

Everything Changes

Camfed Strategic Plan 2015-2019



Camfed Strategic Plan 2015-2019

www.camfed.org info@camfed.org twitter.com/camfed facebook.com/camfed

Author

Lucy Lake, Chief Executive Officer, Camfed International

Copyright

©Camfed. All rights reserved. This document or any part of it (including its words, graphics and layout) must not be copied, printed, scanned, stored, communicated to the public or otherwise reproduced, distributed or made available in any way whatsoever, including by electronic means, and whether directly or indirectly, without the prior written permission of Camfed.



Camfed Strategic Plan 2015-2019

Everything Changes

Contents

Execu ⁻	tive Summary	3
1: Wh	no we are and how we work	
	Vision, mission and principles	5
2: Wh	nat we do and why	
	Camfed's model	7
	Sustainability	
	Impact to date	
3: Stra	ategies 2015-19	
	Statement of intent	
	Strategy 1: Unlock new resources	17
	Strategy 2: Unleash new potential	21
	Strategy 3: Ignite new action	29
	Milestones 2015-19	32
4: Me	easuring impact	
	Monitoring and evaluation	33
	Longitudinal surveys	34
	In-depth research	35
5: Org	ganizational development	
	Team	37
	Technology	38
	Partnerships	39
6: Gov	vernance and accountability	
	Systems: Finance & data	41
	Oversight: Board & executive	42
7: Fina	ancial projections	
	Expenditure budget	43
	Funding	44
	Risk analysis	46
Apper	ndices	
	I: Timeline of Camfed's growth and development	47
	II: Evidence of Investment	48
	III: Camfed International Senior Management Team	49
	IV: Profiles of Camfed's Executive Team	50

Abbreviations and Acronyms

CAMA Camfed Association (alumnae association for young women)

Camfed Campaign for female education

CDC Community Development Committee

CSO Civil Society Organization

DFID Department for International Development

ECD Early Childhood Development ECE Early Childhood Education JCE Junior Certificate of Education

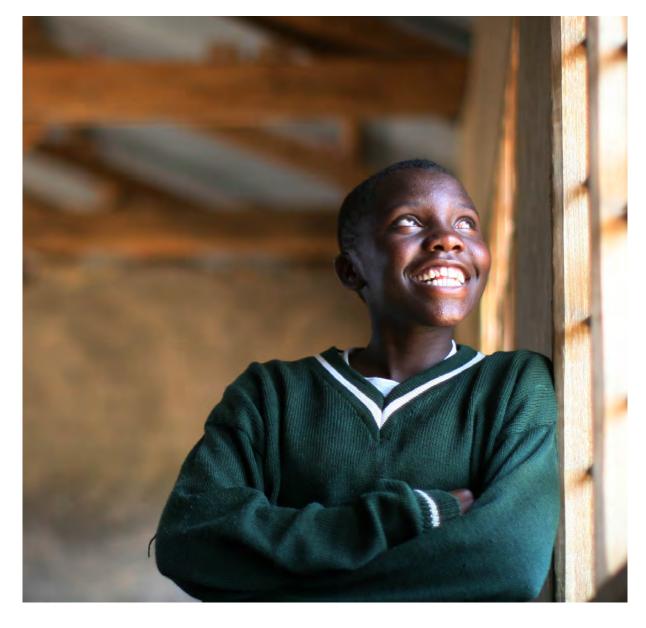
MSG Mother Support Group

NGO Non-Governmental Organization

OECD Organization for Economic Co-operation & Development

PSG Parent Support Group
PwC PricewaterhouseCoopers
SEN Social Education Network

SMC School Management Committee



Executive Summary

Camfed has a unique opportunity to show the world the potential that can be unlocked through girls' education and young women's leadership – in individuals, in communities, and in economies.

Over the past two decades, we have refined a model of investment in these areas that achieves substantial economic and social returns at individual and societal levels. This model – proven in its robustness, replicability and policy relevance – has been scaled across five countries in sub-Saharan Africa; by 2014, more than three million young people had directly benefited.

The outcomes of our approach are evident in the improved school enrolment, retention and attainment of girls, in the increased financial assets of young women school graduates and in the delay in their age of marriage and motherhood. Our impact is also apparent in the growing levels of activism and philanthropy in our partner schools and communities, demonstrating the far-reaching change that is possible when communities are fully engaged around girls' education.

The most exciting outcome of our model lies in CAMA – the Camfed Association. Pioneered by the first young women to complete secondary school with Camfed's support, CAMA harnesses the transformative potential of young women's leadership. Unique as a constituency of young women from rural areas who are connected across the African continent, and set to grow to a membership of more than 130,000 by 2019 as a direct outcome of our current education programmes, CAMA represents an unstoppable new force for change.

Over the recent period, we have delivered the major expansion of our programme of support for girls' education by pioneering a community-led approach to scale and showing what it is possible to achieve – at pace – for girls. Our governance, systems and infrastructure have been rigorously tested in this process and proven to be highly effective. This has been recognized by the

Development Assistance Committee of the OECD, which has officially endorsed Camfed's model as best practice in taking development innovation to scale.

Our longstanding programmes combined with our recent scale-up have yielded important strategic assets: social capital in the form of regional networks of committed activists, where CAMA is at the forefront alongside growing ranks of government officials, parents, traditional leaders and teachers; institutional capital in our systems that raise the bar around accountability and in our dedicated team of frontline and technical experts; knowledge capital in our bank of experience on what works in girls' education; and finally, brand capital - Camfed's name is concomitant with achieving excellence for girls, and our reputation for action and accountability has won the backing of Ministries of Education and the respect of partners across the board. These assets provide Camfed with a unique strategic platform; a tipping point from which to accelerate our impact. So, what next?

We remain steadfast in our core mission – to multiply educational opportunities for girls and empower young women to become leaders of change – recognizing this as fundamental to tackling poverty and inequality.

In delivering on our core mission over the next five years, we will adopt a transformative approach that will build on our proven model of support for girls' education, capitalize on the extraordinary opportunity represented by the CAMA network, and position Camfed as a benchmark for scaling high impact, sustainable development solutions. We will prioritize three strategies:

Firstly, we will unlock new resources for girls' education. We commit to support one million girls on their journey through secondary school. In so doing, we will demonstrate what it is possible to achieve at pace and at scale for girls, and we will bring to the fore a ground-breaking approach to

financing girls' education focused on a matched funding model that recognizes and incentivizes local in-kind and philanthropic contributions in girls' communities. In tandem with this core commitment, we will intensify efforts to ensure children complete primary school, and we will engage with Ministries and communities to push up the quality of education and improve learning outcomes. Our goal is to reach five million children, and we will work to embed effective strategies in national systems. Our target countries will be Ghana, Malawi, Tanzania, Zambia and Zimbabwe, with expansion to South Africa and Mozambique.

Secondly, we will unleash new potential through young women's leadership. CAMA's membership is currently set to reach 130,000 — a major expansion but merely a next step given our intention to bring one million girls through secondary school. We will develop and deploy new models for engaging school graduates in productive post-school pathways, recognizing this as crucial to securing the return on their education. We will open up new leadership opportunities and platforms, and we will unleash the potential for young women to give back to their communities; this is where the multiplier effect of Camfed's model is truly transformational, with young women at the vanguard of a new movement for girls' education.

