CONTENT

STRATEGIC REPORT: A MESSAGE MIRANDA CURTIS, CHAIR OF CAMFED INTERNATIONAL 2
SUMMARY OF ACTIVITIES 3
GLOBAL FINANCIAL OVERVIEW 4
INTRODUCING THE CAMPAIGN FOR FEMALE EDUCATION 5
OUR REACH: EDUCATING ONE MILLION ADOLESCENT GIRLS WITHIN FIVE YEARS 6
OUR PROGRAMS: 9
  TACKLING THE BARRIERS TO GIRLS’ EDUCATION 9
  TRANSFORMING LEARNING IN SCHOOLS 15
  FACILITATING YOUNG WOMEN’S TRANSITIONS TO INDEPENDENCE AND LEADERSHIP 19
OUR POWER: CAMA’S PHILANTHROPIC LEADERSHIP 24
  THE CAMA NETWORK: A FORCE FOR CHANGE 29
OUR RESULTS: 31
  COST-EFFECTIVELY SUPPORTING THE MOST MARGINALIZED 31
  UNPRECEDENTED LEARNING OUTCOMES 32
  THE MULTIPLIER EFFECT OF YOUTH ENTERPRISE 35
OUR MOVEMENT: 37
  PARTNERSHIPS FOR CHANGE 37
  GLOBAL ADVOCACY 42
  GLOBAL RECOGNITION 44
OUR CHAMPIONS: WE COULDN’T DO IT WITHOUT YOU 46
PRIORITIES FOR 2018 49
STEP UP WITH US, AND WE’LL TRANSFORM OUR WORLD 51
ORGANIZATIONAL FUNDERS 52
STRATEGIC REPORT: A MESSAGE FROM THE CHAIR OF CAMFED INTERNATIONAL

As Camfed prepares to celebrate its 25th anniversary year, the organization has continued to build on its record of exceptional accomplishment in the delivery of education and empowerment for girls and young women in some of the most deprived areas of rural Africa. CEO Lucy Lake and the other members of Camfed’s leadership team based in Africa, the U.K. and North America continue to combine rigorous program delivery with an unceasing commitment to innovation.

This annual report offers an accurate account of Camfed’s current financial standing in 2017 and the use we have made of the funds so generously provided by our private and public donors. However, we are increasingly aware of the fact that our formal accounts are unable to capture the full range of Camfed and CAMA activity, as we cannot reflect in conventional accounting 1) the value of CAMA members’ own philanthropy 2) the significant contributions in cash and in kind made by our local community partners and 3) the increasing value of the financing from the Kiva loan program that underpins so much of CAMA’s enterprise development. Each of these activities serves to multiply the value of Camfed and CAMA’s impact.

In 2017 Camfed exceeded many of its own targets:
• The number of members in our alumnae network CAMA reached almost 120,000 and continues to grow
• We are already 3/4 of the way towards our target of funding one million girls’ secondary school education within a five-year period
• More than half of those girls are being funded directly by CAMA members and local communities rather than by international donors
• Our UK Aid Match fundraising drive in the autumn of 2017 far exceeded its target, and will raise over £2 million to help combat child marriage

Camfed is extremely proud that CAMA was selected as one of the very first beneficiaries of the new Queen’s Commonwealth Trust. The Queen’s CAMA Commonwealth Fund is designed to demonstrate how young women are able to deploy resources to support other young people.

Camfed continues to focus in partnership with CAMA on developing innovative programs to support young women as they leave secondary school and pursue further educational, tertiary, vocational, professional and enterprise development opportunities. These include the Learner Guide and Transition Programs which combine financial and psychosocial training with practical life skill modules. All Camfed’s programs are underpinned by rigorous statistical analysis derived in partnership with the REAL Centre at Cambridge, focused on results achieved under DFID’s Girls’ Education Challenge, providing conclusive evidence both of the cost-effectiveness of the Camfed model and its positive impact on educational attainment.

Finally, at a time when public trust in charities and the international aid sector has been rocked by recent events, Camfed continues to focus on child protection, safeguarding and accountability to the girl as fundamental guiding principles in every aspect of its work.

We remain immensely grateful to our donors and key stakeholders for their generosity and support, without which none of Camfed’s work could be delivered.

Miranda Curtis
Chair of Trustees, Camfed International
SUMMARY OF ACTIVITIES IN 2017

We successfully delivered against our strategic objectives in 2017:

Firstly, in unlocking new resources to multiply educational opportunities for girls. This represented the highest proportion of spend at $27 million, reflecting our core commitment to overcoming the poverty-related barriers that prevent the poorest girls from securing their right to education. We provided bursaries to 89,877 girls to enable them to attend secondary school, and assisted 66,949 students at primary school. Our community partners and CAMA extended support to a further 409,259 children at secondary school, girls and boys. We partnered with 5,745 schools to improve the educational environment, benefiting almost 2.5 million children, and we achieved a significant uplift in learning outcomes, validated through a major independent evaluation of our education programs.

Secondly, in unleashing new potential by enabling educated young women to lead change. By the end of 2017, membership of the CAMA network had grown to almost 120,000 as a direct outcome of girls graduating from secondary school through our education programs. Our expenditure in this area in 2017 totaled $9 million. In recognition of the dearth of employment opportunities in their communities, we rolled out a major new program – the Transition Program – to equip young women at the point of leaving school with the basic skills to navigate the challenges they face. We also opened up new avenues of opportunity for young women in their communities, by enabling them to set up local business enterprises and by expanding our Learner Guide program. In their capacity as Learner Guides, the young women of CAMA stepped up in extraordinary ways to help the most marginalized children in their communities to go to school and learn, a philanthropic spirit that defines the CAMA network. An evaluation conducted in 2017 of business enterprises set up by CAMA members in Zambia found that when their profits increased, rather than spend more on themselves, they instead stepped up their support to others.

Thirdly, in igniting new action by extending our influence and impact. During 2017, initiatives took root at every level to broaden the campaign for female education. At local level, communities and CAMA members together raised more than $9 million in additional resources to extend support to marginalized children. We ran a campaign to bring attention to the vulnerabilities of girls to early marriage and its devastating consequences, and to position CAMA leaders at the forefront of initiatives to help girls in crisis. In our partnerships with governments, we continued to explore how lessons and practice from Camfed could influence and support national priorities, one example being our work with the Ministry of Health, Community Development, Gender, the Elderly and Children in Tanzania to present the Learner Guide Program as best practice in protecting children from all forms of violence.

CAMA members spoke on the global stage alongside world leaders and influencers, who amplified young women’s voices and their unrivaled expertise in tackling the barriers to girls’ education as part of a global call to action.

Finally, through our commitment to evaluation and research, we strengthened our evidence base on ‘what works’ to help girls go to school and succeed, so that this can inform policymakers and practitioners in the global drive to achieve quality education for all. In 2017, we partnered with the REAL Centre at the University of Cambridge to deliver a seminal policy paper on the cost-effectiveness of Camfed’s programs. Their analysis demonstrates that Camfed’s approach to improving education for the most marginalized children is highly cost-effective, and it leads to improvements for all.
GLOBAL FINANCIAL OVERVIEW

How we raised funds for girls & young women
2017 Income

- $23.8m Institutions (including governments)
- $14.7m Trusts and foundations
- $3.6m Public donations
- $0.7m Gifts in kind
- $0.2m Corporate donations
- $0.6m Other income

Total: $43.6m

How we invested funds for girls & young women
2017 Expenditure

- $27.1m Multiply girls’ educational opportunities
- $9m Enable educated women to lead change
- $1.8m Raise funds
- $3.9m Research
- $1.5m Extend our influence and impact

Total: $43.3m
INTRODUCING THE CAMPAIGN FOR FEMALE EDUCATION

28 million girls in sub-Saharan Africa are out of school. 75% of girls start primary school, but only 8% finish secondary school. Poverty is the root cause. Children in the poorest countries are nine times more likely to be out of school than those in the richest. Yet if all adults had a secondary education, poverty would be reduced by two thirds.

