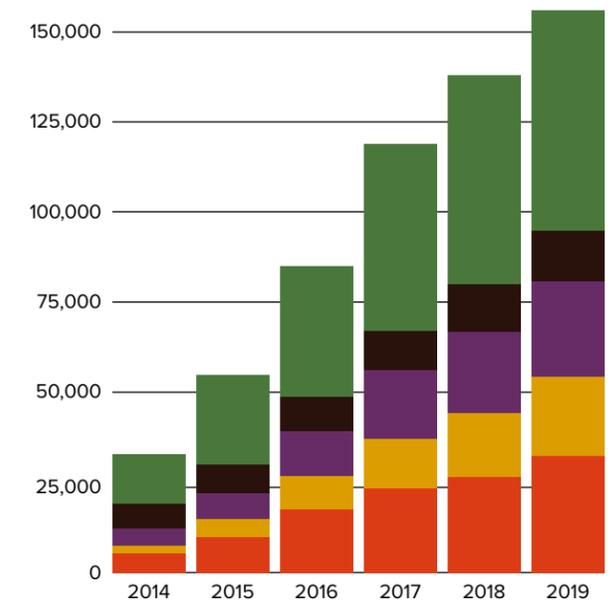
Each member of the Association, on average, supports another three girls to go to school with her own resources. With a membership of more than 157,000, and growing year-on-year as more girls complete secondary school and join, the power of this leadership network multiplies exponentially the initial investment in girls' education.

**CAMFED Association - Distribution by Country**



Ghana: **32,745 (21%)**  
 Malawi: **21,673 (14%)**  
 Tanzania: **26,376 (17%)**  
 Zambia: **13,949 (9%)**  
 Zimbabwe: **62,262 (39%)**

**CAMFED Association - Network Growth**



**Angeline, Engineering Student at Kwekwe Polytechnic, Zimbabwe**

Angeline's life changed forever when her father passed away, and she and her mother, who was no longer able to work, moved in with her grandfather. Without the resources to continue her education, Angeline would have dropped out of school. When she was selected for CAMFED support, a new future opened up. In spite of her family's financial crisis, a difficult move, and an illness, Angeline worked hard to complete secondary school and earn the grades she needed for tertiary level. Now, with investment through the UK Department for International Development (DFID) Girls' Education Challenge Transitions program, Angeline has gone on to study Electrical Engineering Instrumentation and Control Systems, breaking down gender stereotypes. She wants to be the best instruments technician, and looks forward to being able to support her mother.



*“Engineering is male dominated but things are changing now. Women like me are fighting in their numbers to change the belief. Thanks to CAMFED, we are empowered to change the world, to turn the tide of poverty and to become responsible citizens and leaders of tomorrow.”*

**Dorcas, CAMFED Association Social Entrepreneur, Ghana**

Dorcas comes from a background of extreme poverty and disadvantage. Her mother was married as a child, and Dorcas lost three of her eight siblings to infection and disease. Through education, her life has been transformed, and she now runs her own organization, *Social Inclusion and Girls' Education (ASIGE)*, which supports women in her community who never had the chance to go to school, as well as more girls in school. With a Board comprising the District Girl Child Officer, Queen Mother and other community stakeholders, Dorcas says their mission is to advocate for “those who are unable to get their basic needs... And in terms of girls' education: teenage mothers, primary and secondary school girls.” She has set up a cooperative of 319 women to weave intricate and beautiful baskets, which are now sold internationally. A further 81 boys and men do leatherwork. For each basket sold, the cooperative donates sanitary packs to girls at local schools, as well as providing sexual and reproductive health information to girls, advocating against child marriage, and delivering financial literacy training to women. Dorcas' main goal is social change; commercial success is the way to achieve this. One member of the cooperative produces 47 baskets in a month. She has financed her farm and started trading in straw. 175 women have opened bank accounts, but also use a community savings scheme.



*“Advocacy without action is meaningless - families simply need cash in their hands.”*



**Dorren,**  
Transition Guide,  
Zimbabwe

*“I have seen the change in the lives of these girls on the Transition Program. Before, some young women would get married soon after school but this helps them not look to someone to give them money. Also, many of the young women decided to take themselves back to school.”*

## FACILITATING YOUNG WOMEN’S TRANSITION TO INDEPENDENCE AND LEADERSHIP

**CAMFED has continued to expand its Transition Program, addressing the vulnerability of young women in the critical transition period after school, when poverty, gender and context continue to conspire against women seeking to become financially secure and independent.**

The poverty and gender inequality that exclude girls from education also create significant financial and social barriers after they graduate. Girls typically graduate into low income communities characterized by subsistence agriculture and a dearth of quality employment. Young women typically lack the capital, connections and assets to create their own employment through entrepreneurship. There are few women leaders to act as role models and mentors to help younger generations of women define and pursue aspirations of economic independence and leadership. Urban migration and early marriage – both situations of extreme vulnerability – are often the only perceived options.

CAMFED’s post-school Transition Program, which brings the concept of the young woman ‘Guide’ out of the classroom into the community, supports girls to capitalize on their education.

Introduced in Zimbabwe and Tanzania in 2016, and expanded to Ghana, Malawi and Zambia in 2018, we have continued to invest in refining and developing this program with young women experts in areas such as business, health and agriculture.

CAMFED Association members trained as ‘Transition Guides,’ or peer educators, support girls over a 6-12-month period as they approach the end of lower secondary school in order to help them transition safely to higher secondary education, vocational training, tertiary education, entrepreneurship or employment. The sessions they deliver help young women to connect to their peers, improve their health and wellbeing, and make important life decisions. The course is designed around practical learning, including financial literacy, introductory business skills, as well as sexual and reproductive health knowledge, women’s rights, and leadership skills.

Young women can gain access to seed financing grants and further support from experts in the CAMFED Association, who provide more in-depth training as Business or Agriculture Guides, for example. To date, Transition Guides have reached more than 97,000 young women school leavers. We are working to offer the Transition Program to all girls completing school with CAMFED’s support, and have launched and expanded a number of partnerships that provide additional investment in young women’s safe transition to secure livelihood. In 2019, we also expanded CAMFED’s vocational (BTEC) qualification to recognize the work of Transition Guides, enabling these young women to earn a qualification which in turn improves their employment and higher education prospects.



**Mercellina, Transition Guide, Ghana**

After finishing school with CAMFED support, Mercellina joined the CAMFED Association and trained as a Transition Guide. In this role Mercellina delivers life skills sessions in schools, offers peer mentoring to school graduates, and works with CAMFED Mother Support Groups to galvanize support for girls’ education. She hopes to launch a social enterprise to equip young mothers with income-generating skills.

*“We’ve had so many opportunities. We have loans that are granted to CAMFED Association members, we have entrepreneurship training and socialization. We go to schools and there are large crowds that we talk to, so personally it has built up my confidence, my speech, and how to associate with other people.”*

## ENABLING EDUCATED WOMEN TO LEAD CHANGE IN 2019:

	<p><b>2,904</b> CAMFED Association members were trained as <b>Transition Guides</b></p>
	<p><b>2,230</b> CAMFED Association members started a <b>new business</b></p>
	<p><b>3,369</b> CAMFED Association members were supported in <b>tertiary education</b></p>
	<p>By the end of 2019, <b>2,825</b> CAMFED Association members had achieved a <b>vocational BTEC qualification</b></p>



**Whitney, Transition Guide, Zimbabwe**

*“The Transition Guide Program is a helping hand to young women completing lower secondary school, who are supported on choosing their career pathways. We give them financial education — including safer ways to earn money, saving, and budgeting — and financial support. The business skills we share have helped a large number of young women to become small-scale business owners. We also help young women through education on sexual and reproductive health, to make safer decisions in life, to make positive choices possible. Both Transition Guides and school leavers learn that life is not all about completing school and going to urban areas in search of greener pastures in order to earn money, where they end up being abused and taken advantage of as minors and also as ‘women.’ Instead, we come up with different but safer ways to earn money through income generating projects to turn the tide of poverty — such as gardening, poultry, rabbit and goat-rearing, setting up grocery stores, or producing and selling refreshments. The Transition Guide program is vital for every young woman out there because it has proved beyond reasonable doubt to be a life changing program.”*

## PARTNERING TO SUPPORT YOUNG WOMEN IN EDUCATION, LEADERSHIP, ENTERPRISE AND EMPLOYMENT

### OPENING UP NEW EMPLOYMENT OPPORTUNITIES THROUGH VOCATIONAL QUALIFICATIONS FOR CAMFED 'GUIDES'

In 2019, Pearson and CAMFED adapted our vocational (BTEC) qualification for Learner Guides to make it accessible to all the young women acting as volunteer 'Guides' in CAMFED's program — not just Guides working in schools but also those supporting girls as they graduate school, and those mentoring young women to set up and grow local enterprises. The revisions also reflect a greater emphasis on employability skills, and new content has been introduced on topics such as sexual and reproductive health, and information technology. The revised BTEC qualification was launched in Zimbabwe, Tanzania and Zambia during 2019 and is projected to reach a further 4,500 candidates over the next three years.