Thirdly, we will ignite new action to accelerate change. We will pioneer ways to scale our impact beyond our current areas of operation and extend our reach to new countries. We will replicate components of our model in new regions, provide technical assistance to government partners and other agencies, and support the diffusion of innovation between communities by franchising initiatives through CAMA and capitalizing on the growth of new technologies to link our extensive network of local activists across the continent. We will also use our voice and influence to ensure that policy commitments in support of girls' education are enshrined and enacted at all levels.

Our long term engagement with girls and their communities means that we have an important opportunity to explore the depth of impact at individual level in terms of young women's life choices, as well as the breadth of change in the social and economic fabric of rural communities. Our research agenda is positioned to illuminate these outcomes and provide insight into the critical success factors that underpin the 'how' in order to revolutionize the evidence base on what works in girls' education and young women's empowerment.

We will build the Camfed organization as a vehicle for social change, premised on activism with accountability, and underpinning a rapidly growing, African-led young women's movement. We will strengthen our international coalition of Camfed entities and develop new regional functions to drive innovation and reinforce best practice across our organization. We will harness the expertise and capacity of our frontline networks by building our 'Resource Team' of local thought leaders and activists to guide action in new areas, and develop the CAMA pipeline of upcoming leaders and managers. We will pioneer use of new technologies to identify and champion innovations that meet the needs of people and institutions in rural communities, and that strengthen systems for accountability. We will invest in the capacity of our development team and communications capabilities, and continue to forge partnerships with the private sector and with social enterprises in pooling resources towards shared priorities.

Our biggest challenge, and our only brake, will be funding. To maintain our funding at current levels (\$50m per year) represents a very ambitious undertaking in terms of new income to be raised, and we have set ourselves this high bar. Our aspiration, however, is higher, particularly in light of the potential to be opened up through CAMA. To meet this challenge, we will focus on building strategic donor partnerships to support our core priorities, and we will explore innovative funding models to grow new and sustainable income streams, including matched funding for girls' school-going costs and investment funds for CAMA enterprises.

In this strategic plan, we lay out our intention to harness the extraordinary assets available to us to scale our impact for young people in Africa. We invite you to join our movement and show the world that when you *educate girls*, *everything changes...*

1: Who we are and how we work

Our Vision

Camfed's vision is of a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty.

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 Principles

Camfed believes in the possibility and delivers on the promise of social and systemic change. We are a recognized leader in the 'how' of delivering girls' education and young women's empowerment, and have successfully scaled action across five countries in sub-Saharan Africa.

Camfed contends that it is the governance model through which resources, actions and partnerships are stewarded to secure girls' rights and the entitlements that follow from these rights, that is fundamental to unlocking the full returns of investing in girls' education. Camfed's governance model places accountability to girls and young women – as our clients – at its core, and mobilizes an entire social infrastructure around girls to secure their right to education. This in turn creates the context for long-term, systemic change in girls' communities; a context in which girls can move on from school as empowered citizens to take up leadership positions. Camfed's governing principles extend from international level to the level of the individual girl, and guide all our operations.

Accountability

Accountability is our core principle. We are accountable first and foremost to our clients – vulnerable girls and young women in rural areas of Africa. All our systems and processes put this principle into action in order to secure and reinforce girls' rights and entitlements, and it underpins our partnerships at every level.

Child protection

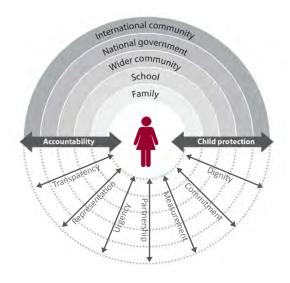
Child protection is a non-negotiable, central tenet of our work and goes hand-in-hand with accountability. We hold information on every girl who receives support to track her welfare, and we engage with all those who hold authority in relation to girls in order to mitigate girls' vulnerability to any form of abuse. This is enshrined in our Child Protection Policy which is recognized nationally and internationally as a standard of best practice.

Urgency

We act with urgency for today's generation of girls, and believe that the greatest opportunity to influence widespread change is through direct action that achieves demonstrable results. We have recently achieved the major expansion of our support for girls through secondary school, and implemented this scale-up within a minimal timeframe – at pace – to benefit as many girls as possible.

Transparency

We ensure full transparency in our management of financial resources. Communities are positioned as our 'shareholders', and decisions on resource allocation are taken with representatives from all stakeholder groups. We develop bespoke databases that track every payment to the individual beneficiary, and information is shared directly with girls, their parents and guardians clearly setting out their entitlements.



Camfed's governing principles

Dignity

We respect, protect and promote the dignity of our clients and their communities, recognizing the need to compensate for, and address, the debilitating effects of poverty and exclusion on their self-worth and sense of entitlement.

Leadership

We recognize that young people and their communities are the experts on their problems and should lead the development of solutions. They are represented at every level of our organization, including on our Boards. We create opportunities for young people to engage directly with policymakers at national and international level.

Partnership

We build strong partnerships with government ministries, while not being affiliated to any political party. We initiate innovative, multi-stakeholder partnerships between communities, government and the private sector to maximize the resources available to tackle challenges young people face.

Measurement

We are committed to the rigorous assessment of our efficacy and our impact, and measure our success by the tangible improvements to the lives of young people and their communities. We lead the field in putting mobile technology into the hands of frontline activists for data-gathering, and making this data directly available to communities in empowering them to take action.

Commitment

We invest in communities for the long term. The returns of this enduring approach are evident in the emergence of a new constituency of educated young women – previously among the most excluded group in their communities – who are now professionals, social entrepreneurs and leaders, and who are transforming prospects for the younger generation.

"[Camfed's] approach has shown that a rigorous governance model, emphasizing an individual tracking system and data collection from the 'frontline', can boost local ownership and contribution which results in not only keeping girls in school, but also letting them thrive. Its ability to replicate success in several countries without a doubt shows promising prospects for further scalability for advancing gender equality." Development Assistance Committee, OECD.



2: What we do and why

"Educating girls and giving them the tools to shape their own future has an incredible multiplier effect on economic growth. It leads to increased prosperity not just for individuals but for their communities and their societies. It provides returns for decades."

UN Secretary General Ban Ki Moon.

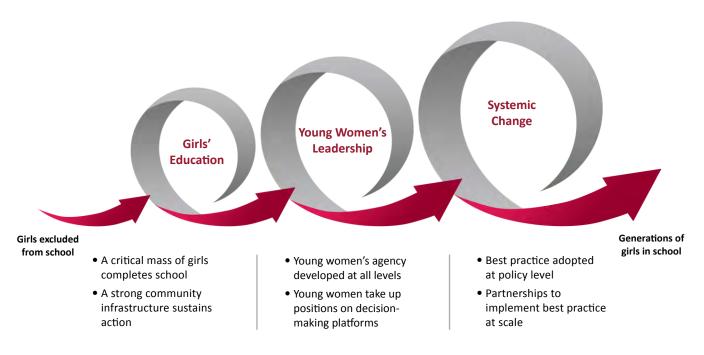
2.1 Camfed's Model

Camfed focuses on the extraordinary potential that is unlocked through girls' education – for individuals, for communities and for economies. We target rural areas in sub-Saharan Africa to reach the most marginalized girls, for this is where girls' education has transformative potential.