Girls’ education and women’s empowerment work together to slow population growth, concentrate more resources on improving children’s lives, and prepare youth for employment. Thus education not only directly impacts on future prospects for girls, their families, and communities, it is also the foundation for achieving all of the UN Sustainable Development Goals (SDGs).

Education changes everything. An educated girl will...

• earn up to 25% more for every year in secondary school
• reinvest 90% of her earnings in her family
• be 3x less likely to become HIV-positive
• marry later and have a smaller, healthier family
• resist gender-based violence and discrimination
• invest in her children’s education

Camfed tackles poverty and inequality by supporting girls to go to school and succeed, and empowering young women to step up as leaders of change. We invest in girls and women in the poorest rural communities across Ghana, Malawi, Tanzania, Zambia, and Zimbabwe, where girls face acute disadvantage, and where their education has transformative potential.

After school, we support young women, who become members of the Camfed Association (CAMA), to build new lives as entrepreneurs and community leaders. To complete the “virtuous cycle,” they return to school to train and mentor new generations of students, and support graduates on their journey to independence.

Together we partner with communities and governments to reach the most marginalized, drive up the quality of education, measure results, share best practice, embed innovation, and create scalable, sustainable social change.

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1 Regional Coordination Group on SDG4 in West and Central Africa, Gender Equality and Inclusive Education Task Team, 2017
2 Brookings Institution, 2014
3 UNESCO, 2017
4 World Bank, 2011
5 United Nations Foundation
6 Council on Foreign Relations, 2004
OUR MISSION
Camfed envisions a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty.

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: We have committed to supporting one million girls through secondary school within five years. 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 CAMA network, enabling young women 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 REACH: EDUCATING ONE MILLION ADOLESCENT GIRLS WITHIN FIVE YEARS

Together with the young women in CAMA, community partners, and donor partners across the world, we set ourselves the ambitious goal of supporting one million adolescent girls through secondary school and into secure livelihoods within just five years. By the end of 2017, three years in, we had approached the three-quarter mark of this target.

This achievement shines a spotlight on the local activism at the heart of Camfed’s model. By partnering with communities to unlock the leadership potential of girls and women, we have created a multiplier effect that sees educated young women tripling donor generosity. Each CAMA member, on average, supports two more girls outside her immediate family to go to secondary school.

Camfed has gathered the hard evidence to show the effectiveness, sustainability and scalability of this approach. Together, at a time of global urgency to deliver on the Sustainable Development Goals, all of which are underpinned by education, we are showing the world just what it’s possible to achieve in the drive for long-term social change.

Girls supported at secondary school since we made our one million girl pledge in late 2014

744,142

Through bursaries

204,012

Through CAMA

265,274

Through communities

274,856
Melody, Camfed scholar, Zambia

“I’ve learned something from Camfed. The most important thing for me, after I finish school, is just to do something good for those who are in need, because I know what they went through.”

Melody’s father died when she was three years old, leaving her mother with four children and no stable source of income. Without the most basic items for her education, Melody was at risk of dropping out of school and becoming a child bride. She was identified for Camfed support, and provided with school fees, a school uniform, sanitary wear and school supplies, allowing her to thrive. She dreams of becoming a journalist, providing financially for her family, and helping the wider community by providing basic school needs for vulnerable children.
Desderia, Camfed scholar, Tanzania

“I want to be a teacher to uplift the youth, people with disabilities, widows and especially orphans in my community. In my free time I teach the children in our neighborhood. This makes my heart glad.”

Desderia lost her parents when she was 13, leaving her older brother as guardian. When Camfed stepped in, she also gained the support of a trained Teacher Mentor, Agnes. Agnes discovered that with Desderia’s brother away looking for work, Desderia and her sister lived alone, far away from her school, at threat from wild animals, and struggling for food. She immediately took action, securing support for Desderia to move into a school with a hostel, and finding an uncle to care for her sister. Now Desderia is flourishing. Head Girl of her school, she is most proud of “being a Camfed scholar”.
NOWHERE IS EDUCATION MORE IMPORTANT THAN IN SUB-SAHARAN AFRICA, WHERE THE YOUTH POPULATION IS PROJECTED TO DOUBLE BY 2055⁴, LEAVING IT POISED ON THE KNIFE EDGE OF OPPORTUNITY AND CRISIS. CAMFED SERVES GIRLS AND YOUNG WOMEN FROM THE MOST IMPOVERISHED RURAL DISTRICTS, WHERE THE GENDER GAP FOR EDUCATION REMAINS THE MOST PRONOUNCED⁵, AND WHERE INCREASED OPPORTUNITY FOR GIRLS CAN HAVE THE MOST TRANSFORMATIVE IMPACT. WE DO THIS BY TACKLING THE PRESSING AND INTERLINKED BARRIERS OF GENDER, POVERTY AND LOCATION.

THE GIRLS WE SUPPORT TYPICALLY COME FROM HOUSEHOLDS SURVIVING ON LESS THAN $1.25 A DAY, LACKING THE FUNDS FOR DIRECT AND INDIRECT SCHOOL GOING COSTS. RESULTING ISSUES SUCH AS HUNGER, ILLNESS, OR EARLY MARRIAGE (A CAUSE AND EFFECT OF GIRLS’ EXCLUSION, OFTEN SEEN AS A WAY TO SECURE A GIRL’S FUTURE AND REMOVE HER DEPENDENCE ON THE FAMILY) MAKE IT DIFFICULT FOR GIRLS TO ATTEND SCHOOL REGULARLY, LEARN, OR STUDY EFFECTIVELY AT HOME. THESE ISSUES ARE COMPOUNDED BY THE PHYSICAL DISTANCE TO SCHOOL, WITH LONGS WALKS—OR THE NEED TO SEEK ACCOMMODATION CLOSE TO SCHOOLS—LEAVING GIRLS VULNERABLE TO ABUSE, INCLUDING SEXUAL ABUSE. ADDITIONALLY, UNDER-RESOURCING OF GOVERNMENT SCHOOLS IN RURAL AREAS SEVERELY COMPROMISES THE QUALITY OF EDUCATION THEY CAN PROVIDE.

AN ACADEMIC CURRICULUM THAT LACKS RELEVANCE TO YOUNG PEOPLE’S REALITY, COUPLED WITH OUTDATED PEDAGOGY, ALSO SERVES TO UNDERMINE GIRLS’ PARTICIPATION AND SELF-ESTEEM. THE LEARNING CRISIS CREATED BY THESE CIRCUMSTANCES CONTRIBUTES TO PRESSURE ON GIRLS TO DROP OUT OF SCHOOL. WHEN POOR FAMILIES PERCEIVE EDUCATION TO BE OF LOW QUALITY, THEY ARE LESS WILLING TO SACRIFICE TO KEEP THEIR CHILDREN IN SCHOOL—AND THE OPPORTUNITY COSTS GROW AS GIRLS BECOME OLDER AND MORE ABLE TO CONTRIBUTE TO THE HOUSEHOLD THROUGH PAID OR UNPAID LABOR.

CAMFED PARTNERS WITH 5,745 SCHOOLS, COMMUNITIES AND EDUCATION AUTHORITIES ACROSS 146 RURAL DISTRICTS TO TACKLE THESE BARRIERS TO MARGINALIZED GIRLS’ SCHOOL ACCESS, RETENTION, PROGRESSION AND COMPLETION.

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⁴ United Nations Department of Economic and Social Affairs, Population Division, Popfacts, No. 2015/1, United Nations.
⁵ Gender parity among the poorest students at upper secondary is 0.65 but 0.88 for the richest students. (L. Steer and K. Smith, 2015, Financing Education: Opportunities for Global Action, Center for Universal Education at Brookings.)
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.

At secondary level, where the exclusion of disadvantaged adolescent girls is particularly acute, we provide targeted bursaries for individual girls, providing the financial resources to cover school fees, exam fees, school uniforms, school supplies and sanitary wear, as well as disability aids, for example, depending on individual circumstances.