### STEPPING UP HOLISTIC SUPPORT THROUGHOUT YOUNG WOMEN'S LIFE JOURNEYS

In 2019, new partners stepped up to support CAMFED's holistic, multidimensional approach to girls' education. In Tanzania, for example, CAMFED and King Philanthropies launched a major new funding partnership, providing

direct support to over 30,000 girls and young women at critical stages in their life journeys at secondary school and beyond. It will provide financial and material support enabling 4,000 of the most marginalized girls to complete a secondary education. We will also train over 1,400 Learner Guides to provide learning and social support to girls in school. The partnership will significantly support the development and scaling of CAMFED's Business and Agriculture Guide program, through which over 1,200 members of the CAMFED Association will provide contextualized mentorship for young women establishing businesses to achieve secure livelihoods. Ultimately, we are planning to reach 19,000 young entrepreneurs over the course of the grant.

### SUPPORTING YOUNG WOMEN'S ENTREPRENEURSHIP

CAMFED supports young women with financial literacy and business training, business grants, mentoring and support through the CAMFED Association. We establish linkages to business development services through our partnerships with local government, traditional authorities, private industry and financial service providers. They, in turn, can provide additional technical support, advice, and new opportunities for women to start and grow businesses. This is vital in a context where unpaid agricultural labor remains the norm. We listen and learn from Association members running businesses, so we can collectively support women to overcome the hurdles they face. In 2019, we visited CAMFED Association entrepreneurs across all districts in Zimbabwe, for example, to find out how young women can be supported to deal with the currency crisis, and what they need for their businesses to thrive. A planning meeting in October brought together CAMFED Association business leaders and executive team members to discuss insights and learnings, including a deep dive into CAMFED's unique way of breaking down gender barriers by reaching women 'invisible' to service providers, and considered 'unbankable' by traditional institutions, who are not only supported to build their own businesses, but then cascade their knowledge to many more peers, collectively changing the status quo.



### Vimbayi, BTEC Graduate, Wedza District, Zimbabwe

Vimbayi is a BTEC graduate based in Wedza District, Zimbabwe. After earning her BTEC, Vimbayi secured a job as a School Bursar at her local secondary school. When the school learnt about the various skills assessed by the BTEC, and particularly its focus on IT skills, the administration widened the scope of Vimbayi's role. Now she is also an ICT Facilitator, supporting students with their computer work.

***“The BTEC certificate assisted me to find employment. I managed to apply to be a school bursar. I attached the BTEC certificate to my CV and application. When they received my application the preference was given to me and I was invited to an interview. I got the employment. Learners at the school now see a School Bursar who has a BTEC certificate, who's good at ICT, so I am a role model in the community and at the school.”***

**PROVIDING FINANCIAL TRAINING AND RESOURCES TO SUPPORT LEADERS IN SUSTAINABLE BUSINESS**

CAMFED provides financial training and grants to young women wishing to start or expand local businesses. UK Aid investment through the Girls' Education Challenge, launched by the UK Government in 2012 as a 12-year commitment to reach the most marginalized girls, has allowed CAMFED to continue its support to cohorts of adolescent girls at secondary school in Zimbabwe, Tanzania and Zambia, and especially post Form 4 in the transition to secure livelihoods. The support includes training of Learner Guides, as well as supporting young women graduates to form viable group businesses. As part of our Transition Program in Zimbabwe and Tanzania in 2019, for example, we provided training, and disbursed 'practice' grants (originally intended for individuals) to *groups* of CAMFED Association members. This allowed young women to pool their resources to buy business machinery, for example, and work together to achieve more.

In Tanzania, this activity has also included other innovative components, such as internships, where older graduates are offering hands-on learning opportunities in their businesses to the new graduating cohort.

Young women in Wedza, Zimbabwe, first came up with this collective approach, combining their grants to purchase machines for their businesses, such as peanut butter processing and popcorn machines. This venture was recorded as best practice for all districts to replicate, given its inherent sustainability and scalability. Transition learners used their grants to purchase sewing machines, water pumps, Freezit (ice pop) machines, and chip fryers, allowing them to add value to existing produce from fields and gardens, achieving higher profit margins. Machines are being used at cluster level to benefit a large group of young women participating in the Transition Program, enhancing their engagement and participation in the program, while allowing them to further build on their financial literacy skills. These women will, in turn, become a valuable resource in mentoring and supporting incoming learners into the Transition Program, acting as positive role models in their communities.



**45,543**  
young women school graduates reached through **financial services outreach in Zimbabwe\***

**35,869**  
young women school graduates reached through **financial services outreach in Tanzania\***

**6,000**  
young women provided with **internship support** and information kits in Tanzania\*

**1,350**  
young women trained by the **Small Industries Development Organization** in Tanzania\*

\*in the annual period ending March 2019



In Ghana and Malawi, 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 uplifted learning outcomes and increased confidence among secondary Scholars, as well as extraordinary achievements in business and community give-back projects from current and former tertiary Scholars.

In 2019, 845 Mastercard Foundation Scholars at the secondary school level were supported to attend leadership camps in Malawi, with sessions on topics including career progression, community give-back and leadership skills, and had the chance to hear from female professionals and university students. One 16-year-old participant commented: *"My favorite session was about leadership because before the camp I was doubting [that] I can be a leader, but the camp has given me confidence."*



The launch of a Mastercard Foundation Scholars Entrepreneurship Fund in Ghana was one of several new and ongoing ventures as part of the Transition Program. The Fund gives current and former tertiary Scholars the opportunity to apply for capital, to support their ideas for sustainable and scalable businesses that are also making a social impact. In October 2019, 22 Scholars were selected after successfully applying for the scheme. They have been awarded funding for their businesses and given access to enterprise training through the Kumasi Hive.

Young women supported through the partnership continued to demonstrate their leadership on a global stage. In 2019, Esnath Divasoni was a shining example of this: In August, she travelled to Kigala, Rwanda to participate in the Mastercard Foundation's annual Baobab Summit, where she was awarded a Resolution Project Fellowship and funding to start a sustainable insect farm. In December, she graduated from EARTH University, Costa Rica and attended the 2019 UN Climate Change Conference (COP25).



## YOUNG WOMEN'S PHILANTHROPY THROUGH THE CAMFED ASSOCIATION

**With the growth of the CAMFED Association we have also continued to see an increase in the philanthropy of our young women leaders, who are seeking out - and seeking justice for - children who are excluded from school due to poverty. These children are often 'invisible' to local authorities because of their status - whether they are children heading up households because their parents have passed away, children who cannot afford to live close enough to the schools they attend, or children suffering abuse, including child marriage. Young women once themselves supported to go to school are multiplying the returns of the original investment in their education. In addition to providing financial and social support to keep vulnerable children in school, young women are acting as 'first responders' in emergency situations.**

In 2019 we continued to support CAMFED Association members to structure and pool their philanthropy. Funds from donor partners investing directly in youth leadership are matching local philanthropy, allowing CAMFED Association members to coordinate their collective activism, identifying and supporting those children in greatest need.

CAMFED Association members combine their local knowledge with lived experience, reaching out and making visible those girls and boys who have fallen through other safety nets. Local philanthropy funds are now active in all countries of operation, with the fund in Malawi launched in 2019.

As rural communities are increasingly suffering the effects of climate change, we have also seen CAMFED Association members stepping up as first responders, including during the floods cause by Cyclone Idai, which devastated partner communities in Malawi and Zimbabwe (alongside those in the bordering country of Mozambique, which was worst affected). Where road infrastructure was destroyed, CAMFED Association members were among the first to offer and rally support for the worst affected, working with school and local authorities to reach students and their families.