We are driven by the principle that the experience of the poorest, most marginalized girl is an important barometer for the education system and for society at large. She will be the first to fail in a system that fails her; yet if we can push up standards of education delivery to the extent that she can succeed, then this signals an assurance of quality for all. In turn, if we can create the context in which she can make the transition from school to

a safe and secure livelihood, this signifies a thriving environment in which young people can flourish.

The premise of Camfed's approach is that if we can get right the process of supporting girls to go to school, then we massively push up the returns of investing in their education. Not only does this tackle inequality and unlock the benefits that accrue from girls' education, it ignites a wider social movement in girls' communities which sees new resources leveraged to support vulnerable children, and young women at the forefront of this movement as a new constituency of leaders and activists. Girls' education is thus the entry point for widespread systemic change.



The Camfed Model: Effecting Systemic Change

Virtuous cycle

Camfed begins with the poorest, most marginalized girl – by looking out at her world and, step by step, dismantling the obstacles in her way so that she can move forward to become a fully empowered global citizen. She is our 'client', and we strive to build her sense of entitlement as well as her access to the rights and opportunities that should be the birthright of every 21st century child.

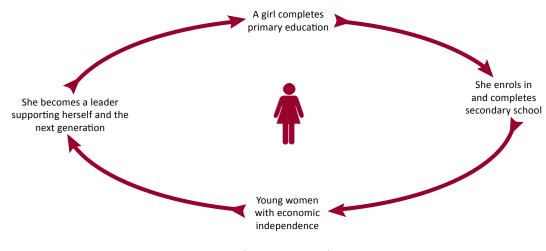
Camfed focuses on improving girls' educational access, experience and achievements in tandem with developing young women's confidence, agency and leadership. The result is a virtuous cycle, through which the investment in girls' education pays ever-increasing dividends in the activism of educated young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

Camfed invests at every stage of this cycle to enable a critical mass of girls to complete school and become entrepreneurs and leaders within their communities. This investment incorporates:

- A comprehensive support system at community level, which includes the provision of financial resources managed by school-based committees to secure and protect the rights and welfare of the most vulnerable children who risk dropping out of primary school on account of poverty.
 Support is targeted at both girls and boys at this level:
- 2. Interventions to enable a critical mass of girls to progress through secondary school; the stage

- when large numbers of girls drop out. This critical mass approach is important in ensuring girls do not participate as a minority, in bringing attention to the issues they face, and in enabling their peer support. Interventions include locally managed bursary schemes, initiatives to improve the quality of education, and psycho-social support from trained school mentors;
- 3. Provision of training in financial literacy and business skills to young women at the point of leaving school – a time of high risk – to enable their successful transition to a secure livelihood and a platform from which they can make safe life choices and in turn become business and social entrepreneurs in their communities;
- 4. The promotion of young women's leadership, enabling young women to become role models, access decision-making platforms, and influence policy and priorities at local, national and international levels.

Recently, Camfed has significantly expanded Stage 2 of this cycle, from supporting tens of thousands of girls to attend secondary school, to hundreds of thousands. This has important implications for our next strategic phase. Firstly, it demonstrates our capacity to deliver girls' education at scale. Secondly, it brings new emphasis and urgency to Stages 3 & 4 – as many thousands of young women will complete secondary school over the next few years with the potential to become a new wave of activists within and beyond their communities.



The virtuous cycle

Power sharing approach

Camfed's programme is underpinned by an inclusive local partnership infrastructure through which we bring together all those constituencies that influence a girl's life to ensure that her right to education and the entitlements that follow from this right are fulfilled.

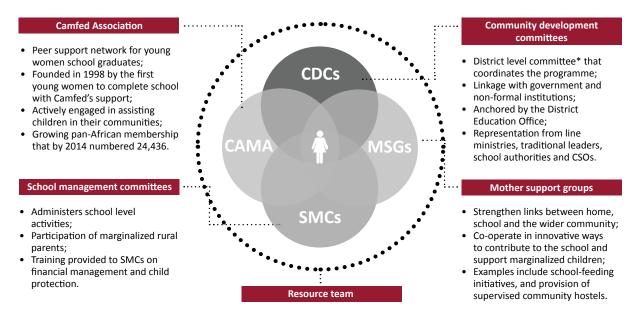
These partnerships dovetail with existing government and community structures. This reinforces the capacity of these structures to respond to the needs of vulnerable children, and underpins a joined-up, multi-sectoral approach to tackle problems, one that is integrated with and complementary to other local programmes.

Camfed incentivizes engagement in these structures by placing decision-making directly in the hands of communities. Financial resources are administered via a highly transparent system premised on a democratic process to determine how these resources can best be deployed to secure educational entitlements for the most vulnerable children. This achieves empowered, egalitarian community involvement in the delivery and monitoring of programmes, which in turn provides the foundation into which we can pilot and embed new approaches, e.g. the use of mobile technology to monitor girls' welfare. It also unlocks

local innovations to tackle the problems girls face that can then be integrated as part of an expanding solution.

Crucially, this local infrastructure provides a forum to surface sensitive, detrimental issues that undermine girls' wellbeing, including their vulnerability to abuse, while simultaneously harnessing the authority to tackle them. It creates an important space for negotiating power dynamics and gendered roles, and ultimately provides the platform for young women's emerging leadership.

Over time, Camfed devolves programme management to these partner structures while simultaneously facilitating their engagement with policymakers, as our central strategy for sustainability and scale. Leading members from each of these partner constituencies join Camfed's Resource Team. Positioned as the programme's frontline experts and thought leaders, the Resource Team leads the expansion of activities to new districts through peer-to-peer training and mentoring, and reinforces monitoring and quality assurance. Going forward, the Resource Team provides unique capacity to support the piloting and spread of innovation to new areas, which will be central to our next strategic phase.



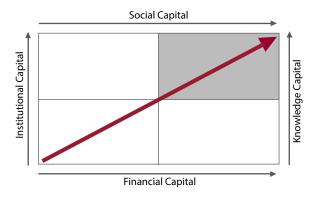
Engaging communities around girls' and young women's welfare

^{*} Known as the District Education Committee in Ghana



2.2 Sustainability

Camfed recognizes that to achieve long-term transformation in girls' prospects, this necessitates transformation of their context. The legacy of Camfed's approach is a changed environment in girls' communities to a *new equilibrium*, in which girls are valued as equal citizens and there is enduring local capacity to tackle obstacles to their education. This is embedded in new forms of 'capital' in communities, which multiply the returns on the initial investment in girls' education and provide the basis for sustainability.



New forms of capital in girls' communities

New financial capital

Camfed is now witnessing substantial monetary and in-kind contributions from communities, expanding the resources available to support marginalized girls and boys. Greater demand is being made on service providers to ensure financial entitlements are made available, e.g. school capitation grants, and there is increased involvement by rural parents in ensuring accountability over school finances. Young women are setting up new businesses and generating profits, which are in turn being reinvested in their families and in education.

New institutional capital

There is now a strong local infrastructure through which local authorities, service providers and community groups are collaborating to identify and dismantle the hurdles to girls' education.