Through a wide range of initiatives, Camfed champions strong child protection practices, and trains teachers and community mentors to offer enhanced pastoral care.

We partner with CAMA alumnas to develop and introduce innovative programs, curricula, and technology into government school systems, tackling issues including language barriers where teaching languages switch at secondary school, and a lack of academic confidence and self-esteem among marginalized children, especially girls. Together, we develop networks of support around marginalized children, addressing the psychosocial — not just the material — barriers that can push them out of school or undermine their participation.

Agnes Mmbaga, Teacher Mentor, Tanzania

“I will make home visits to a student who has missed classes for a week without giving a reason. One girl I visited lived only with her younger sister and did not have enough food to make the long journey to school every day. I alerted Camfed and we found her a place in a hostel at another school. Then I found her uncle, who could take in her sister.”
In 2017:

- **2,487,389** students benefited from an improved learning environment
- **66,949** students were supported to go to primary school through donor funds
- **89,877** girls were supported with secondary school bursaries through donor funds
- **5,052** community initiatives were established
- **11,974** Teacher Mentors had been trained by Camfed by 2017
Supporting Children with Disabilities

Children with disabilities in marginalized rural communities are often the hardest to reach. In Zimbabwe, for example, more than 84% are out of school, according to the Ministry of Primary and Secondary Education. While Camfed supports clients with disability aids across our countries of operation, the resource challenge calls for an intensified program tackling the additional barriers to education that disabled children face. The key challenges for children with disabilities include: distances to schools; inadequate infrastructure, learning and teaching materials for special needs; and the lack of teachers who can provide specialized support.

Through our partnership with the UK government’s Department for International Development (DFID) in Hurungwe, Lupane and Nyaminyami districts in Zimbabwe, we have supported nearly 250 students with disabilities in 2017, enabling their transition from primary to secondary school and to take their O-Level exams. The programs focus on ensuring that educational needs are being met, and on mitigating the effects of disabilities on children’s learning. We support children with physical disabilities, visual and hearing impairments (sometimes as a result of albinism), speech impediments and epilepsy. After assessment by experts, children are provided with assistive devices including walking aids, tricycles, spectacles and hearing aids. This is in addition to financial and psychosocial support to help integration into the mainstream school routine. Camfed trains and rallies the support of school and community-based activists in each of the schools supporting children with disabilities. These groups include school staff, parents, social workers and members of CAMA.

The program has resulted in lower absenteeism and has facilitated the return of students who had dropped out due to a disability. Students receiving assistance have shown increased self-esteem, and assistive devices have led to improved social development.
Primrose Mandishona, CAMA Rehabilitation Technician and Disability Activist, Zimbabwe

“Disability should not be an obstacle to success! With education, there is no reason why young people living with disabilities cannot be involved in income generating projects and enjoy fulfilling employment.”

As a baby, Primrose suffered from severe burns, causing contractures, affecting her posture, and resulting in years of hospital treatment. In spite of name-calling at school, she was determined to learn and succeed, but her family’s poverty would have curtailed her education had Camfed not stepped in. Primrose dreamed of becoming a physiotherapist because of the help she had received. Today when she rehabilitates children, she uses her own story and scars to encourage and support them: “My success has allowed me to fight for the rights of children in similar circumstances to mine. I hope all those living with disabilities will be encouraged in education and employment, so they can join me to create positive change.”
TRANSFORMING LEARNING IN SCHOOLS

As part of our program to improve education outcomes for the most marginalized children, Camfed trains young women school graduates as Learner Guides. In 2017, we introduced this program to Malawi, extended its reach in Tanzania, Zimbabwe and Ghana, and started planning for its introduction in Zambia. The program now operates in 1,642 partner schools. Learner Guides are role models and mentors, whose lived experience means that they understand the barriers students face — including grief through the loss of close family members, hunger, the dangers of sexually transmitted diseases, HIV/AIDS and teen pregnancy, and the pressure to marry young if girls are pushed out of school.

Learner Guides work with schools, communities and district governments to keep vulnerable children in school, and help them overcome their challenges. They deliver specialized curricula, including the My Better World life skills and wellbeing program, developed in partnership with young people in rural Africa. Learner Guides help children (girls and boys) build their confidence, learn more effectively and set goals. In Malawi, where HIV/AIDS has had a particularly devastating effect, and taboos often prevent girls from learning about their bodies, Learner Guides provide vital sexual reproductive health information, working to prevent HIV/AIDS and keep girls safe from exploitation. In Tanzania, where the language of instruction switches from Swahili to English at secondary level, Learner Guides are using e-readers and catch-up literacy strategies to support children during the critical primary-secondary transition. The number of partner schools in this particular program tripled to 75 in 2017, serving Iringa District and the Coastal Region.

In return for their commitment, Learner Guides gain access to interest-free loans to grow their own businesses, and to mobile phones to stay connected. Respected and valued by students, schools and communities, the young women grow in confidence and status, multiplying the returns of their education. Through their businesses, Learner Guides are creating jobs, supporting their families, advancing their own education, and supporting more children through school. A significant unanticipated outcome is the extent to which Learner Guides are supporting children in their community who have dropped out of school to re-enroll.

Latifa, Learner Guide in Tamale, Ghana

“We organize advocacy programmes in our community to solve the major societal problems in the community like teenage pregnancy, school drop-outs... Parents are so grateful for what we are doing for their children, and people in the community consult us to see how we can help bring positive solutions to their children's problems. They see us as role models.”
Learner Guides operate in 1,643 partner schools, delivering curricula tailored to local needs, including life skills, sexual and reproductive health, literacy and study skills. They mentor vulnerable children and connect families to schools and services.

Learner Guides extend their reach beyond the classroom, following up if children drop out of school. They work with communities to keep vulnerable children in school and out of child marriage, ensuring they have the support to learn and succeed.
Saviour, Learner Guide and Pre-School Teacher, CAMA Ghana

“Being a Learner Guide was one of the biggest opportunities of my life. I saw that, as long as I live, there is so much I can do to support myself and the people around me.”

Left in the care of her grandparents while her single mother looked for work, Saviour’s family struggled to pay for her basic school needs, delaying her primary education until the age of eight. By senior high school, where costs were compounded by school fees, all seemed lost, until Camfed stepped in with bursary support. After finishing school, Saviour joined CAMA. Determined to give back to her community, she trained as a Learner Guide, guiding students through a life skills curriculum and establishing a study group. With her interest-free loan she started a cassava, plantain and yam distribution business with her mother, already employing 10 people. Saviour pays her siblings’ school expenses and helps provide basic school needs to other marginalized children. She also teaches at a pre-school, hosts two local radio shows to engage with young people, and has just started a nursing course, determined to be a driver of change in her community.
Vocational Qualifications for CAMA’s Learner Guides

After being assessed and certified as an international Business and Technology Education Council (BTEC) awarding center in 2016 by Pearson, Camfed launched a tailored vocational qualification — the BTEC Level 3 Advanced Diploma. Learner Guides can earn this internationally recognized and portable qualification through their work, opening up new pathways to enhance young women’s employability and access to teacher training colleges, addressing the dearth of female teachers and role models in poor rural communities. In 2017, 470 Learner Guides in Zimbabwe and Ghana achieved a BTEC, bringing the total to 1,037. Pearson has made a commitment to fund the certification of the first 5,000 Learner Guides who achieve a BTEC, and is now working with Camfed to explore further options for BTECs for CAMA members.

Nomagugu, BTEC Recipient, Zimbabwe

“In 2013, I started volunteering as a Learner Guide. I really enjoyed ploughing back to my community and always worked well with the learners. After 3 years I seized the opportunity to participate in the certification exercise and in March 2017 I was awarded a BTEC. I am absolutely delighted — it has triggered success in my life. Through having an ‘internationally recognised certificate’, I was successful in competing for a position as an agent at Quest Financial Services. I always encourage my network members to grab this opportunity and take part in this exercise. It is a life changing opportunity and with it, your dreams become a reality.”
FACILITATING YOUNG WOMEN’S TRANSITION TO INDEPENDENCE AND LEADERSHIP

Camfed and CAMA work to address the vulnerability of girls in the critical transition period after school, when expectations to contribute to the economic survival of their families soar. Facing a lack of jobs, training and the money and resources necessary to take the next step to economic independence and leadership can force young women to remove themselves as family dependents through marriage, or to contribute through unpaid labor, or unsafe labor far from home.