**Winnie Mweembo, CAMFED Association leader, Zambia**

*"I believe that the beauty of life does not depend on how happy I am, but how happy others can be because of our contribution."*

### Angela, Secondary Scholar, Ghana

Angela, a 17-year-old secondary school student from Ghana, almost lost her grip on education due to poverty. She lives with her father and six siblings in a remote district. Her father often had to prioritize the family's basic needs over school going costs. After hearing of her situation, young women in the CAMFED Association stepped in to provide Angela with the support she needed to complete her studies. Angela is on track to becoming an independent, self-reliant young woman like her role models in the CAMFED Association. She hopes to become a nurse.

*“At a point, I had to stay at home because my father could not afford my exams fees and provide the items I needed for school... [Now] I will no longer have to endanger my life by gathering shea nuts and searching for firewood in the bush to sell to buy my basic school needs.”*

### SCALING GRASSROOTS ACTION FOR GIRLS THROUGH LOCAL LEADERSHIP

Thanks to the support of the **Girls Opportunity Alliance, a program of the Obama Foundation**, CAMFED reached 2,219 vulnerable adolescent girls across Ghana, Tanzania, and Zimbabwe in 2019. Donations for this program were raised through a crowd-funding platform, allowing individuals from around the world to contribute.

Donations went directly to four district CAMFED Association chapters: Bawku West and Builsa North, Ghana; Kilolo, Tanzania; and Chikomba East, Zimbabwe. CAMFED Association members in these districts use their deep local expertise to identify and support girls most in need, providing individualized support, including paying school fees, and providing girls with school uniforms, school supplies, and sanitary wear.

### REACHING GIRLS ‘INVISIBLE’ TO OTHERS

Our young women leaders also identified girls who had dropped out of school and worked with their families and communities to bring them back. In Bawku West, Ghana for example, 33 of the 368 girls reached had previously dropped out of school, and were supported to re-enrol. Madina, a 12-year-old, was one such student. When CAMFED Association members heard that she had dropped out of school because she couldn't afford school materials, they supported her to re-enroll, providing mentorship as well as buying the supplies she needed, including a new uniform, sandals, notebooks, and pencils. Madina, who aspires to be a lawyer, was overjoyed and made this pledge to the CAMFED Association members: *“I am happy for the support and your words of advice. I will do my best to make you proud.”* CAMFED Association members will continue to support these girls and monitor their progress through school, providing material resources as well as serving as powerful role models - women from the girls' own communities, with similar backgrounds, who completed school and are now paying it forward.



### Sophia and Hanipha, CAMFED Association Learner Guide and Secondary Student, Tanzania

Hanipha is flourishing with the encouragement and mentorship of CAMFED Learner Guide Sophia. They first met during one of the wellbeing sessions that Sophia leads at Hanipha's school. With other CAMFED Association members, Sophia also took the time to follow up with the students outside the classroom.

Seeing that Hanipha's challenging family circumstances left her vulnerable to school drop-out, Sophia stepped in with financial support. She ensured Hanipha had the uniform, shoes, books, and other essentials she needed to remain in education. Hanipha's favorite subject is Civics and she hopes to train as a lawyer. She will have the chance to join the CAMFED Association and support more girls in turn, just as Sophia does.



*“As women we have the strength, we must unite and respect each other, work together to bring about change in our society.”*



### BUILDING CLASSROOMS IN GHANA

In Ghana, CAMFED Association members in the West Mamprusi District constructed a three-unit classroom block with the support of community members, completed in August 2019. Members organized a community durbar in the Kinkandina community to officially hand the block over to the Ghana Education Service (GES) in September, with CAMFED Association National Chair, Ruka Yaro de Liman, officiating.



### CYCLONE IDAI RELIEF EFFORT, LED BY YOUNG WOMEN IN THE CAMFED ASSOCIATION

On March 14 2019, Cyclone Idai devastated parts of Malawi, Zimbabwe, and Mozambique. Millions were impacted by the disaster, losing homes, farms, jobs, and schools. Many families in our partner communities were devastated, with homes and livelihoods washed away, while schools suffered serious damage.

Fatima, a CAMFED Association member from Nsanje district in Malawi, said that the cost of food spiked after the cyclone, because most farms were washed away. Many girls lost all of their school supplies in the flood and without food or these materials, many dropped out of school. Some even got married because of food insecurity.

The CAMFED Association, in affected partner districts, rallied support and worked together to help the families most devastated by the cyclone. In Nsanje alone, the CAMFED Association was able to assist 557 people. Lena, the mother of a primary school student in Nsanje district, lost the roof of her home in the cyclone and the rain that followed destroyed most of the family's possessions. In the aftermath of the storm, the family struggled to buy food and they were uncertain if their son would be able to continue school. The CAMFED Association identified Lena's family to receive help from their fund. They donated metal sheets to replace the roof of Lena's home.

Since the storm, Lena's son has passed his primary school exams and was accepted into secondary school. She says of the CAMFED Association, "*These girls are doing a very commendable job in our communities.*"

The CAMFED Association not only provided material support to families and students, but also provided emotional support. They encouraged families to avoid child marriage and girls to stay in school, despite the obvious challenges. One student found this particular encouragement very helpful. She was in primary school when the cyclone hit and her family lost their home. Forced to live in a temporary shelter on the site of the destroyed house and without their garden, her family could not afford to replace the school materials that were destroyed by the cyclone. The difficulties going to school nearly led her to drop out, but the CAMFED Association stepped in with exercise books, pens, and soap, helping her stay in school. She now says, "*If you are educated, you can make better decisions, and nobody can make a decision for you.*"

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We are grateful to many long standing partners and supporters, including the **Clara Lionel Foundation**, **The ELMA Relief Foundation** and the **Skoll Foundation**, which stepped up alongside our young women leaders to provide funding for additional cyclone relief efforts in support of CAMFED scholars, their families, and their schools.

TOGETHER, WE SUPPORTED VULNERABLE PEOPLE IDENTIFIED BY SCHOOLS AND COMMUNITY DEVELOPMENT COMMITTEES BY PROVIDING:

## 715 students

in Zimbabwe (555) and Malawi (160) with **items necessary to return to school**

## 553 families

in Zimbabwe (317) and Malawi (236) with **relief packages of necessities** like hygiene products, or items needed to rebuild homes

## 236 young women

in the CAMFED Association in Zimbabwe (124) and Malawi (112) whose crops or stock has been destroyed with **business restoration grants**

## 17 partner schools

in Zimbabwe (9) and Malawi (8) with **support to rebuild infrastructure**, including toilets, where government and aid agency funding was insufficient





## GIRLS' EDUCATION AND CLIMATE ACTION: THE FUTURE OF SUSTAINABLE GROWTH

Girls' education is the starting point for securing the rights of women and girls globally, while improving community health and resilience to climate shocks. It also leads to a drastic decrease in emissions<sup>12</sup>. In 2019 we celebrated the diverse and concrete ways that girls' education and women's leadership impacts on a community's ability to face the impact of climate change. Not only can educated girls choose to have smaller, healthier, and more financially secure families, reducing pressure on resources and emissions, we are also showing that gender equality and women's leadership lead to increased agricultural output, and increased resilience to climate disasters.

### MITIGATING THE IMPACTS OF CLIMATE CHANGE

In 2019, CAMFED also commenced a new partnership with **AKO Foundation** to deliver an innovative program designed to mitigate the impacts of climate change on our vulnerable communities. The program is supporting CAMFED Association members to pioneer ways to combat the effects of climate change on children's health, welfare and education. Our unique network is applying a combination of direct support to the most vulnerable, and strategies to reduce vulnerability in the long term, for example through school feeding programs, nutrition education, and training in climate-smart agricultural techniques and methods. The initiative aims to directly support more than 20,000 children to attend and stay in school and benefit over 50,000 people with information that helps boost food security. Its initial focus is on Zimbabwe, where political and economic instability is exacerbating the impacts of an increasingly unreliable growing season. Within three years we expect to be in a position to scale the program to other rural communities across the continent.