These local partnerships are underpinned by a shared commitment to good governance in the stewardship of resources, leading to increased efficiency and cost-effectiveness in the onward delivery of interventions.

New knowledge capital

As a result of their engagement in girls' education, new expertise now resides within girls' communities on the problems girls face and on strategies to tackle these effectively. Greater value is placed on local knowledge assets, and girls and young women are themselves increasingly recognized as 'experts' in developing an informed response to address local needs.

New social capital

Wide networks of volunteer community activists are now working with Camfed to expand support to vulnerable children and introduce interventions to new areas; by 2014, they numbered more than 121,000. At the forefront is the CAMA network of young women school graduates who are not only supporting themselves and their families, but have also stepped up as a new generation of philanthropists – reaching out to ensure that other children in their communities go to school. The power of this network multiplies exponentially the initial investment in girls' education.

Importantly, these new forms of capital carry value beyond girls' education by providing the capacity to tackle a broader range of development challenges in girls' communities, in the confidence that the needs of the most marginalized girls will continue to be at the centre of action.

"Camfed has succeeded in mobilizing communities in a process where they themselves seek to improve the situation and are ready to pool their limited resources to solve poverty-related problems. It has achieved widespread, genuine participation in its programmes which have contributed to the revival of community cooperation. The creation of highly representative structures at the level of schools and districts and establishment of systems for financial management of support to girls has been instrumental." External Evaluation for Irish Aid.

2.3 Impact to date

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. The results are visible in the young women who are now lawyers, doctors, teachers, nurses and businesswomen; many are among the first to reach this stage in their communities. They are also taking up leadership positions on the national and international stage¹.

One of the most exciting outcomes of Camfed's approach is in the new philanthropy that is being ignited, including among young women themselves², to support the younger generation of children to go to school.

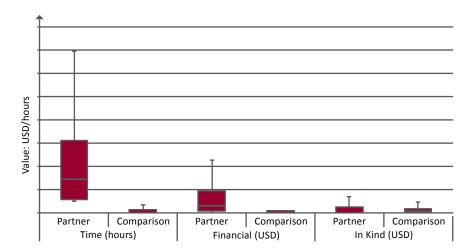
Camfed's focus to date has been in five countries in sub-Saharan Africa – Ghana, Malawi, Tanzania, Zambia and Zimbabwe. By 2014³, we had supported 1.2 million children to go to school, we had improved the learning environment for 3 million children in 5,085 partner schools across 116 districts, and we had enabled more than 24,000 young women to make the successful transition to a secure livelihood and active citizenship.

In terms of impact to date in education:

 School retention and progression rates for girls supported by Camfed at secondary school are consistently above 90%. In Zimbabwe, for example, the 2014 progression rate was 93%. School attendance rates across all countries have averaged between 88-93%. Secondary school completion rates for girls on the programme are significantly higher (e.g. 92.5% in Ghana compared with 62% for girls nationally);

- Pass-rates among girls supported on the programme are consistently higher than national averages, despite their background of disadvantage. In Malawi, for example, the 2013 JCE pass-rate of girls receiving Camfed bursaries was 79% compared with 72% nationally;
- There has been an improvement in pupilteacher ratios and an increase in number of trained female teachers in partner schools where Camfed is working compared with non partner schools⁴.
- In districts/schools where Camfed is operational compared with non-intervention areas, there has been faster growth in female enrolment, reduction in drop-out due to early marriage and pregnancy, higher school completion and improved exam pass-rates.

⁴ Zambia baseline survey, 2014.



'Giving' by CAMA members in Camfed partner districts, compared with school graduates in comparison districts. (Tanzania 2013)

 $^{^1\}mathrm{A}$ CAMA member from Zambia is represented on the Youth Advisory Group to the UN Secretary General.

² Each CAMA member is supporting on average between 2 to 3 children not related to her to go to school.

³ A table showing our reach to date is provided as Appendix II.

For young women completing school through the programme:

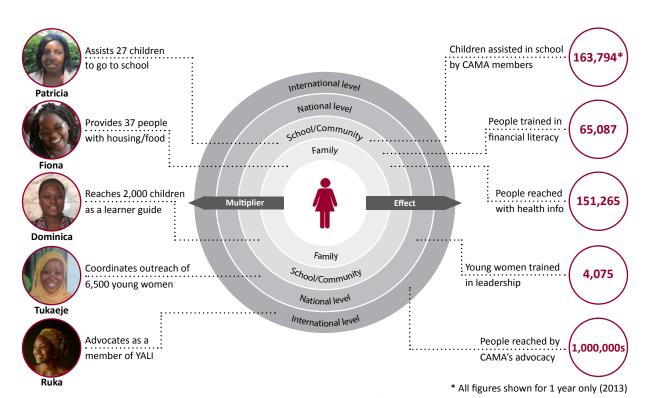
- There has been a delay in age of motherhood.
 In Malawi, 5% of young women who received
 Camfed bursaries have become mothers,
 compared to 26.8% nationally in the same age
 group;
- Their earning potential has increased as has their resistance to economic shocks. In the aftermath of the Zimbabwe crisis, 83% were the main breadwinners in their household; 72% were financing other children in their community to go to school⁴;
- They have stepped up their civic engagement and taken on positions of leadership. In Zambia, there has been 100% increase in representation of young women on decisionmaking committees following their participation in Camfed's business leadership initiatives⁵.

There is compelling evidence to highlight the wider impact of Camfed's approach. This goes beyond the impact on the individual and demonstrates the farreaching effect of Camfed's model and its influence on systemic change. In districts where Camfed is operational compared with non-intervention districts:

- There are higher levels of local philanthropy.
 A 2013 study in Tanzania revealed a 1,000% increase in the level of local financial contributions to support vulnerable children;
- There are significant local in-kind contributions towards cost-share in programme management.
 These were tracked and monetized to the equivalent of US\$555,000 over a six-month period in Zimbabwe and Tanzania;
- Increased action has been documented among local authorities who are stepping up action to reinforce child protection, and challenge any mismanagement of school funds.

Most importantly, we recognize and celebrate the achievements of the girls and young women supported through our programmes, now leaders at the forefront of a growing social movement. As a new generation of activists and philanthropists, they embody *The Multiplier Effect* of Camfed's approach, and show by example that 'everything changes' when girls go to school.

⁵ Delivered through a 3-year partnership with Goldman Sachs 10,000 Women and the University of Cambridge.



The CAMA Multiplier Effect

⁴ Research conducted by the London School of Hygiene & Tropical



3: Strategies 2015-2019

Statement of Intent

Over the past two decades, we have developed a highly acclaimed, cost-effective model for the delivery of support for girls' education. We have also worked with young women to forge innovative pathways to enable their successful transition from school to financial inclusion and a secure position from which to make future choices.

In the recent period, we have achieved the major expansion of our programmes, proving that our model can operate at scale. We have also accumulated extraordinary strategic 'assets' in our infrastructure of partnerships, systems for delivery, and network of frontline experts and activists – at the forefront of which is CAMA, a new constituency of educated young women. As a result, we have a unique platform from which to embark on an important new phase of development.