CAMA was founded by the first graduates of Camfed’s program to address some of these challenges — as a vital peer support network for young women, a framework for activism, and a platform for their leadership. It supports young women to overcome rural isolation, build each other’s lives, and use their experience and expertise to support many more children to stay in school, succeed, and lead.

Camfed provides support to the CAMA network in the form of training, business grants, and post-secondary education, investing in young women’s capacity as leaders, professionals, and entrepreneurs. Through CAMA, young women develop more secure livelihoods and establish themselves as powerful role models in their communities. CAMA members are business entrepreneurs, teachers, lawyers, doctors, social workers, and political leaders, all with a strong and intimate understanding of the barriers to girls’ education — putting themselves at the forefront of dismantling those barriers, rallying everyone in their communities to do the same.

In 2017, in addition to the Learner Guide Program, Camfed expanded its Transition Program (first introduced in Tanzania and Zimbabwe in 2016) to Ghana and Zambia. CAMA members trained as ‘Transition Guides,’ or Peer Educators, support girls in the critical period of transition from school to a secure young adulthood. They deliver a series of sessions to help graduates acquire critical skills, including financial education and core business skills, alongside addressing sexual and reproductive health. Transition Guides assist lower secondary school graduates to transition to higher secondary education, vocational training, and tertiary education, as well as supporting members to start and grow businesses and seek employment.

Fiona Mavhinga, Director of CAMA Development

“By enabling more women to start businesses and become economically independent, we can reduce poverty, ensure more children are in school, and make a decisive step towards equality by dismantling gender stereotypes.”
In 2017:

31,942
CAMA members were trained in business skills

1,120
CAMA members started a business

8,208
CAMA members acquired work-based experience

1,532
CAMA members were supported in tertiary education

53,117
CAMA members now hold local, national & international leadership positions
Esmie, CAMA Leader, Malawi

“Through education, I can support my family. Through education, I can support my community. Through education, I can change my country, the whole country.”

Esmie’s mother was left a widow with six children, struggling to make ends meet. She knew education would give her daughter a brighter future. Esmie finished school with Camfed’s support. She now personally supports six children in their education, and clubs together with other CAMA members to provide school supplies for more children. Esmie knows that lacking essentials and being offered financial incentives by older men pose a huge risk to a girl’s education. She safeguards girls from early marriage and pregnancy, encouraging them to stay in school.

Sandra, CAMA Leader, Zambia

“My family are proud of me because I am a young lady in charge of her own business and I am a role model in my community.”

Sandra is the first person in her family to start a business. This was a distant dream for a girl from a marginalized, rural, single-parent family. After school, Sandra participated in Camfed’s ‘Shaping My Future’ youth enterprise program. Through this she was equipped with business and leadership skills to open her hair salon. Now thriving, she has helped pay for a new family home and is saving for a tertiary qualification. She is dedicated to empowering other girls, imbuing them with the confidence and knowledge to achieve future financial security.
Pearl, CAMA Leader, Ghana

“The world we live in is not a matter of having...it’s about giving. I am not only dreaming about changing the world. I am changing it.”

As a girl, Pearl loved reading, but her grandmother struggled to meet her school-going costs. With Camfed’s support she completed her education and is now a CAMA leader and Learner Guide. Pearl mentors girls at her old school, as well as advocating for girls’ education and raising awareness about early marriage and pregnancy. Also a university student and entrepreneur, Pearl is influential in her community and works with traditional leaders, school heads and families to ensure girls are supported to stay in school.
THE CAMA NETWORK:  
A POWERFUL MOVEMENT OF 119,966 YOUNG WOMEN LEADERS AND COUNTING...

CAMA, the alumnae association for Camfed graduates, is the largest network of its kind in Africa — and spurring remarkable change as young women from rural communities use their education to benefit others, and work to break the cycle of poverty for good. We call this the #CAMAeffect.

CAMA Distribution 2017

- **Zimbabwe** 44.8%
- **Zambia** 9.0%
- **Ghana** 19.7%
- **Malawi** 11.4%
- **Tanzania** 15.1%

Growth of the CAMA network 2014-2017
This annual review illuminates the remarkable commitment in time, energy and resources that CAMA members and their communities contribute towards our shared goals of ensuring that the most marginalized children secure their right to an education and to the opportunities that this unlocks. These inputs, while not represented in our statutory accounts, equate to millions of dollars as CAMA members and their communities provide monetary resources, inputs, land, labor and leadership to complement and extend the financial support from our donor partners. Together, they supported nearly four times as many girls at secondary school as were supported by bursaries in 2017. This represents a unique multiplier effect and match funding model for donors.

United by a background of rural poverty, CAMA members empathize with the significant challenges faced by vulnerable children in rural communities. They are ideally positioned to identify children in their communities who are most marginalized and in need of support and who are often ‘invisible’ to local authorities, and they are well placed to deliver sustainable solutions to meet these challenges.

CAMA member Mwanaisha from Tanzania, for example, is deeply committed to helping the next generation of girls in her community to go to school and fulfill their potential. Together with three other CAMA members from neighboring communities, she contributes to a fund that is supporting seven primary schoolgirls in a remote part of the district with essential items such as uniform clothing, books and stationary.

CAMA member Miriam from Malawi produces crops and runs a tailoring business. She uses some of her profits to support 21 people in her community with philanthropic activities — 7 girls, 5 boys, and 9 elderly people. Miriam also assists students in her local primary school with their studies after school, in order to help them improve their performance.

CAMA member Memory from Zambia, who grew up an orphan in a household headed by her sister, now supports five of her siblings’ children to go to school, and campaigns against child marriage in her community.
Community support comes from many sources — alumnae, parents, teachers, schools, district and traditional authorities — all of whom provide invaluable contributions to achieving our one million girls target. It comes in many forms — from donating school fees, uniforms and supplies to building safe toilets for girls, donating land, and growing food for, or preparing, school meals.

In Korogwe, Tanzania, a new district in which Camfed introduced the Learner Guide Program without previously having established a bursary program, the Headmaster reported on the extraordinary activism the new program unleashed among parents. For the first time in his 12 years of service, they requested a meeting to discuss the challenges faced by students, and how they could be resolved. Parents started preparing meals for Form 1 and Form 3 students sitting their exams, and donated soap and buckets for the student toilets, as well as notebooks and pens for students who couldn’t afford them. “Camfed has woken us up,” they said, “We want to work together, from now on. We have seen the organization coming to support our children. We want to give what little we have to complement your work, to show appreciation and take care of our children.”

Diana Good,
Specialist Adviser to the International Development Committee in the UK Parliament, and former Commissioner with the Independent Commission for Aid Impact

“CAM is a force to be reckoned with. No one else could have the commitment, the sense of urgency and passion. Anyone who witnesses the intensity of CAM’s combined seriousness and joy in the democratic process, and the way in which they commit to making a real difference, will understand why I am convinced that in their hands the world can be a fairer and safer place.”
During 2017, CAMA members and their communities supported 409,259 children to attend secondary school, an astonishing achievement considering the many challenges they themselves face.

Number of students supported to go to school by community members in 2017 alone

339,413

This includes 171,838 students supported at secondary school by our partner communities in Ghana, Tanzania, Malawi, Zambia and Zimbabwe.

Number of students supported to go to school by CAMA members in 2017 alone

526,616

This includes 237,421 secondary school students, evidence of the multiplier effect of girls’ education.
Simbisai, Mother Support Group Chair, Zimbabwe

“My younger self would have qualified for Camfed support to stay in school. Now I travel from school to school to encourage and motivate other Mother Support Groups.”