# THE CAMFED GARDEN AT THE RHS CHELSEA FLOWER SHOW

*“My favorite was The CAMFED Garden, designed by Jilayne Rickards. It came about after a research visit to Zimbabwe, and is the result of a subsequent collaboration between the designer and the inspirational local women she met on her trip. The colors are sensuous, the composition beautifully balanced. At the back, in the classroom, is a painting by a 14-year-old girl of a rural farmyard. It is exceptional.” - Will Gompertz, BBC Arts Editor*

CAMFED’s 25th anniversary year brought with it the unveiling of the CAMFED Garden “Giving Girls in Africa a Space to Grow” at the world-renowned RHS Chelsea Flower Show. Featuring vibrant colors, food crops and an authentic classroom setting, it drove home the message of the importance of girls’ education for our collective future.

The Garden made headlines during its debut at the RHS Chelsea Flower Show in May 2019, where it won both a Gold Medal and the coveted People’s Choice Award. It continues to draw admiration at the Eden Project — which partnered with CAMFED to supply thousands of plants for the Garden, and which has housed the Garden since October 2019, continuing to raise awareness.

The CAMFED Garden was the vision of designer Jilayne Rickards and Professor Charlotte Watts, her close friend since their school days, and Chief Scientific Adviser to the UK Department for International Development (DFID), who introduced Jilayne to CAMFED. Jilayne was inspired by their joint trip to Zimbabwe, where she met CAMFED Association member Beauty Gombana, who shares climate-smart techniques and grows biofortified crops to benefit her rural community.

Jilayne worked tirelessly in a pro bono capacity for over 18 months to realize the ambitious scheme, together with an all-women team of volunteer gardeners.

During the week of the Chelsea Flower Show, Clarah Zinyama, CAMFED Association Zimbabwe National Chair and climate-smart agriculture specialist, and Sinikiwe Makove, CAMFED Zimbabwe Head of Programs, joined the team to raise awareness of CAMFED’s #SeeGrowth campaign. Clarah and Sinikiwe spoke to thousands of visitors from around the globe about our aim to grow thousands of women-led, sustainable agriculture businesses, improving health, wealth and school attendance in rural communities.

*“We share with CAMFED a commitment to sustainable agriculture and education, and were very happy to partner with them on this inspiring garden. We were delighted to rebuild it in our Mediterranean Biome at the Eden Project, where it is much loved and has become a star attraction for our visitors.” - Paul Stone, Head of Horticulture, Eden Project*

*“I see that if we as women are educated, even in skills, not just academically, the result will be something big.” - Beauty Gombana, CAMFED Association Leader who inspired the Garden*

*“CAMFED makes a difference and we really need to be getting to support all of this... For me this has been a real passion project and I think it’s really shown through in the garden.” - Jilayne Rickards MSGD, MBALI, garden designer*

*“It’s very inspiring when you come to realize that our story as [the CAMFED Association] is now going to that broader level of being understood, as we take up climate-smart techniques which are displayed in the CAMFED Garden. Our story does not end here, but continues growing as we transform our own communities.” - Clarah Zinyama, CAMFED Association Zimbabwe National Chair*

*“This is a recognition of the unsung heroes, young women CAMFED Association members, who are working so hard to support more children to go to school, to support their own families - reinvesting back in their communities the benefits of their education. An unstoppable force!” - Sinikiwe Makove, Head of Programs, CAMFED Zimbabwe*



## CAMFED RECOGNIZED WITH UNITED NATIONS GLOBAL CLIMATE ACTION AWARD



Following the announcement that CAMFED had been recognized with the United Nations (UN) Global Climate Action Award in September 2019, CAMFED representatives travelled to Madrid, Spain, to participate in the UN Climate Change Conference (COP25) in December. CAMFED was one of four awardees in the 'Women for Results' category, for young women's grassroots action on climate change in rural sub-Saharan Africa. Esnath Divasoni, a CAMFED Association leader, and Catherine Boyce, CAMFED Director of Enterprise Development, were delighted to accept the award.

The award recognizes the fact that, since 2014, young women have encouraged wide adoption of practical and affordable techniques for climate-smart agriculture, helping to build communities' resilience in the face

of climate change. Trained as Agriculture Guides, these young women have improved the productivity, sustainability and profitability of their own smallholdings and reached more than 8,500 individuals, mostly women and other young people, through demo farms, community workshops and mentoring. The model has been delivered successfully in Zimbabwe, Zambia and Tanzania.

This initiative, which was launched through CAMFED's partnership with the Mastercard Foundation and EARTH University, with funding from the UK Department for International Development (DFID) and others, is vital to the development of CAMFED's programs to educate girls and support young women's transition to secure livelihoods.

*"Today, we are feeling on top of the world as proud members of the CAMFED Association, CAMA. Winning this award will raise our ambitions even higher as we support more girls to go to school, thrive and lead change. We got this seal of approval just as some of my sisters and I graduated from EARTH University with support from the Mastercard Foundation and CAMFED. We stand ready to return to our communities to take bold action against climate change and girls' exclusion from education."* - **Esnath Divasoni**, CAMFED Association Leader and Agriculture Guide, Zimbabwe, accepting the award at COP25 in Madrid



*"It is very important to share what I've learned with other women, so they can grow their own crops, to have food security and to have their own money so they can send their children to school."* - **Leticia Chikumbirike**, CAMFED Association Agriculture Guide, Zimbabwe

*"These award-winning projects shine a light on outstanding examples of scalable, innovative and practical climate action from around the world. Each of these projects serve as beacons, guiding us towards a better future. The recipients of the UN Global Climate Action Awards are leaders from communities, governments, businesses and organizations, and they are from all corners of the globe and all levels of society. The teams behind these projects are stepping up to meet the global climate challenge by delivering on the Paris Agreement."* - **Patricia Espinosa**, Executive Secretary of United Nations Climate Change

# EXTEND OUR INFLUENCE AND IMPACT



## NATIONAL PARTNERSHIPS AND ADVOCACY

**CAMFED continued to engage closely with government Ministries to dismantle barriers to girls' education, share best practice, shape policy, and ensure that commitments to support girls' education are met at all levels. We are continuing to work with government partners to take forward the adaptation of CAMFED programs for national adoption and roll-out.**

CAMFED Malawi continued collaborating with the Ministry of Education, Science and Technology and the Ministry of Finance to contribute to the Unified Beneficiary Registry. This consolidated household wealth ranking database enables the identification of the poorest ranking beneficiaries across the country. The team also attended the meetings of the Technical Working Group on Secondary and Distance Education, providing feedback on school fee abolition, teacher training and deployment, and policy reviews.

CAMFED Ghana signed a Memorandum of Understanding with the Council for Technical, Vocational Education and Training (COTVET) as well as establishing a working partnership with the National Vocational Training Institute (NVTI). Together, the organizations are championing the participation of young women in the sector. This theme was also explored at the Mastercard Foundation Learning Summit, which focused on post secondary school opportunities. At a roundtable of the Guidance and Counselling Unit of the Ghana Education Service, CAMFED Ghana was highlighted for its ongoing support in training coordinators and counsellors.

In Zimbabwe, CAMFED was awarded an A+ rating for the second year running, for the DFID-funded Zimbabwe Girls' Secondary Education program for the period 2018 -2019. CAMFED and the Ministry of Primary and Secondary Education (MoPSE) officially

renewed their Memorandum of Understanding for another five-year period at the end of 2019, marking a new chapter for strengthened collaboration in tackling the most pressing barriers facing vulnerable children and young people. In recognition of holistic support offered, CAMFED representatives continued to sit at national level on the Learner Welfare Thematic Committee, the National School Feeding Taskforce, and the Gender and Disability Committee.

In Tanzania, we provided in-depth insight into our Learner Guide Program to Ministry of Education, Science, and Technology officials, as well as stakeholders in youth ministries, and social welfare and development committees. We are working together to expand the Learner Guide Program as part of our wider approach to improve school attendance, retention and learning among the most marginalized children, with a focus on girls and children affected by disability.

In Zambia, the Permanent Secretary of the Ministry of General Education (MoGE) expressed his desire to see the Learner Guide Program implemented in all schools across the country, illustrating the recognition and support that CAMFED's program has received at national and policy level. CAMFED is a member of the Ministry of General Education Technical Working Group on strategies to improve child protection and safeguarding.

With support from DFID under the Girls' Education Challenge, CAMFED has been working with Ministries across our countries of operation to explore the potential for national integration of CAMFED's interventions into government school systems. This will include the national adoption of targeted needs-based financing mechanisms to ensure the most marginalized children have the support they need to enroll and participate in school, alongside interventions like the Learner Guide Program to improve the learning environment for all children.