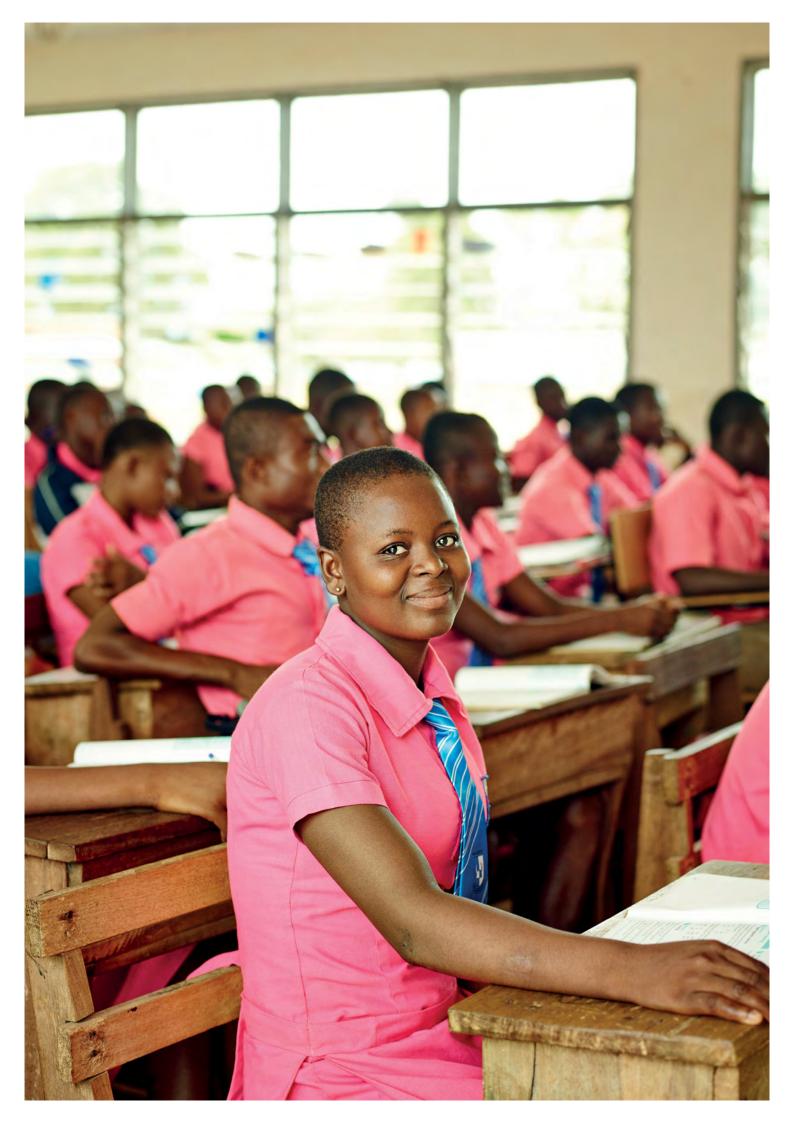
Over the next five years, we will adopt a transformative approach to scale our impact. This will build on our proven model of support for girls' education, capitalize on the extraordinary opportunity represented by the CAMA network, and position Camfed as a benchmark for scaling high impact, sustainable development solutions. Our focus will be on three key strategies:

1) Unlock new resources for girls' education We commit to support one million girls on their journey through secondary school. This reinforces our principle of direct action in support of girls and demonstrates what can be achieved at scale and at pace through community-led action to reach the most marginalized girls. In the delivery of this commitment, we will bring to the fore a groundbreaking approach to multiply educational opportunities for girls. This is centred on a matched funding model that recognizes and incentivizes local in-kind and philanthropic contributions to support girls through school.

In tandem with this core commitment, we will intensify our efforts to ensure children complete

primary school, and we will engage with Ministries and communities to step up action to improve learning outcomes at all levels, reaching an estimated five million children. We will capitalize on our community infrastructure to extend the pipeline of our support for marginalized children to include early childhood development, and we will focus on embedding our delivery model in government programmes. Our target countries will include Ghana, Malawi, Tanzania, Zambia and Zimbabwe, with expansion to South Africa and Mozambique.

- Unleash new potential through young women's leadership
 - We will bring the CAMA network centre stage as an African-led movement pioneering change for girls and young women. In response to the massive increase in CAMA's membership, we will scale up our support for young women to secure a livelihood and step up as activists in their communities. We will forge partnerships with social enterprises and the private sector to channel new resources for young women's entrepreneurship and professional development. We will strengthen CAMA as a vehicle to mobilize the rapidly growing network of young women who are uniting to transform prospects for young people, give back to their communities, and break through as leaders.
- 3) Ignite new action to accelerate change
 We will pioneer ways to scale our impact beyond
 our areas of operation and extend our reach
 to new countries. We will package and share
 replicable components of our model and provide
 technical assistance to government partners and
 other agencies. We will support the diffusion of
 innovation between communities by franchising
 initiatives through the CAMA network, and by
 capitalizing on the growth of new technologies
 in Africa to link our extensive network of local
 activists across the continent. We will also use
 our voice and influence to ensure that policy
 commitments are enacted at all levels.



Strategy 1: Unlock new resources for girls' education

At the core of our model is the support for a critical mass of girls to complete a full cycle of primary and secondary education. This is founded on targeted financial assistance to enable marginalized girls to attend school through an approach that ignites reciprocal support and unlocks new resources in girls' communities. It provides the entry point for tackling the myriad of problems negating girls' success and builds local capacity to tackle these problems for the long term.

Our commitment by 2020 is to support one million girls through secondary school. In so doing, we will demonstrate what it is possible to achieve at pace and at scale for girls, and we will explore ways to maximize the cost-effectiveness of our model to multiply the number of girls who benefit. We will also push up the wider returns of our approach by enhancing learning outcomes for marginalized girls and boys, and we will work with communities and government partners to embed change for the long term at local and national level.

1.1 Maximize cost-effectiveness in supporting girls through school

We recognize that the costs of education borne by girls and their families will continue to be a major barrier, particularly at secondary level. Through our programme, we have a unique opportunity to explore with communities ways to lower the cost of supporting girls to attend school while not compromising their welfare or the quality of support they receive. The result will be a groundbreaking model for financing girls' education that provides a benchmark for the delivery of programmes that target girls' secondary education.

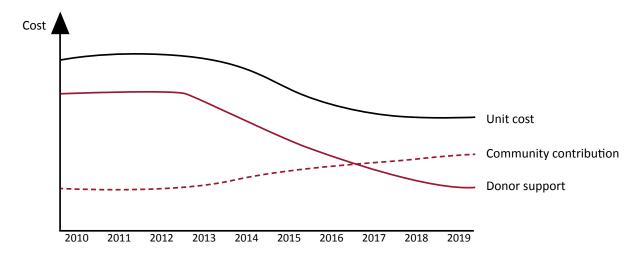
We will transition from the 'full package' support that has been a hallmark of our bursary programme, to a new response mechanism that addresses the specific circumstances that prevent a girl's school enrolment and attendance. The continuity of support is similarly dictated by her level of need at a particular time; if there is a change in her circumstances from one year to the next, this will be reflected in the level of support she receives.

This response mechanism is premised on the new 'forms of capital' in which we have invested in communities that allow for more tailored solutions to meet girls' needs, and that underpin sustainability: the local knowledge capital on what works to keep girls in school; the institutional capital to administer this more complex approach to support; the social capital that provides the capacity to follow up on girls' welfare; and the financial capital in leveraging resources locally to meet girls' additional needs.