Simbisai remembers wearing car tires for shoes when she first encountered Camfed. Joining the movement has boosted her confidence, well-being and ability to generate an income. A Community Development Committee member for 12 years, Simbisai represents all Mother Support Groups in her district of Mwenezi, and was instrumental in helping to launch Camfed’s program in new districts in Zimbabwe. On her five acre farm, she grows crops like maize and sorghum and keeps chicken and guinea fowl. She finances the education of several children, and supports CAMA members on the road to independence. In 2010 she took in an orphaned young woman named Silvia who lives with a disability. With the help of Simbisai’s Mother Support Group, Silvia has since completed a tailoring course at college.

Hellen, Teacher & Parent Support Group Chair, Tanzania

“I became a teacher because I felt like I needed to use my knowledge and skills to teach and give back to the community.”

Hellen enjoyed being a secondary school teacher for seven years, before stepping up as Chair of a Parent Support Group. Having grown up in the local area, she understands issues including poverty, hunger and long distances travelled to school that result in children dropping out. Leading eleven community members, teachers, parents and district education officers, she addresses issues facing vulnerable children. They have altered school hours to prevent children walking to school in the dark, and purchased a plot of land to produce food for school meals.
PRISCA KAOMA, TEACHER MENTOR, ZAMBIA

“You know, if you educate girls, you educate the whole nation and you reduce the poverty level in the country.”

Prisca has been a Teacher Mentor for 10 years, working to combat poverty through education. She has seen many girls enter into early marriage as an attempt to gain financial security, only to face devastating consequences and be trapped in a cycle of poverty. Working with parents, guardians and CAMA members, Prisca supports girls to stay in or return to school. She advocates a holistic approach including breaking the taboo around sexual health education. Prisca is proud to see rates of teenage pregnancy falling and girls gaining greater control of life choices.
THE CAMA NETWORK: A FORCE FOR CHANGE

In 2017, CAMA leaders embarked on a rigorous process of tightening the CAMA governance structures, developing and adopting a new Constitution, and setting up the processes for scaling CAMA philanthropy through the CAMA Fund. With thousands of CAMA members now donors in their own right, the CAMA Fund provides a mechanism for more CAMA members, as well as donor partners, to step up directly behind CAMA and support young women’s activism.

We are now seeing partners like the Skoll Foundation, Linklaters LLP and the Clara Lionel Foundation step up directly behind CAMA to support the strategic review of the organization’s democratic structures, match the contributions made by CAMA members in their communities, and develop innovative ways to support CAMA’s philanthropy.

In 2017, we celebrated the first donor partner to directly contribute to the CAMA Fund in recognition of the unrivaled expertise of young people with lived experience: The Queen’s CAMA Commonwealth Fund was set up by The Queen’s Commonwealth Trust to help young women reach out to even more children beyond the radar of local schools and authorities, ensuring that they get into school as soon as possible, and then receive structured support through the Camfed community.

These young women leaders will be the driving force of change in communities and countries. By tackling exclusion and the barriers to education, they are working to ensure that the most marginalized children stay in school, learn, and transition to a secure adulthood and positions of leadership.

Nicola Brentnall,
CEO, The Queen’s Commonwealth Trust

“The Queen’s Commonwealth Trust is working with CAMA because CAMA members are the experts in addressing the issues their local communities face. CAMA has the networks, the expertise, the training, the energy and the passion needed to bring fundamental change to the lives of hundreds of thousands of girls and vulnerable young women. Our first year together has been terrific. We have learned so much from CAMA too, with ideas to help inform our philanthropy in the future.”
The CAMA Constitution

In December 2017, CAMA passed its new Constitution, defining its mission, values, and aims. CAMA is an integral part of the Camfed Coalition, with a mission to support marginalized young women’s transition to safe and secure economic livelihoods, and to provide a framework for women’s agency, and a platform for their leadership. CAMA members commit to membership for life, and pledge to be philanthropists supporting other vulnerable young people.

CAMA National Elections

CAMA members elect their representatives from local to national level, with national chairs joining regional meetings and sitting on Camfed national boards.

Towards the end of 2017, CAMA’s National Committee elections, supervised by the Electoral Commission, introduced a new cadre of young leaders. 19-year-old Tendai became the youngest national CAMA Chair in Zimbabwe.
In 2017, the Research for Equitable Access and Learning (REAL) Centre at the University of Cambridge conducted a cost-effectiveness analysis using data from Camfed’s program in Tanzania, analyzing learning outcomes among girls benefiting from the program, as well as financial information about the support received. The resulting policy paper highlights that the program not only achieves an impressive impact in terms of improving girls’ learning and retention, but that it does so cost-effectively, even relative to other programs that don’t aim to support such hard-to-reach populations.

The REAL Centre’s analysis found that, for all children supported through Camfed’s program, the impact is equivalent to an extra 1.7 years of schooling per $100 spent. This increases to an impact equivalent to an extra 2 years of schooling per $100 spent when explicitly taking equity considerations into account. It found that:

- Whilst it may cost more to reach the most marginalized children, e.g. those living in remote, economically disadvantaged rural areas with under-resourced schools and lacking modern infrastructure, the impact per dollar spent provides greater value for money.
- Camfed’s program has been able to attain similar cost-effectiveness outcomes to ones that have not included the aim of reaching the most marginalized.

The results underscored the effectiveness of Camfed’s approach, with researchers concluding that by addressing the needs of the marginalized, programs such as Camfed’s can be seen to address the needs of all: inclusive education systems will function for everyone if they function for the most marginalized. Having detailed information on costs of such programs is rare, so in addition to the messages of the benefits of Camfed’s program, it is hoped that the policy paper resulting from this research can be used to advocate for more information of this kind to be made available, enabling governments to make informed decisions on education investment.
The significant investment provided through the UK Department for International Development’s (DFID’s) Girls’ Education Challenge (GEC) between 2014 and 2017 allowed Camfed to scale its multidimensional approach to tackling girls’ exclusion from the classroom, and to introduce innovations – such as the Learner Guide Program – into the government school system. Results from the program in Tanzania and Zimbabwe show the importance of both learning content and learning context in driving up learning outcomes among the most marginalized children.

The GEC intervention tackled the multiple dimensions of disadvantage faced by adolescent girls in Tanzania and Zimbabwe, enabling them to enrol in and succeed at secondary school. This included measures to improving girls’ learning context by providing financial support for girls to go to school, and promoting their welfare through the support of Teacher Mentors, CAMA Learner Guides, and Parent Support Groups, for example. It also included measures to improve learning content, by providing academic support and study guides, as well as a broader life skills curriculum. In 2016, Camfed released the unprecedented6 uplift in literacy and numeracy among marginalized girls achieved by this intervention.

The first rigorous assessment of a representative sample of 11,075 students (girls and boys) was carried out over a period of two years in 151 intervention schools and 111 comparison schools. In Tanzania, the improvements in literacy and numeracy among marginalized girls equated to effect sizes of 0.5 and 1.0. This translates to more than double the rate of learning in literacy than among girls in comparison schools, and in math nearly five times the rate.

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6 These results are unprecedented in the sector. An analysis of comparable evaluations of 66 separate education interventions in sub-Saharan Africa (few of which were in marginalised rural areas) showed an overall effect size of 0.181. This builds on analysis undertaken by REAL, commissioned by The International Commission on Financing Global Education Opportunity.

7 This is set within Camfed’s wider program which to date has benefited more than 4.5 million children in a network of 5,745 schools in 5 countries – Ghana, Malawi, Tanzania, Zambia, Zimbabwe.
Students
540,939
boys and girls in Zimbabwe and Tanzania benefited from the intervention.

Schools
991
government secondary schools partnered with Camfed to deliver the intervention across 35 rural districts.7

Learning
5x
The intervention resulted in improvements in math exam scores signifying nearly five times the rate of learning among marginalized girls in Tanzania.
CAMFED’S INTERVENTION IN ZIMBABWE AND TANZANIA UNDER DFID’S GIRLS’ EDUCATION CHALLENGE (GEC)

While Camfed’s intervention also boosted learning among marginalized boys, benefits were greatest among marginalized girls, thus helping to close the gender gap in learning. In 2017, Camfed measured the outcomes in a second cohort, and found similar major improvements in literacy and numeracy, demonstrating that this is not a ‘one-off,’ and further validating Camfed’s impact.