**Dr Jobbicks Kalumba,**  
Permanent Secretary, Ministry of General Education, Zambia

*“And the aspect of Learner Guides, I have gone through the contents, this is what we desire, this is what we want. We can’t stand aloof when CAMFED is such a progressive assignment. We will stand with you to support this program, we will stand with you to make sure that it is launched at national level, so that we get this program as part of the Ministry of General Education’s agenda.”*

## SCALING INNOVATION WITHIN EDUCATION SYSTEMS - THE TANZANIA REAL-TIME SCALING LAB

*“Learner Guides come from the same communities where they serve, and they understand the needs of girls, as well as the local languages, customs, and power dynamics. This allows them to create solutions to problems they understand.”*

- Barbara Chilangwa, CAMFED Executive Adviser and former Permanent Secretary at the Ministry of Education in Zambia, and Patrick Hannahan, Millions Learning Project Director at Brookings

The Tanzania Real-time Scaling Lab was launched in June 2019 in partnership with the Center for Universal Education at the Brookings Institution, and in collaboration with the Ministry of Education, Science, and Technology, as well as other key youth, welfare, and education stakeholders. The scaling lab learns from and supports the expansion of our Learner Guide Program across five new regions of Tanzania, with the longer-term goal of national integration.

In November 2019, former CAMFED Association Learner Guides (and core trainers) Stumai Kaguna and Diris Martin joined CAMFED Tanzania’s National Director, Lydia Wilbard, to meet with 31 members of the Tanzanian Parliamentary Standing Committee for Social Welfare and Community Development in Tanzania. The focus on improving educational outcomes among marginalized children while at the same time opening new pathways for young women in the transition from school to independent livelihoods speak to the priorities of many national



Learner Guide Stumai Kaguna speaks to media following the Parliamentary meeting.

governments. The parliamentarians highlighted the holistic nature of the Learner Guide Program, and praised the link it creates between schools and communities, thereby enhancing parental responsibility.

The committee also discussed the program’s potential to address many issues children face, including HIV/AIDS, teen pregnancy, and nutrition. Members recognized the power of supporting young people with loans and in business ventures while they are active volunteers, working to improve their communities.

The vice chairperson of the committee, the Hon. Juma Nkamia, stated, *“We want to be active stakeholders [in the scaling process].”* In addition to Parliament, the scaling lab has made progress in engaging with high-level government officials to consider how the government might adapt and scale elements of the Learner Guide Program.

Lessons learned from the scaling lab will help reach more communities in Tanzania and inform future efforts to adapt and scale the Learner Guide Program in other countries.

## GLOBAL ACTIVISM AND INFLUENCE

**2019 saw the expertise of CAMFED Association members recognized like never before, with some of the world’s most influential leaders providing important platforms, and joining us at international events to shine a spotlight on the power of women’s leadership informed by lived experience, empathy, and collective action.**

On International Women’s Day, Angeline Murimirwa, CAMFED Executive Director and founding member of the CAMFED Association, shared the stage with The Duchess of Sussex; The Hon Julia Gillard AO, 27th Prime Minister of Australia and Patron of CAMFED; social activist and philanthropist Annie Lennox OBE; Adwoa Aboah and Chrisann Jarrett, on a panel convened by The Queen’s Commonwealth Trust and chaired by Anne McElvoy, Senior Editor of The Economist, discussing the many barriers girls and young women still face across the world, and the opportunities unlocked when they are treated fairly and equally alongside men. That same month in Accra, CAMFED Association National Chair Ruka Yaro De-Liman joined activist and supermodel Adwoa Aboah’s GURLS TALK X GHANA event in Accra on a panel discussing initiatives focused on Ghanaian women

Spiwe Chakawa, founding member of the CAMFED Association, and now the founder and Director of the award-winning Chiedza Child Care Centre in Zimbabwe, was invited to the

Skoll World Forum in Oxford in April 2019 to share her expertise in driving development at community level.

In April 2019, CAMFED chaired a panel discussion at the Comparative and International Education Society (CIES) Conference in San Francisco, including representatives from the UN Girls’ Education Initiative (UNGEI), the Research for Equitable Access and Learning (REAL) Centre, and the Malala Fund. The panel addressed the barriers that persist for marginalized girls as more governments in sub-Saharan Africa introduce fee-free secondary school education. CAMFED shared insights from Tanzania and Malawi, where the many additional school-going costs — including for uniforms, shoes, books and bags — as well as pressures at home, and other geographical, psychological and social factors continue to present significant barriers for the most marginalized to access education.

In May, two unprecedented events helped raise CAMFED’s profile and underscore the urgency of girls’ education and the imperative of women’s leadership in sub-Saharan Africa: CAMFED’s 25th Anniversary Gala in New York City brought our African leadership together with philanthropists, partners and supporters from across the globe, while the CAMFED Garden at the Chelsea Flower Show, designed by Jilayne Rickards, with CAMFED Association agriculture expert Clarah Zinyama in attendance, won the coveted Gold and BBC People’s Choice award, and garnered worldwide media and BBC television coverage.



**Barbara Chilangwa,**  
CAMFED Adviser, former Permanent Secretary at the Ministry of Education, Zambia

*“The strength of CAMFED is this movement of young women who are role models in their communities, who are now sharing their experiences at district level, and also helping feed into policy statements that are being made by governments.”*

Global Climate Action  
United Nations Climate Change

**Niclas Svenningsen,  
Manager of the  
UN Climate  
Change Global  
Climate Action  
Program**

*“It is our pleasure to award CAMFED’s breakthrough initiative. Their project serves as a beacon, guiding us towards a more resilient future for all.”*

That same month, CAMFED Canada supported CAMFED Association members Jennifer De Graft Ninson and Sandra Brew to share their expertise with the Canadian International Education Policy Working Group (CIEPWG) Youth Advisory Council (YAC).

They joined a session on funding for education, and participated in a series of high level meetings with Members of Parliament.

In July, Angeline Murimirwa joined a roundtable discussion on leadership as part of the Obama Foundation’s Leaders: Africa program in Johannesburg, which brought together 200 emerging leaders from 45 countries. Moderated by Tsehaitu “Tubi” Retta, Deputy Director of the Girls Opportunity Alliance at Obama Foundation, participants explored the global benefits that accrue when girls have access to quality education.

That same month, Clarah Zinyama, CAMFED Association National Chair in Zimbabwe, returned to the UK to discuss ethics in a time of climate change. She joined a Cambridge