"There is a high degree of "ownership" of the project by CDC members, who regard project activities as core district activities. At school level, project activities are driven by teacher mentors, CAMA members and PSGs. The project is not viewed as an external programme delivered by outsiders but rather an integral component of support and education provision for vulnerable and marginalised children." PwC, Fund Manager for DFID's Girls' Education Challenge.

We will work with communities to monitor the welfare and progress of girls who benefit. We will also track the level of local contributions, in-kind and financial, in order to highlight this achievement and incentivize onward engagement. Where this response mechanism has been piloted in Zimbabwe and Tanzania, the in-kind contributions in girls' communities towards the management of the programme have been monetized to the value of \$555,000 within a six-month period. In 2013 alone, 167,900 children received support to attend school through community initiatives linked to Camfed's programme.

Going forward, we will pioneer a matched funding model whereby we will invite donors to match the contributions being made by communities to support girls' education. This will enable us to develop new and sustainable income streams in order that we can continue to support a critical mass of marginalized girls to complete a full cycle of primary and secondary school as the enduring core of our work.



The reduction in cost of supporting a girl to complete school

1.2 Push up the wider returns of Camfed's approach

We will capitalize on our local infrastructure in order to push up the wider returns on our community led approach. Our focus will be on the quality of education in rural schools to improve learning outcomes, and on extending the pipeline of support to include early childhood development.

Improve learning outcomes

For Camfed, the quality of the educational environment is central to protecting the welfare of vulnerable children. This underpins our inclusive infrastructure for programme delivery which strengthens the links between home and school, and between government authorities and communities, to ensure children receive support in an environment that is responsive to their needs and that mitigates their vulnerability.

Housed within this wider approach to enhancing 'quality', we recognize the need for a holistic approach to improve learning, particularly in a context of a dearth of educational resources and a lack of fiscal support to fill the gap. We are also cognizant of the fundamental role of education in improving young people's broader wellbeing, and the link to learning; major baselines that we conducted in 2013-14 in Zimbabwe, Tanzania and Zambia provided insight into the extremely low levels of self-esteem among marginalized girls, and a profound disbelief in their own ability to learn and do well at school.

In tandem with an emphasis on core academic subjects, we focus on the need to cater for broader learning outcomes that are relevant to young people's post school prospects, recognizing that a narrow academic focus does not adequately prepare young people for life beyond school. Over the next period, our goal is to improve learning outcomes for five million children. Our approach will be to:

- Develop the role of teacher mentors to address the social issues that affect children's school experience, and engage with school and community authorities on factors within and beyond the school gates that influence children's wellbeing and participation in school;
- Roll out the My Better World programme, an innovative curriculum and learning resources developed by Camfed with young people in Africa. This programme focuses on building individual aptitude and qualities to improve learning and life outcomes. It is positioned as an extra-curricular activity that is delivered by young women school graduates acting as 'Learner Guides' in their local schools (see Strategy 2). These young women are also important role models in a context in which there are few or no female teachers in rural schools;
- Introduce new pedagogical approaches to improve the quality of classroom engagement.
 In 2014-17, we are piloting an approach with

Escuela Nueva in Zambian primary schools and will explore with the Ministry of Education the possibility of this being rolled out more widely. This includes a classroom observation tool that can be deployed through the school inspectorate;

- Deliver low-cost study materials to children in rural schools to complement the formal curriculum and enable self-directed learning beyond the school gates, particularly in the context of a dearth of school textbooks¹. We will also engage with social enterprises to pilot and roll out new technologies to support learning, including the provision of e-readers and low cost solar lights for home study²;
- Work with national examination councils³ and Ministries of Education to review the approach to formal assessment and the implications for curricula, with a focus on applied, relevant learning. In tandem, we will bring currency to broader learning outcomes by exploring the link between the acquisition of life skills and academic results⁴. We will institutionalize the sharing of data on learning results with communities in order to raise awareness of the quality of education, promote community engagement with schools and create demand for improved provision.

Extend the pipeline

The infrastructure of local partnerships that we have developed for the delivery of girls' education represents a highly effective mechanism for managing resources to meet the needs of vulnerable children. In light of this, we have an important opportunity to explore the extent to which this infrastructure can be mobilized and resourced to take on new roles and house new initiatives in promoting an integrated development approach.

Going forward, a key focus will be our support for early childhood development and education. This will build on initiatives already underway led by Mother Support Groups in school feeding for children of primary school-going age, and by CAMA members in setting up pre-schools. Our approach will be to:

- Support CAMA members to acquire the relevant qualifications to take up formal teaching positions in ECD Centres, and advocate for their placement in their home communities where they will be working with children in their mother tongue;
- Explore opportunities for CAMA and Mother Support Group members to receive formal training with a view to rolling out early childhood provision more widely, including through social enterprise. This will complement and reinforce government provision, and will be linked to ECD Centres. It will include a focus on sustainable agriculture and nutrition to expand low-cost feeding programmes;
- Support young mothers in the community to develop parenting skills through a peer to peer approach led by the CAMA network and drawing on the My Better World programme;
- Partner with other agencies to promote childfriendly infrastructure at ECD centres, including access to a safe water supply and latrines;
- Work with CDCs to expand their terms of reference to include early childhood provision, provide training in ECD policies, and extend their role to support the oversight of ECD centres.

"Camfed clearly and practically works within existing structures, respecting them for what they are and the role they can play. As an organization, it is transparent. We know how much is coming into the district and for what. It treats us as partners not as problems to be fixed. We are not micro managed, we are supported and challenged to do more and better all the time, respectfully... This creates ownership of a programme and loyalty to the cause of education and child protection." District Commissioner, Neno, Malawi.

¹Being piloted with our partner Pearson under the Girls' Education Challenge.

² Collaboration currently being explored with Worldreader and with solar enterprises. Likely to be rolled out as local enterprises by CAMA members

³ Partnerships in place with the National Examinations Council of Tanzania, Zimbabwe Schools Examinations Council and Examinations Council of Zambia.

⁴Currently piloting a tool developed with the Psychometrics Centre at the University of Cambridge.

1.3 Embed change for the long term at local and national level

The strength of our partnerships from local to national level, and the integration of our programmes with existing government and community structures, provides us with a unique opportunity to explore ways in which best practices – distilled from local expertise and knowledge – can become a common reference point for onward action in support of girls' education, be embedded more broadly in education programmes, and set a standard for related development interventions.

At the local level, we will focus on phasing our investment in partner districts to reflect the level of maturity of the programme, thereby formalizing a process of decentralization. By lowering the level of support of training and support to 'mature' districts, financial resources will be freed up to reach new geographic areas. Our maximum coverage in a country will be 60% of districts/ schools in order to afford substantial leverage while not taking on the role of a national system.

"Camfed does not pay lip-service to community participation, but aims to find effective ways for translating the principle of decentralization, which is crucial for sustainability of community development initiatives, into practice." Multi Country External Evaluation.