These results attest to the value of a targeted, multi-dimensional approach to improve learning among marginalized children, and they demonstrate that interventions to improve learning outcomes among marginalized girls can translate to significant gains for all children. They also underscore the importance of focusing both on learning context (the support systems that shape students’ well-being) and on learning content (the relevance of teaching to the lives of young people).

CAMA’s Learner Guides have been instrumental to both of these aspects, liaising with schools and communities to provide the support children need to stay in school and learn, and guiding students through the ‘My Better World’ curriculum, helping them to grow in confidence, shape goals, and learn how to achieve them.
THE MULTIPLIER EFFECT OF YOUTH ENTERPRISE

Evidence from Camfed’s “Shaping My Future” youth enterprise program in Zambia, which operated from 2013 to 2017 and supported nearly 4,000 marginalized young women in CAMA, revealed the widespread benefits of business training, grants, and mentoring for female school leavers. The survey showed that the program enabled women to break out of the poverty trap and to support 10,000 children in school.

Delivered by CAMA, the program was designed to help young women navigate the transition from school to safe and fulfilling livelihoods. Support was provided at a time when school graduates remain vulnerable to early marriage and exploitation, as they seek ways to help provide for their families. Experienced CAMA leaders stepped in to provide training in business and financial literacy, alongside sexual and reproductive health and women’s rights. Participants were supported to develop business plans and received seed grants to launch a new enterprise. They also benefited from peer support from other young women in the CAMA network, and business mentoring from experienced entrepreneurs.

Five years after the “Shaping My Future” program launched, a team of enumerators surveyed young women who had participated in the program. The survey data provides evidence of sustained impact on business incomes, family wellbeing and young women’s leadership and activism to support the next generation of children in school.

Our evidence demonstrates that the combination of secondary education and enterprise support is enabling young women in rural Africa to break free from the trap of poverty. They can now afford to send their own children to school and are leading the way in supporting the most disadvantaged with financial support for education and action to tackle child marriage.

“Marjory, CAMA entrepreneur, Zambia

“What I learned in the CAMA Shaping My Future program helps me in my daily life. Now I am in business selling clothes. I know how to budget, how to keep records of everything I am selling to see how my business is going. We learned about the decisions you can make in your daily life if you are living on your own, and also how to participate in decision making at home if you are living with others. I have been doing some charity work with other CAMA members. We have been going out to teach young people about HIV/AIDS and supporting children in school by donating uniforms and other school materials. We also help elderly people.”
RESULTS OF CAMFED’S “SHAPING MY FUTURE” YOUTH ENTERPRISE PROGRAM IN ZAMBIA

**Businesses**

More than 3,000 women-led businesses were established as a result of the program.

**Jobs**

Nearly 4,000 new jobs, including self-employment for the entrepreneurs, were created.

**Philanthropy**

More than 10,000 children were supported in education by the “Shaping My Future” participants.
OUR MOVEMENT: PARTNERSHIPS FOR CHANGE

In 2017 we continued to deepen our partnerships with national governments, institutions and civil society organizations to accelerate change and drive up the quality of education. We saw CAMA’s leaders advocate for policy change globally; we welcomed more global champions to our movement; and we celebrated the passion and philanthropy of committed and new donors, without whom our work and this movement would not be possible.

Camfed’s national organizations worked in close partnership with Ministries of Education to share best practice, support the shaping of education policy, and ensure that policy commitments in support of girls’ education are enshrined and enacted at all levels.

**Camfed Malawi** helped to inform the national strategy for the fight against early marriage, and supported the development of materials to address gender based violence. With the introduction of the Learner Guide Program, the Camfed Association (CAMA) in Malawi is taking concrete steps to partner with schools and communities to remove the barriers that perpetuate the cycle of early marriage and poverty, as Tamara describes in her letter at the end of this review.

**Camfed Tanzania** expanded its reach to 12 new districts, with a new 10-year Memorandum of Understanding underpinning our partnership with the Ministry of Education, Science and Technology (MoEST). We contributed to national education policy and developed strategies to advise the government on financing education. We also joined in the development of the National Plan of Action to Prevent Violence against Women and Children and the new Women Communication Strategy aimed at changing stereotypes and norms. The Ministry of Health, Community Development, Gender, the Elderly and Children invited Camfed to present the Learner Guide Program as best practice in protecting children from all forms of violence.

Through **Camfed Zambia**’s partnership with the Ministry of General Education and the Examinations Council Zambia we have been able to develop and deliver training in continuous assessment, giving policy makers and teachers the tools and skills they need to measure what learners are learning, and use their findings to improve the quality of learning.
Lydia Wilbard, National Director, Camfed Tanzania, speaking at the WISE Summit 2017

“It is because Camfed brings those once at the margins into positions of authority that we can do what we do today, changing the balance of power, ensuring girls go to school and succeed, and that women lead – with respect from men, in partnership with men.”

PARTNERSHIPS FOR CHANGE

We’ve worked to ensure that Child Protection is enshrined in the National Education Policy, and shared holistic strategies to curb child marriages. The work of CAMA’s young women in delivering financial education at community level was recognized nationally when Camfed Zambia received the Bank of Zambia Governor’s Award for its exceptional financial education program.

Camfed Ghana officially launched the Girls’ Education Network in 2017 to help support better coordination of activities and investments in girls’ education. We provided support and advice to the Girls’ Education Unit, and jointly commissioned a research project examining gender in school governance. The resulting report makes recommendations on addressing the gender imbalance in order to create a school environment conducive to supporting marginalized girls’ retention and learning. The first Camfed research seminar took place in May 2017, in partnership with the Mastercard Foundation Scholars Program, as we work to ensure a solid evidence base for national and programmatic decision-making. The Fourth Annual Learning Summit, with the Ghanaian Minister for Education in attendance, took place shortly afterwards, shining a spotlight on Camfed’s focus on young women’s transition from school to entrepreneurship. To gain stakeholder support at community level, CAMA’s Core Trainers for the Transition Program held information events across several districts, attended by 1,287 parents and community leaders.

Camfed Zimbabwe has maintained its strong relationship with the Ministry of Primary and Secondary Education (MoPSE) throughout the year, assisting MoPSE in monitoring the implementation of a new curriculum in 2017. We advocated for an Inclusive Policy in Zimbabwe for disabled students, and have helped more than 200 disabled students return to school this year. We have continued to meet with government departments to discuss policy around issues such as child marriage and early pregnancy, and lay out concrete actions on mitigating these challenges. Camfed Zimbabwe hosted task force meetings on successfully implementing local school feeding programs, with MoPSE using Camfed findings to influence national policy. In 2017 we also secured a Memorandum of Understanding with the Ministry of Primary and Secondary Education, allowing Camfed to train teachers. While this meets a requirement under a statutory grant with the UK Department for International Development, it also underscores the strength of our relationship with the Ministry.
Headwoman Kalima, Zambia

“Education is a right for all and it is the first priority to success. A girl child is a pillar of a family and a mother of the nation.”

Headwoman Kalima is a farmer and traditional leader, overseeing the activities in her rural village in Zambia. She is actively involved in the local school, meeting with teachers, parents and other community members to discuss issues faced by students.

Headwoman Kalima is a keen supporter of the CAMA network as a model of how educated young women can bring about change and good in a community. She works with CAMA members, joining them to meet with community members. Together they speak to families, mentoring children and advocating for education as a means to tackle poverty and inequality. As a passionate believer in women as leaders of change, Headwoman Kalima is an activist working to prevent child marriage and early pregnancy. She is pleased to see fewer occurrences in her community, knowing that more girls and young women will now go on to fulfil their potential, and support the next generation in turn.