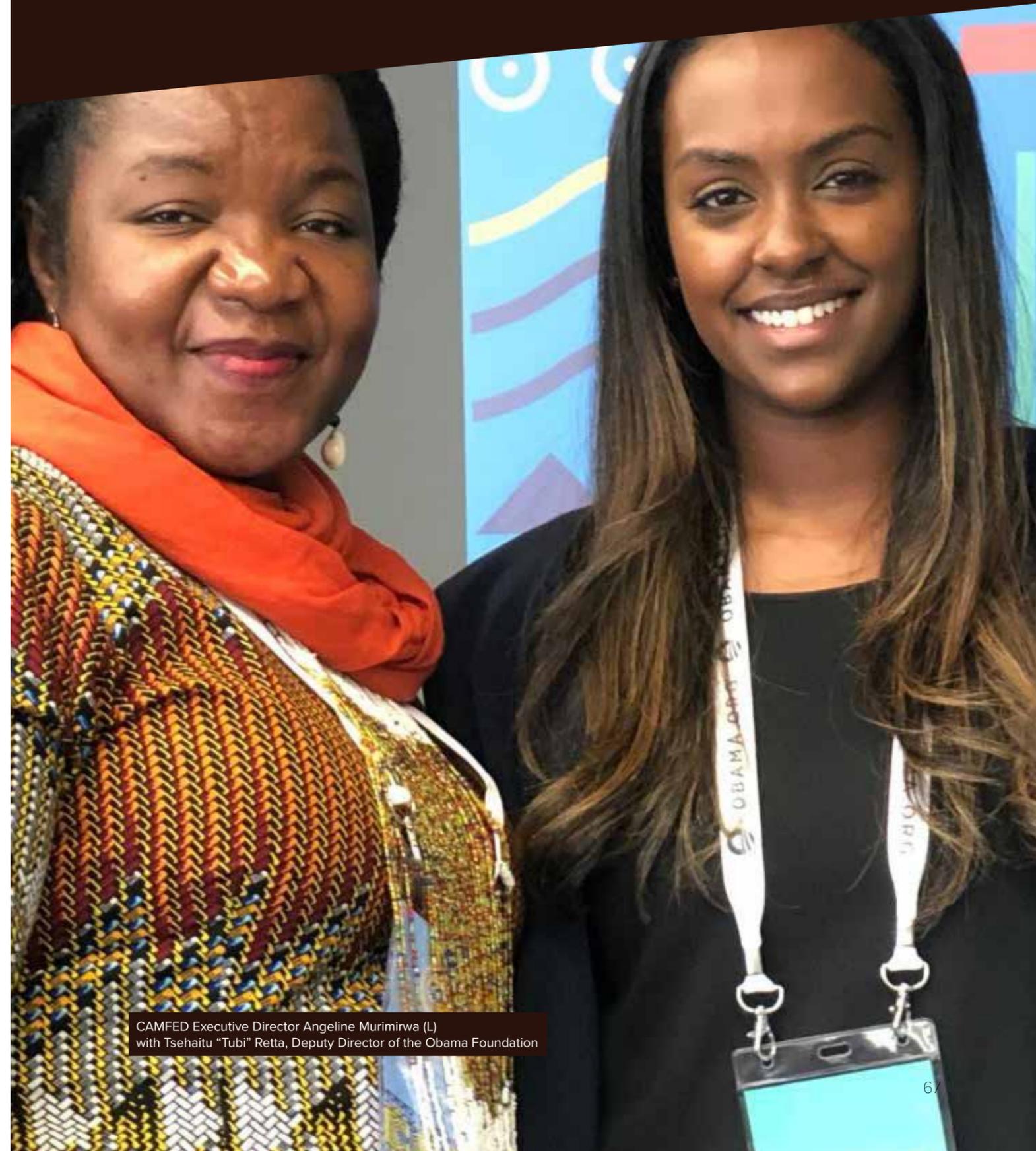
Global Conversations event hosted by the Jesus College Intellectual Forum, bringing her personal experience of women at the frontline of climate change, and the importance of educating girls and women in building resilience, nourishing communities and reducing emissions.

In October, Faith Nkala, founding member of the CAMFED Association and National Director of CAMFED Zimbabwe, joined a European Union meeting on gender equity in education, sharing her personal, as well as CAMFED’s, experience of gender barriers to education, and ways of overcoming them, with 60 delegations from across the globe to feed into the next five years of programming.

In December 2019, the United Nations recognized the CAMFED Association’s grassroots leadership in climate-smart agriculture with a Global Climate Action Award. CAMFED Association leader Esnath Divasoni accepted the award on behalf of CAMFED at COP25 in Madrid, Spain, where she shared her expertise on a number of panels.



CAMFED Association founding member Spiwe Chakawa in Oxford, UK for the Skoll World Forum



CAMFED Executive Director Angeline Murimirwa (L) with Tsehaitu “Tubi” Retta, Deputy Director of the Obama Foundation

## CAMFED'S 25TH ANNIVERSARY GALA: A MOVEMENT SET TO TRANSFORM AFRICA

On the night of our 25th anniversary "Education Changes Everything" Gala in New York City on May 9th, 550 guests joined us not only to celebrate the achievements over the last 25 years, but the possibility presented by the leadership of educated African women, now part of a movement set to transform Africa.

CAMFED honored multiple award-winning singer-songwriter, social activist and philanthropist Annie Lennox, and speeches from CAMFED Patron Julia Gillard, CAMFED Chief Executive Officer Lucy Lake, CAMFED Association leaders and other distinguished speakers galvanized guests into taking urgent action.

The Gala came to life through the inspirational leadership of CAMFED USA Board Member Belinda Badcock. The event, co-chaired by Carlos Brito, CEO of Anheuser-Busch InBev, and Seth Zachary, Chairman of Paul Hastings LLP, brought together CAMFED Association leaders from all five partner countries with business leaders, philanthropists, and celebrities; all champions of CAMFED's work.

Journalist Lori Stokes hosted the Gala, leading guests through the program. Musician/activist Drea Pizziconi performed the world premiere of her new global women's empowerment anthem, "Let Us Dance," featuring Maimouna Youssef and the Dap-Kings Horns. Supporters stepped up like never before to make the event truly memorable, raising over \$2.2 million.



*"CAMFED does more than change the lives of individual girls. CAMFED is creating a movement of future leaders who I believe will transform the continent of Africa. It is wonderful to watch their progress, to see how much power they have and to know that they will unleash it in the development of their local communities, their nations, and the continent overall. I am sure that in years to come, I will be able to say to people 'I knew her back when' as one of the CAMFED alumnae emerges as a president, a prime minister, a business leader who is changing everything in Africa. We will be able to say we knew them because CAMFED and the CAMFED Association enabled a profound change to their lives. What an amazing organization to be involved with."* - **The Hon Julia Gillard AO**, 27th Prime Minister of Australia and Patron of CAMFED



*"This is an emergency. We cannot stand by while another generation of girls is excluded from school. The world cannot afford to wait for the returns of girls' education to be realized if we are serious about tackling the biggest issues of our time, including climate change. All of us in this room have the power to respond to that emergency. And tonight, we show you how."* - **Lucy Lake**, CAMFED Chief Executive Officer

*"We are part of a model which is unique. It puts power where it belongs: in our hands! The hands of young women who have lived poverty, exclusion, and the threat of child marriage. With the right support, we've risen above these challenges. Now we are breaking the cycle of poverty and unleashing the next generation's power by showing each girl that there is nothing outside herself or her community needed to succeed. This is a route to empowered families, villages, countries. This is a chance to put the earth on a new path of stability instead of decline."* - **Rosalinda Agana**, CAMFED Association Leader, Ghana

*"Unlike some of the movements across this world that are divisive and polarizing, this is a revolution of potential, not destruction; of love and compassion, not violence; of showing a better way forward, not repeating the history we have lived. This is a rare moment. This is not an African moment, but a world moment. This is our moment to unite, to pull together and make an outsized impact on the future."* - **Angeline Murimirwa**, CAMFED Executive Director - Africa



# A REUNION WITH THE QUEEN'S COMMONWEALTH TRUST, AND AN UPDATE ON YOUNG WOMEN'S LEADERSHIP IN MALAWI

After the rousing success of the panel of influential women brought together by The Queen's Commonwealth Trust (QCT) and CAMFED on International Women's Day in London — as The Duchess of Sussex took on the role of Vice President of the QCT — CAMFED Association leaders were thrilled to host a reunion with The Duke and Duchess of Sussex in Malawi.

Nearly 50 young women leaders met The Duke of Sussex (in person) and The Duchess of Sussex (via video link) at a special event in Lilongwe on September 29th. The couple attended in their roles as President and Vice President of The Queen's

Commonwealth Trust. The Secretary of Education, Science and Technology, The Hon. Justin Adack Saidi, addressed the audience, including local and global journalists, to underscore the Ministry's commitment to quality education. Angie Murimirwa, CAMFED Executive Director - Africa, and founding member of the CAMFED Association led a short panel session. She was joined by Nicola Brentnall, CEO of The Queen's Commonwealth Trust, and David Beer, Head of the UK Department for International Development (DFID) in Malawi. Both organizations are investing in girls' education through CAMFED, supporting the expertise and leadership of thousands of CAMA leaders like panelists Luwiza, Fatima and Rose, ensuring that they can in turn reach tens of thousands of vulnerable children in their communities.

CAMFED Association member National Chair Luwiza Phiri spoke about the growth of the Association, its governance, and how these young leaders are paying forward the benefits of their education. *"Here in Malawi, we are the youngest network, formed in 2013 with 217 members. Now there are 17,530 of us in Malawi and in April this year we launched the CAMA Fund, with support from The Queen's Commonwealth Trust, which helps us to scale up and coordinate our philanthropy, so we can reach even more of the most vulnerable children in our communities with vital support to go to school. Since 2017, across the 4 countries where QCT funding is active - Ghana, Tanzania, Zambia and Malawi - we have already reached 30,691 children. And here in Malawi, we reached 3,109 of those in just 3 months!"*

Rose Alexander, a Core Trainer of CAMFED Association Learner Guides and advocate against child marriage, explained how young women rally communities in the fight against early marriage, working to annul marriages and return children to school. She said, *"I promised in my heart that I would always advocate for the rights of children in Malawi."* Fatima Frank, a Core Trainer now studying to become a teacher, described how important educated young women are as role models and mentors to vulnerable children, supporting their learning, and delivering life skills, enabling children to thrive in school and after graduation.