At the national level, we have a strong track record in forming effective partnerships with Ministries of Education, which has been reinforced recently by the credibility of our operations at scale:

- In Zambia, the Ministry of Education, Science, Vocational Training and Early Education officially adopted the national rollout of child protection guidelines developed by Camfed for schools;
- In Malawi, the Ministry of Education has ratified Camfed's bursary guidelines and advocated for other providers to adopt them;
- In Zimbabwe, the Ministry of Primary and Secondary Education has consistently recommended Camfed's programmes, most recently our community-led school feeding initiatives;

- In Tanzania, the Ministry has endorsed Camfed's monitoring system using mobile technology to enhance EMIS data;
- In Ghana, the Ghana Education Service has positioned Camfed as its key partner for the delivery of secondary school bursaries and as its advisor on girls' education.

Going forward, we will explore with Ministries how components of our core model could be integrated into government policy and programmes and thereby implemented nationally beyond Camfed partner districts. In addition to the interventions to improve learning, this will focus on:

- Strategies to increase girls' retention through school, including to tackle abuse and reinforce child protection both within and beyond the school environment;
- Robust systems to improve the stewardship of resources at district and school level, particularly in the delivery of bursaries and welfare assistance schemes;
- Strengthening school management systems, with a focus on engaging communities in the monitoring of education through mobile technology, and use of data to inform action.

"Camfed have achieved [their results] in a difficult working environment by displaying professional competence, maintaining political impartiality, building trust at community level and sharing their experience and technical expertise upwards through district, provincial and national levels of the education system. Camfed are delivering an effective campaign to promote girls' education. They are also effective at conducting research and evaluation that not only informs the delivery of their own programme but also informs the national debate on education improvement for all children." DFID Zimbabwe Annual Review.

Strategy 2: Unleash new potential through young women's leadership

The number of girls completing secondary school through Camfed's programme will grow exponentially over the next few years as a direct result of our recent increase in support for girls at secondary level. As a result, CAMA's membership is projected to grow to a minimum of 130,000 over the next period, though this could be far higher as we increase the number of girls going through school. This cadre of educated young women represents a major new force for change both within and beyond girls' communities.

CAMA will provide an important vehicle for this new phase of young women's empowerment – as a peer support network, as a framework for young women's activism, and as a platform for their leadership. Camfed will invest both in the CAMA membership – to enable individual young women to secure a livelihood and step up as leaders, and in the CAMA network – to provide a framework for their collective activism and unleash the extraordinary potential of CAMA as an African-led movement for girls and young women.

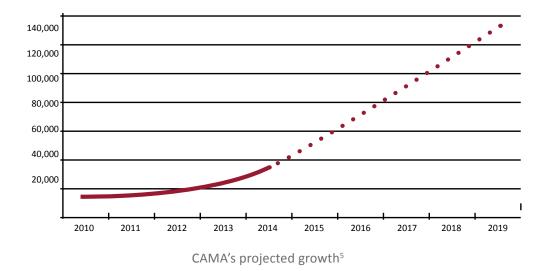
2.1 Invest in the CAMA membership

With the large number of girls completing school over the next period, we face important choices

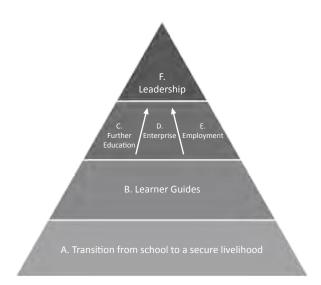
relating to 'breadth' versus 'depth' in our support to the economic empowerment of large numbers of young women, and investment in the further education and/or wealth creation of those who have the potential to take on major leadership roles in business and wider society. In this respect, we will focus our financial resources on enabling young women to make the transition from school to economic independence as the vital step to future choices. At the same time, we will pursue new strategic partnerships to open up opportunities for promising entrepreneurs and leaders.

Our approach to this new phase of young women's empowerment will be cognizant of the different needs, aspirations and circumstances of individual CAMA members, as well as the significant contextual differences between countries and economies.

In tandem with refining the support provided to individual young women, we will also nurture and celebrate the extraordinary level of 'give back' by CAMA members in their outreach to vulnerable young people in their communities. The different levels and opportunities for investment in the CAMA membership are described overleaf.



⁵ Based on an estimated 85% of young women graduating from Camfed's education programmes electing to join CAMA.



Investment in the CAMA membership

A: Transition from school to a secure livelihood

Young women's progression from school to economic independence is key to the return on investment in their education, and their emerging leadership in turn brings recognition to the value of girls' education.

The transition from school, however, represents an especially challenging period in girls' lives.

They enter young adulthood in a context in which there is a dearth of employment opportunities and an expectation that the natural next step is into marriage and motherhood. Even for those who succeed academically, there is a significant lag time between when they complete school and when their exam results are released which is often a period of risk and uncertainty. Girls also face pressure to move away from rural areas to seek work in towns, rendering them very vulnerable.

Over the last 15 years, we have worked with young women to forge innovative pathways to enable their successful transition from school to financial inclusion and a secure position from which to make future choices. We will now set out to scale these programmes to benefit the growing number of school graduates.

We will commit to support girls for an additional six months beyond their completion of secondary school to enable them to make the transition to a secure livelihood in their communities. We will consolidate our current training programmes around financial literacy, business development and reproductive health into a single 'stepping stone' programme for this transition phase. In view of the large number of girls completing secondary school, this will represent a significant financial investment over the next period.

We will also strengthen our engagement with girls while they are in school in order to build their awareness of the opportunities and challenges they may face when they graduate, and how to navigate these effectively. This will include mentoring and support from Learner Guides.

B: Learner Guides

Camfed's major recent programme innovation is the launch of the Learner Guide initiative. Through this programme, young women school graduates are volunteering in their local schools to support children in their studies. In the process, they acquire valuable skills and work experience as teaching assistants, and gain access to interest-free loans to grow their own businesses. The Learner Guide programme thus embodies the virtuous cycle, by enabling young women who complete school to 'give back' by supporting the education of the younger generation.

"I decided to be a Learner Guide so that I can help other girls who are struggling to access school and those who are in school but facing lots of challenges, which might push them out of school." Tapiwa, Learner Guide, Zimbabwe.

Learner Guides receive an intensive two-week residential training programme to equip them to deliver a new curriculum in schools, the 'My Better World Programme', focused on supporting young people to navigate challenges and improve their life chances. They receive learning resources and lesson plans to facilitate their sessions in schools, and are linked to a Core Trainer who organizes regular refresher training and review meetings. Learner Guides are also connected to local education authorities to ensure they have the necessary legitimacy and support to conduct their work in schools and communities.

In return for devoting a certain number of volunteer hours per week over an 18-month period, Learner Guides benefit from access to interest-free loans to grow their local businesses through online micro finance provider Kiva, on the basis that they are repaying "interest in-kind" by assisting children at their local schools. They are also provided with a mobile phone and connected to each other through our mobile technology platform, the Social Education Network (SEN), developed by Camfed to open up new connectivity and resources for young people in rural areas.

We are working towards national and international accreditation of the Learner Guide Programme. In partnership with Pearson, we are developing a BTEC qualification⁶, to enhance Learner Guides' future employability and we are collaborating with Schools of Education to secure fast-track transition to formal teacher training for Learner Guides so that ultimately, these young women can take up positions as qualified teachers in their home communities.