She is particularly proud of Alice Saisha, a CAMA leader in the area, who has been internationally recognized for her achievements: “Working with Alice always gives me a smile of hope and I am very proud of her. She always uses her time and resources to mentor... girls and young women... as she is a living testimony of the power of education imparted in a girl child. She is a role model, an inspirational leader, with a heart of always leading the change.”
On 11 October 2017 Camfed launched its first three-month UK Aid Match campaign, partnering with the UK Department for International Development (DFID) on a public appeal to raise awareness of the issue of child marriage in sub-Saharan Africa and introduce Camfed’s unique solution.

The UK Aid Match scheme allows taxpayers to make informed decisions about how a portion of the international development budget is spent, and it allows charities to explain why we should care for causes further away from home.

Through Aid Match, the UK government will match all donations made by UK residents to this appeal, doubling the value of public support.

By the end of 2017, it was clear that Camfed would more than double its target, well exceeding the £1 million ($1.3 million) mark (before the government match). Donations will enable Camfed to train young women school graduates in its CAMA alumnae network, who will join with local government and community authorities to uphold girls’ rights and ensure they have the necessary support to attend school and succeed. Acting as ‘GirlGuardians’ to girls at risk of child marriage, these young women, also known as ‘Learner Guides,’ will deliver sexual and reproductive health, life skills, career guidance and financial literacy sessions to vulnerable girls and boys. (For more information, please visit camfed.org/UnlockFutures)

We were overwhelmed by the extraordinary passion and support of local and national communications partners, schools and community groups, who spread the word about the appeal, published articles and newsletters, co-hosted film screenings and held fundraising events. Partners included Business Weekly, the Cambridge Judge Business School Women’s Leadership Initiative, Cambridge Park & Ride, TES, Mumsnet, La Playa, and Premier Travel.

The Financial Times highlighted Camfed’s impact, and BBC Cambridgeshire and Cambridge 105 Radio shone a spotlight on the issue of child marriage. Students across the UK supported the UnlockFutures appeal with innovative events. People drummed, swam, ran, baked and sang for Camfed. New and longstanding donor partners came through for Camfed in an incredible show of force for girls’ education and women’s leadership in sub-Saharan Africa.
CAMFED’S UK AID MATCH APPEAL

Launch event at the Institute for Government, London

Director of CAMA Development Fiona Mavhinga, Camfed Board Chair Miranda Curtis and CEO Lucy Lake were joined by distinguished guests from the Department for International Development, the Foreign and Commonwealth Office, Parliament and the House of Lords, by leaders of charitable trusts and foundations, and by longstanding donor partners on International Day of the Girl, 11 October 2017. Together they launched Camfed’s UK Aid Match appeal at the Institute for Government.

Teacher? World Leader? or Child Bride?

Film screening and reception at the St. John’s School of Divinity, Cambridge

On Giving Tuesday, 28 November 2017, the Cambridge Judge Business School Women’s Leadership Initiative (CJBS WLI) and Business Weekly co-hosted a screening of Camfed’s new documentary, Pathways, at St. John’s College, Cambridge, in order to raise awareness and support for Camfed’s UnlockFutures UK Aid Match appeal. Camfed’s Dolores Dickson, representing our African leadership, joined the event, speaking alongside Tracey Horn, Executive Director of the CJBS WLI.
GLOBAL ADVOCACY

Joining the Feminist Revolution on International Women's Day

World-renowned feminist Gloria Steinem and writer, producer and activist Amy Richards hosted CAMA leader Alice from Zambia on International Women's Day in New York.

“If you can't see it, you can't be it. Each of us needs to see someone... who we relate to or identify with doing something that is outside of the traditional role.”

Speaking at the Inaugural Obama Foundation Summit

Director of CAMA Development Fiona Mavhinga and CAMA leader Memory Mumbi from Zambia spoke on the “Empowering Women and Girls Around the World” panel:

“Prince Harry yesterday said you can teach someone to be a teacher or a lawyer, but you cannot teach scars or experiences. CAMA members have an intimate understanding of the nuances of poverty and are best placed to work out a lasting solution.”

Celebrating 100,000 CAMA Members

Board Chair Miranda Curtis hosted a celebratory event in New York, where Lucy Lake, CEO, and Angeline Murimirwa, Camfed Executive Director - Africa, said:

“Camfed has become an unstoppable human revolution, led by CAMA. What’s now needed is for others to come on board with us to ensure the full goal [of educating one million more girls] is reached. Together we can show the world what’s possible.”

Presenting the Ultimate Sustainable Development Solution

Dolores Dickson, Executive Director, Camfed Canada, shared the rapidly growing impact of CAMA’s leaders at the ‘We The Future’ session hosted by the Skoll Foundation, UN Foundation and TED:

“Hawa is one of only three women sitting on the local assembly of 53 people. She has lobbied for a school to be built in her community. She has built boreholes for clean water and is providing women with financial education and small grants to start businesses.”
Lauding the Unsung Hero in Tackling Climate Change

We highlighted the evidence that links girls’ education to tackling climate change. Rebecca Winthrop and Christina Kwauk from Brookings explain:

"Empowering girls and women through a combination of education and family planning is the number one thing the world can do to address climate change, ahead of switching to solar energy, wind energy, or a plant-rich diet."

Shining a Spotlight on our Research Partnerships and Global Policy Implications

The University of Cambridge Research Horizons magazine explored how NGOs and researchers can help world leaders to meet the Global Goals:

"Understanding cost-effectiveness, says Rose (Director of the REAL Centre), is imperative to understanding how any NGO program can be sustained: ‘There have been assessments for how to improve access to school and how to improve learning but very little on both together.’"

Highlighting the Importance of Education in Turning Back the Tide of Populism

At the Global Education and Skills Forum in Dubai, Camfed CEO Lucy Lake spoke about the importance of addressing disenfranchisement:

"We focus on autonomy and empowerment, and on dismantling the sense of ‘other and better,’ which reinforces young people’s sense of marginalization. We work to build young people’s sense of their own self-worth and agency through education."

Recommending a Focus on Transitions to the Council on Foreign Relations

Fiona Mavhinga joined a Council on Foreign Relations panel on poverty reduction through girls’ education, focusing on the transition from secondary school into independence:

"At this extremely vulnerable time for young women, increased investment in girls’ education and transition guidance are proving extraordinarily effective methods in tackling unemployment and poverty."
GLOBAL RECOGNITION

2017 World Innovation Summit for Education (WISE) Awards

At the World Innovation Summit for Education (WISE) in November, Lydia Wilbard, National Director of Camfed Tanzania and founding member of CAMA, accepted the WISE Award for the Learner Guide Programme, which delivered an unprecedented uplift in learning outcomes among marginalized children. Lydia highlighted the philanthropy of Learner Guides like Stumai, whose activism reaches beyond the classroom.

The Financial Times highlights Camfed’s impact

Ten years after partnering with Camfed on its first two Seasonal Appeals, the FT underscored our impact in a launch article for its 2017 Seasonal Appeal, focusing on the community philanthropy ignited by our girls’ education programs. “We particularly liked [Camfed’s] focus on girls as a catalyst and its role in building up a community of women from the grassroots up,” said Martin Dickson, Deputy Editor of the FT a decade ago.

Clara Lionel Foundation 2017 Diamond Ball Honors Award

In September, Angeline Murimirwa, Camfed’s Executive Director - Africa, and founding CAMA member, accepted the Diamond Ball Honors Award, recognizing her past, present and future support of young leaders, entrepreneurship, and civic engagement. The Diamond Ball is the annual gala held by the Clara Lionel Foundation, founded by award-winning performer, entrepreneur, and philanthropist, Rihanna.
Rosalinda, CAMA activist, Ghana

“I want to be an advocate for women’s empowerment, speaking on radio, on television, and in front of crowds. I want to share the knowledge that I have gained from school, and use it to make an impact. I want to show other girls that there are opportunities for success out there, no matter how difficult their situation.”