The Duke of Sussex accepted a copy of CAMFED's *My Better World* life skills workbook, newly adapted for primary school students in Malawi, as a present for his wife and his son Archie in future years.

*"Angie, when you and I first met, it was almost a year and a half ago, I was so struck by everything that you do with CAMA (the CAMFED Association), and obviously the impact that it has on so many young women and girls in ensuring they have the education that they so rightly deserve. And that's why we were able to be together at International Women's Day to talk further about your personal story, but also all these incredible stories... We're just so proud as President and Vice-President of The Queen's Commonwealth Trust that we can support you in everything that you are doing, because we cannot begin to express how valuable and vital that work is. We're just incredibly proud to be a part of it."*  
- The Duchess of Sussex (via Skype)

*"I'm also delighted to hear the news of some of the progress since we last met, and how you are working in Malawi's public education system and to support so many girls to stay in school as it is so important for them to learn and fulfil their full potential...It's wonderful to hear the news of the CAMA fund and how the leadership of CAMA members is making a significant difference."*  
- The Duke of Sussex



# RESEARCH AND DEVELOPMENT

We continue to build on our strengths in mobile monitoring led by community stakeholders, while engaging in wide-ranging research to shape and inform programs in areas such as student re-entry after pregnancy, Teacher Mentor mental health, the business support needs for members of the CAMFED Association, as well as evaluating impact on outcomes such as learning, post school transition, and the CAMFED Association's community engagement. In 2019, we extended a partnership with the Research for Equitable Access and Learning (REAL) Centre at the University of Cambridge, which will enable us to draw on its expertise as we design evaluations and analyze results.





**Professor Pauline Rose, Director of the REAL Centre**

*“Evidence shows us what works to address barriers that marginalized girls face in their access and learning. Much more needs to be done to implement these interventions at far greater scale. It is vital that current political uncertainties do not jeopardize the prioritization of investment in girls’ education to enable this to happen.”*

In Ghana, the Institute for Statistical, Social and Economic Research at the University of Legon conducted a research study on the drivers of community service among CAMFED supported students at secondary and tertiary level. It found that CAMFED’s programs had increased and sustained the philanthropic activities of students by widening their perceptions about what give-back entailed, strengthening their commitment to community give-back, and supporting them to identify and access suitable opportunities to give back. The research also found that CAMFED’s programs had increased students’ self-confidence and relevant skills, such as leadership and public speaking skills, which were further developed through the philanthropic activities they conducted.

Major midline surveys involving over 25,500 students were carried out in Tanzania, Zambia and Zimbabwe as part of the DFID-funded Girls’ Education Challenge and our on-going research into the impact of CAMFED’s interventions to support girls’ learning, acquisition of vital life skills, and the transition between school and a secure adulthood.

A baseline survey conducted in Zambia studied issues relating to school completion and drop out related to early marriage among existing CAMFED partner schools, to help inform the Learner Guide Program being delivered under DFID’s UK Aid Match grant. The baseline found that partner schools are positive about student re-entry after pregnancy and many are already making efforts to reach out to girls who have dropped out.

An independent evaluation of the impact of CAMFED’s enterprise development programs used multi-year business tracking data drawn from interviews and business records of 1,037 women supported by CAMFED in Zambia, Zimbabwe, Malawi and Tanzania. It found that CAMFED’s enterprise programs succeed in reaching under-served young, rural women with effective assistance to create a job for themselves, lift themselves out of poverty, and support the next generation. The evaluator reported significant impact in increased entrepreneurship, income, savings, and household consumption; improved decision-making power around household finances, marriage, and childbirth; new job creation and philanthropy in rural communities; and expanded opportunities for further education and business growth.

Building on these robust foundations, we ran a series of highly participatory consultations with 110 CAMFED Association entrepreneurs in Tanzania to inform the design of CAMFED’s Business Guide Program, which will support increasing numbers of entrepreneurs to grow their businesses and create quality jobs for others.



# ORGANIZATIONAL FUNDERS



Our sincere gratitude goes to the thousands of individual and community donors who supported us in 2019, and all those organizations wishing to remain anonymous. Your gift is changing lives forever.

#### Statutory

UK Department for International Development  
Department of Foreign Affairs and Trade Ireland

#### Trusts and Foundations

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Churches Health Association of Zambia  
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Human Dignity Foundation  
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#### Gifts in Kind - 25th Anniversary Gala

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The Queen's Commonwealth Trust  
Viiv Healthcare – Positive Action for Girls and Women  
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Singita

# SOME OF OUR INCREDIBLE SUPPORTERS

Please keep following @CAMFED across social media, and tell your friends, families and colleagues about the most impactful way they can help others: by supporting girls to learn, thrive and lead change. Together we can!

All over the world, people passionate about girls' education and women's leadership organized innovative fundraising challenges, including climbing mountains, mentoring medical students, and performing live music to raise money and spread the word. We can't thank every single one of you in this report, but know that we haven't forgotten your kindness! Here are some of 2019 highlights for you to enjoy:

The Krulish sisters, **Lilia and Olivia Wren** from the United States set up their THRIVE campaign to respond to the need for girls in Africa to have the opportunity to attend school, learn and thrive into adulthood. They fundraised by selling baked goods and snacks at their homeschool COOP. Doubling their initial goal of raising \$240.00, the sisters raised enough to send two girls to school for a whole year. They said, "Together we have always had a heart for giving. We hope to accomplish much with CAMFED."

CAMFED was chosen as **Cambridge Assessment's** International Charity of the Year 2019. Staff felt inspired to support our agricultural entrepreneurs and the training of new Agriculture Guides to support others to launch and grow climate-smart agricultural businesses across sub-Saharan Africa. Cambridge Assessment teams proved wonderfully resourceful, running a series of events as part of their fundraising efforts for CAMFED - including a cricket match, raffle, bake sales, Christmas Fair, and University Challenge competition.



**Brynn**, from Illinois, USA, visited Belize when she was 12 years old, where she met many girls her age who did not have access to education. This experience inspired her to establish a student-run platform, *Educate Girls Everywhere*, as her Bat Mitzvah project. Brynn came across CAMFED while researching girls' education non-profits and immediately felt a connection to our mission. Through her month-long campaign selling clothing and stickers, she raised an incredible \$4,000 to benefit CAMFED Zambia. Brynn said, "My favorite part of the event was seeing people I didn't know well get passionate about the issue and want to help."



Just months after opening her bridal shop in Surrey, **Hannah** knew she wanted to give something back. As a big believer in the Ubuntu mantra "we are who we are, because of who we all are," Hannah and her husband chose to donate £50 from every dress sold to four charities - giving their brides the option to choose the cause they felt most strongly about. Since July 2019, Bride by Aster has donated £1,200 to CAMFED and as Hannah states: "We're only a small business. If we can raise a sum of money like this with such a small change, it really is inspiring to think what we could all do together to help support our planet and its people."



**The Association of Women Surgeons** student chapter at the Royal College of Surgeons in Ireland, Dublin, held a 'speed mentoring' event in October, connecting students with surgeons and healthcare professionals. Students mingled with mentors over refreshments, learning about life in the surgical profession. The event raised 180 euros for CAMFED, kicking off the chapter's year of events for students.



**Carol** from the UK held a garden party for CAMFED in September 2019. She was inspired to fundraise after spending time in Zambia, where she met a CAMFED Zambia staff member and found that CAMFED's mission 'really struck a chord'. Forty-eight of her friends came to share tea and cake, listen to live music, and take part in activities from drawing sessions and a tree trail to art raffles and a coconut shy, raising £265.



A group of friends from Farnham in Surrey - **Kate, Jude, Louise, Claire, Geri, and Roxy** - undertook the climb of a lifetime in August 2019 by scaling Mount Kilimanjaro in Tanzania. They were keen to support a charity which empowered women, particularly in Tanzania, so saw CAMFED as the perfect fit. "It was an amazing adventure, incredible but tough at the end," said Louise. 'Team Kili' raised over £10,000!

# LOOKING AHEAD TO 2020

**In the coming year, we are set to launch our next five-year strategic plan. This will build on the strong foundations laid to date, including our infrastructure of partnerships from local to global level, united in common cause behind girls' education and young women's leadership.**

During 2020, we will develop the detailed roadmap towards achieving our new strategic ambition — to provide five million girls with the financial and social support to attend and thrive in school over the coming five years. This will focus on three core areas:

- Firstly, anchoring our strategy in the 'Multiplier Effect' through which women who have been supported in their education by CAMFED in turn support the younger generation of girls through school;
- Secondly, scaling the Learner Guide Program through which young women take up accredited voluntary roles in their local schools to deliver a wellbeing and self-development curriculum, and ensure that marginalized girls have the support they need to attend school, learn and thrive;
- Thirdly, expanding our enterprise development program to enable young women to set up and grow successful local businesses, which will in turn lead to a significant increase in the level of support for girls' education, as young women's economic empowerment translates directly to an increase in their philanthropy.

Through our partnerships with government and communities, we will explore how our interventions, including the Learner Guide Program, can be taken up for implementation nationally.

All this will be shaped, however, by the new context framed by COVID-19, and the immediate priority to support the communities we serve, where those already marginalized — and often struggling for the basics, including food, adequate sanitary facilities and medical care — will be at greatest risk. These risks are not limited to the virus, but include child marriage for vulnerable girls as families lose income and are unable to feed their children; greater risk of abuse and violence for those not able to go to school, and who cannot seek help during times of social distancing; and, for young women and their communities, loss of income from failing businesses, as customers use their diminishing resources to fund the very basics.

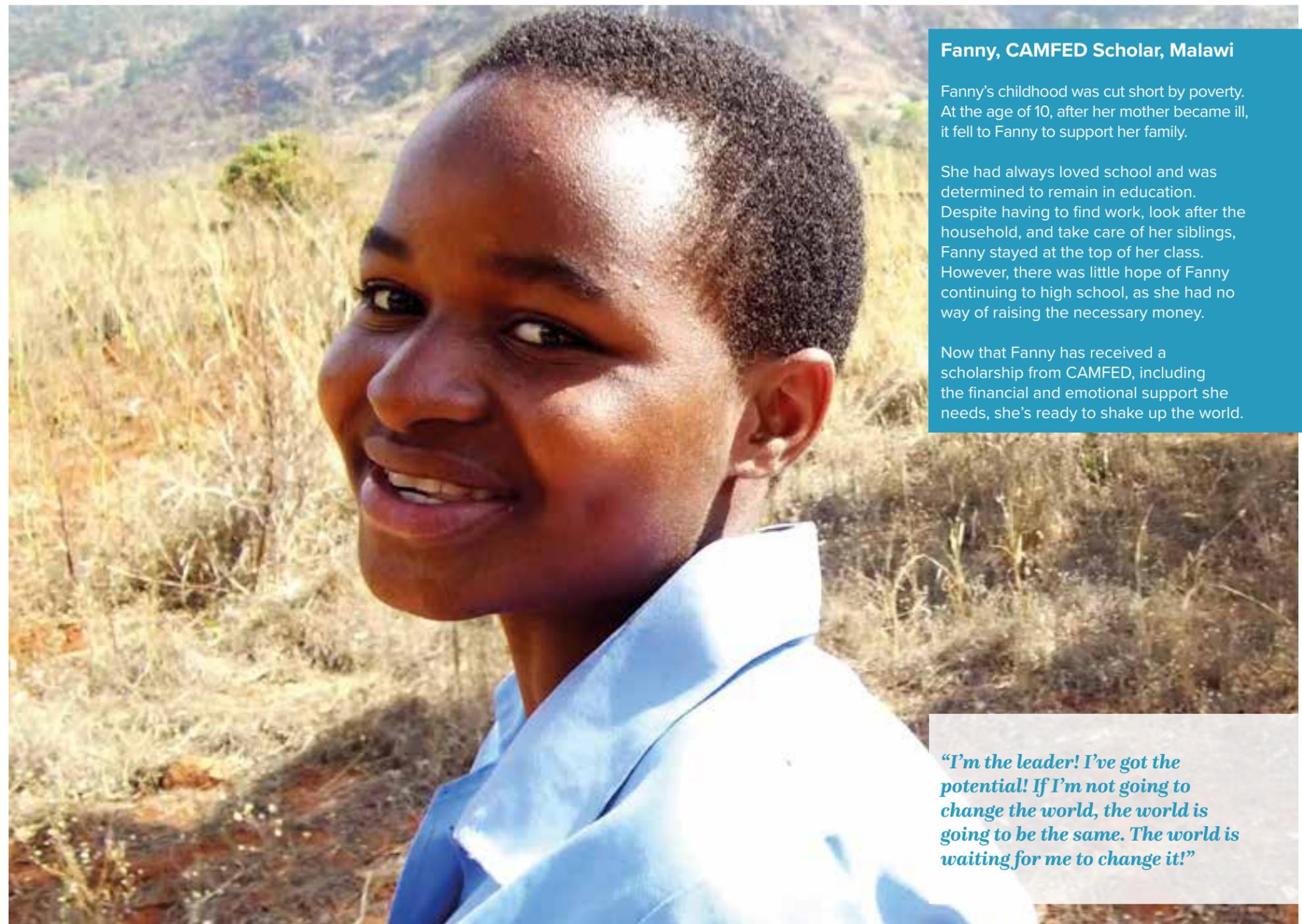
***“We are building a force that is gaining ever greater momentum as we open the door for more and more girls to go to school, succeed, lead, and in turn support thousands more. The result: A virtuous cycle of prosperity, equality, and hope - led by young women. Together, we are shaking up the world.”***

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

CAMFED's decentralized, community-led infrastructure means it is well positioned operationally to respond to this challenge, particularly through the network of young women leaders connected through the CAMFED Association. Our focus will be on:

- Supporting the network of local young women leaders to provide effective outreach in their communities, bridging the evolving information gap around COVID-19 prevention measures, based on WHO information and government guidance.
- Building on the Learner Guide model through which young women take on roles in their local school communities to support children affected by school disruptions. This will focus on Learner Guides taking action to ensure that adolescent girls have the necessary support to re-enrol in school and protect them from early marriage. Learner Guides will also play a key role in facilitating access to remote learning resources including on-line learning and community radio. Importantly, they are trained in psycho-social support and life skills to assist the well-being of children affected by the crisis.
- Fortifying young women's livelihoods to withstand the longer term impact of the crisis. This will include support for young women to diversify their businesses to meet local demand for goods and services, including basic sanitation supplies, and in pivoting their businesses to the agricultural sector and food production to tackle looming food insecurity.
- Improving connectivity among the network of young women leaders so that they can continue to engage together effectively despite restrictions on travel and face-to-face meetings.

**Most importantly, we will hold fast to our mantra, that "Together We Can."**



### Fanny, CAMFED Scholar, Malawi

Fanny's childhood was cut short by poverty. At the age of 10, after her mother became ill, it fell to Fanny to support her family.

She had always loved school and was determined to remain in education. Despite having to find work, look after the household, and take care of her siblings, Fanny stayed at the top of her class. However, there was little hope of Fanny continuing to high school, as she had no way of raising the necessary money.

Now that Fanny has received a scholarship from CAMFED, including the financial and emotional support she needs, she's ready to shake up the world.

*"I'm the leader! I've got the potential! If I'm not going to change the world, the world is going to be the same. The world is waiting for me to change it!"*

# ENDNOTES

<sup>1</sup> CAMFED Operations describes the registered charity, 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.

<sup>2</sup> World Bank. 2018. *World Development Report 2018: Learning to Realize Education's Promise*. Washington, DC: World Bank.

<sup>3</sup> Hawken, P. 2017. *Drawdown: The most comprehensive plan ever proposed to reverse global warming*. New York

<sup>4</sup> UNESCO Institute for Statistics. "UIS Statistics." Accessed January 6, 2020. <http://data.uis.unesco.org>

<sup>5</sup> UNESCO Institute for Statistics. "Fact Sheet No. 56, September 2019." Accessed January 6, 2020.

<sup>6</sup> Education Commission. 2016. *The Learning Generation: Investing in Education for a Changing World*. New York: International Commission on Financing Global Education

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