Rosalinda lost her father when she was just 11 years old. Growing up with foster parents under difficult circumstances, she struggled to stay in school. Waking up at 4 am every day to do her chores and walk the 1 ½ hours to school, she nevertheless succeeded, and determined never to be invisible. Now studying law with Camfed’s support in partnership with Mastercard Foundation, she has promised herself to give a voice to marginalized girls everywhere. An enthusiastic women’s empowerment advocate and public speaker, she seizes every opportunity presented through CAMA and her university to share the perspective of voiceless girls and young women.
OUR CHAMPIONS: WE COULDN’T DO IT WITHOUT YOU

A big thank you to the thousands of Camfed champions raising funds and awareness for girls’ education. Here are just a few highlights showcasing the diversity of your passionate support:

Genie Ventures

*Staff from Genie Ventures deployed their digital prowess throughout the year to fundraise, spread awareness and make Camfed introductions in their network. They have given more than $18,000 in pro bono support during office hours, as well as finding time to take on sporting and baking challenges, all in the name of girls’ education.*

Arco Iris Samba Band

*With their vibrant colors and rhythms, Cambridge’s community samba band, Arco Iris, energetically drummed up support for Camfed around the city center. In just a few hours on 21 October 2017 they raised enough to support three girls in secondary school for a year, and to provide essential supplies and school uniforms for several more.*

Fulham Cross Girls’ School, London

*The pupils and staff of Fulham Cross Girls’ School in London gave their all to raise money for Camfed, to keep girls in education and out of child marriage. Their imaginative fundraising efforts included a Readathon, an International Dress Day, a sleepover at the school, a sponsored walk, and a Christmas Fair.*

Harriet, Alice and Molly ‘Swim the Channel’!

*These three women challenged themselves to swim the equivalent of the English Channel over the month of November 2017, meaning 21 miles, or more than a marathon swim, each! Thanks to overwhelming support from friends and colleagues, they smashed their ambitious goal of sending 20 girls to school.*
Friends of Camfed, San Francisco
Doug Sharp and Brani Koren hosted an evening for friends of Camfed at their home in San Francisco on 29 June 2017. Fiona Mavhinga, Director of CAMA Development, together with Sandra Spence and Brooke Hutchinson, Co-Directors of Camfed USA, welcomed guests and spoke about the CAMA network driving forward our multiplier effect.

Learning with Love, New Jersey
Learning with Love is a group of six middle school girls who are devoted to making this world a better place by promoting girls’ education around the world. They are also taking part in a ‘Destination Imagination’ project to support a community in need. Their trivia night for Camfed raised enough funds to support 10 girls to go to secondary school for a year.

We Run So They Can Learn, Pittsburgh
Cara, Rachael, Melanie, Sarah and Amy teamed up to complete an incredibly challenging obstacle course at the 2017 Pittsburgh Tough Mudder, determined to help young women get an education, uplift their communities, and change the world. They raised enough to keep 13 girls in secondary school for a full year.

St Catharine’s College, Cambridge
On 13 December 2017 St Catharine’s College Cambridge hosted its inaugural Luminaria: A Ceremony of Light, with proceeds donated to Camfed. The outstanding Girls’ Choir of St. Catharine’s gave an atmospheric evening performance by candlelight, in their first ever Christmas carol concert.
Sandra, Learner Guide alumna and CAMA Ghana National Secretary in 2017

“I think what distinguishes women’s leadership is that women are leaders in everyday life. We manage the home, we manage our children, we take on so many responsibilities and we do it well. So in leadership positions, we are naturals. CAMA gives young women the opportunity to come up and solve issues in the community that even our leaders and politicians aren’t able to.”
PRIORITY FOR 2018

2017 began with the Women's March on Washington, and ended with the launch of the #TimesUp movement, igniting a global conversation around gender equality, and the obstacles that continue to hamper girls and women from progressing into positions of leadership around the world. For those of us working in some of the most marginalized rural communities on earth, this wider movement takes on a life-saving urgency.

It is against this backdrop that we stepped up our drive for equal opportunities for all. In late 2017, we restructured our leadership to bring CAMA to the forefront, with two founding members of the network stepping into new global executive roles as Camfed Executive Director–Africa and CAMA Director of Development. CAMA represents a powerful and growing constituency of young people who were once marginalized and excluded from opportunity, and who are now at the forefront of our wider movement to achieve education and opportunity for all. Camfed is positioned as the vehicle to accelerate that movement, enabling young women to step forward as valued and respected leaders at every level.

During 2018, we will bring recognition to CAMA's leadership at every level, including through expansion of The Queen's CAMA Commonwealth Fund, enabling young women to take action to support other vulnerable children in their communities. In unleashing the full potential of the CAMA network — which by the end of 2017 had reached almost 120,000 members — we will pursue new avenues of opportunity for young women at the point of leaving school so that they can progress to a position of economic security and leadership.

We will use our knowledge and evidence base on what works to support marginalized young people — including our data on what it costs to enable them to go to school and learn — to advocate with national and global education partners for new commitments and action to achieve the Sustainable Development Goals. We will also explore the possibility for replication and take-up of successful components of our model by other partners, including Ministries of Education.

At the core of our work in 2018, we will continue to deliver on the targets set out in our Strategic Plan, centered on our goal to support one million girls through secondary school by 2020. Our progress to date towards this goal — by the end of 2017 we were three quarters of the way towards achieving it — encapsulates the essence of Camfed in combining the activism of our community partners, CAMA leadership and supporters to deliver results for girls. It stands as a testament to what is possible to achieve with an ambitious partnership-based approach to girls' education, focused on achieving equal opportunities for all.
Tamara, CAMA Malawi National Chair in 2017

“The pain and grief that comes with poverty is unspeakable for many of us. I lost my mother early on, and when I was only in primary school my father became too ill to work. Life was so hard. There was no money for school fees, a school uniform, a notebook, a pen. But I was one of the lucky ones—the School Based Committee identified me for Camfed support, and I was able to complete my education. Without this support, I could have been a child bride. Or I could have been pregnant at 14. It happens to so many girls.”
When activists, advocates and donors like you step up with CAMA, we can make real, lasting, impactful change. Let me give you an example from my home, Malawi: On 14 February 2017, we celebrated as the parliament voted to amend the Constitution to make it illegal for children under the age of 18 to marry. This vote was so important, but we need more than laws to protect children, especially girls. We need education. Not just academic education, but teaching girls about their bodies. This knowledge is the power that can keep girls safe, keep them alive. And I’m so happy that we are now bringing this power to our local schools.

Malawi is the poorest country in Africa. Most of our people work as subsistence farmers, vulnerable to the droughts and floods that destroy crops. When there is no hope of feeding the family, how can there be money to send children to school? More than 1.2 million children here are orphans. Child marriage and teenage pregnancy are a particular problem, not just because of laws, but because of poverty. Poverty and lack of opportunity for adolescent girls to go to school, they go hand in hand. There are so few secondary schools in rural communities. Even girls who get the chance have to travel long distances. This makes them very vulnerable.

What many people don’t realize is that these girls do not fully understand how you get pregnant. If they do not have an older sister to speak to, how will they find out? There are supposed to be lessons in school, but not enough information is shared. Like in many places, there are taboos. But these taboos can be deadly. In 2017 we introduced CAMA Learner Guides in Malawi. They provide sexual and reproductive health lessons and explain the danger of HIV/AIDS. They bring boys into the conversation, because of course they have an important role to play. Learner Guides also advise girls about sanitary wear. Most girls here can’t afford disposable pads. Many stay away from school when they have their period. Often, this leads to drop-out. Here in Malawi, we started making fashionable reusable sanitary pads. We sell them for money and donate them to girls without means.

Learner Guides see the challenges children face. The stress, trauma and grief that comes from losing a parent… those who have been there can help children cope. Learner Guides join hands with their communities. They can call on Mother Support Groups, for example, to help tackle abuse, to fight hunger, or to supervise school hostels. We make sure children know where to find help; that they are protected, valued, respected, and grow up to turn the tide of poverty.

Together, we can reach our goal of supporting one million girls through secondary school by 2020. Ignite the change. Help us transform the world. Join us at camfed.org.

Tamara Tsambalika
National Chair of CAMA Malawi
When you educate a girl
...everything changes