We are planning for the significant expansion of the Learner Guide programme over the next strategic period. We are exploring the opportunity to adapt this innovative programme for primary school level, with a focus on enhancing children's learning and wellbeing through the medium of play. We will also develop this as a replicable model for supporting young people's wellbeing and learning in school.

"I feel good working with students in my school, because I feel I am making a difference in someone's life. That makes me proud of my role as a Learner Guide. I feel respected, recognized and appreciated in my community." Cheka, Tanzania.

C: Further education

Many of the girls we support are among the first to complete secondary school in their families and communities, and those who succeed academically do so against the odds. These young women are important role models and have potential to become professionals such as teachers, doctors and lawyers who can ultimately change the way services are delivered in rural communities, and reinforce girls' and women's rights.

The aspirations of young women completing school with Camfed's support are high, in a context in which opportunities for places and funding at tertiary level are extremely limited and graduates' prospects are slim. In this respect, we ensure young women recognize the value of self-employment and small business development as alternative pathways to tertiary education, and as options following graduation. Our strategy in support of their further education is to:

- Provide career advice to young women about which courses to pursue in order to acquire qualifications that carry recognized currency;
- Advocate for girls from rural areas to secure places and bursaries in government tertiary institutions⁷, and develop partnerships with vocational training colleges;
- Collaborate with innovative educational institutions that share Camfed's values – including Ashesi University in Ghana and EARTH University in Costa Rica – to open up opportunities for CAMA members in new areas including social entrepreneurship and sustainable agriculture, with a view to them becoming pioneers of new ventures in their communities;
- Engage with donor partners to secure support for young women in tertiary education and vocational training, and build awareness of the wraparound costs to enable a young woman to succeed in a new environment away from her community and alongside more advantaged peers;
- Build a support network among CAMA young women in tertiary education, and offer them internships in Camfed as a way to secure work experience and stipends to support their studies, and in return to mentor and support girls in their communities.

⁶ BTECs are vocational qualifications designed to give students the skills they need to either move on to higher education or go straight into employment. They are portable, transferable qualifications recognised in over 100 countries.

⁷ We have had significant success to date in Zambia and Tanzania. A proportion of bursaries are reserved at the University of Zambia for girls completing school under Camfed's programme.

"I want to become a lawyer to give a voice to the voiceless. If somebody is poor in Ghana and they have a problem with a rich man they find it hard to bring it to the books. Money matters. As a lawyer I will look to the poor people and their rights." Veronica, CAMA member, Ghana.

D: Enterprise development

Self-employment and small business development is the most viable pathway to economic security for the majority of CAMA members. Our focus is on creating the environment and promoting access to new resources for small businesses to flourish, in order that young women can move beyond subsistence level projects to become opportunity entrepreneurs and ultimately the employers of other young people in their communities.

To achieve this, we are committed to building partnerships that give CAMA members access to new capital, training and support to develop small & medium enterprises and to diversify business ventures in rural areas. We will explore opportunities for CAMA members to become distributors of 'social goods' as a way of linking them to income-generation. We will refine principles that underpin our due diligence around potential providers of social goods and our terms of engagement. This will include: quality assurance of the products and appropriateness in meeting an identified need; guarantees and after care service; and level of training required for CAMA members as distributors.

We will identify opportunities and encourage CAMA entrepreneurs to set up social enterprises to directly service other areas of our programme, such as in production of school uniforms for girls who receive support through our bursary programme. Last year, for example, Camfed spent £210,000 on school uniforms for girls in Malawi; a market that could potentially be met by CAMA and Mother Support Groups and thereby promote local production and economic opportunities, and in turn incentivize community engagement and contributions.

We will promote young women's access to financial services, including loan facilities for business

development. This will be through our major partnership with Kiva. We will also advocate for new financial products to appropriately meet the needs of women in rural areas. Through our mobile technology platform, SEN, we will raise wide awareness among young women as these products come onto the market.

Camfed Ghana has rolled out significant initiatives to support young women's wealth creation, including 'innovation bursaries' to enable young women to explore new business models and build their business acumen through local and international internships, and participation in trade fairs. Going forward, Camfed Ghana will become an important regional hub for young women's entrepreneurship. This will include hosting innovation bursaries and apprenticeships for CAMA members from other countries to promote a pan-African network of women business leaders.

"As we discuss unlocking entrepreneurship, let's make sure we not only help our young people earn a living, but also bring agency, power and ownership to our communities. Entrepreneurs: lift your communities out of poverty and contribute to change – for the long term." Fiona, CAMA leader.

E: Employment

Alongside helping young women to set up local businesses, our goal is to help them to secure jobs locally where possible, while recognizing that opportunities for formal employment are rare, particularly in rural areas.

CAMA members are often considered by district authorities to be credible candidates when local employment opportunities arise, such as temporary teaching positions or food aid distribution, as a direct result of Camfed's local credibility and communities' vested interest in the success of young women who complete school with their support. In some cases, CAMA members have been successful in converting local voluntary roles to positions of employment, e.g. as assistants in clinics. They are also actively sought out by other NGOs and service providers as local trainers and outreach workers.

To enhance these local employment opportunities, we will:

- Build CAMA members' skills for employability
 and certificate training courses to bring them
 accreditation. For example, CAMA members
 are undergoing intensive training with
 Camfed in the use of mobile technology for
 monitoring purposes, and a cadre of CAMA
 members have been trained as enumerators
 to conduct evaluations. In this respect, there
 is an opportunity to open up these services
 to agencies looking to conduct field research
 that draws on trained enumerators, including
 household surveys and learning assessment, and
 thereby create jobs for CAMA members;
- Collaborate with the business community to open up apprenticeship opportunities and an internship scheme for CAMA members, as a pathway to employment;
- Engage with line ministries and other service providers to identify areas of intervention that require networks of trained outreach workers in rural areas, e.g. early childhood education, in order to link these capacity requirements to the outreach opportunity represented by the CAMA network;
- Advocate for young women who achieve professional qualifications, e.g. in teaching and nursing, to be assigned positions in their home communities where they will be important role models. In tandem, engage with public service commissions to consider the candidacy of rural young women to ensure this constituency is represented in public service positions.

"I have gained knowledge on how to use PDAs. The baseline has raised my profile – people view me as someone who is an expert, a professional, who can go out and interview people and come up with data. Also, working with officials – the community is like, wow, Tukaeje is someone!" Tukaeje, CAMA member and baseline enumerator.

F: Leadership

Young women from rural areas have for the most part been excluded from the dialogue and decision-making that affects their lives and their

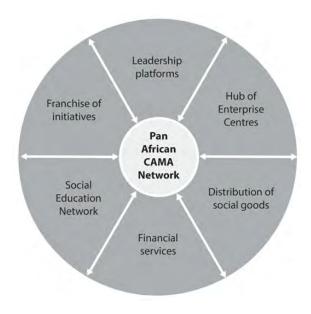
communities. Camfed's aim is to bring them through as leaders at every level to represent their constituency and influence change.

Through CAMA, young women have an important opportunity to hone their leadership potential by participating in democratically elected committees that represent the membership at district and national level. They are also invited to participate in local decision-making bodies alongside government and civil authorities; for example, in school management committees.

Camfed has worked to open up opportunities for young women at national and international level, and in so doing ensure that young women participate in forums as valued and respected opinion leaders, who bring a unique perspective that gives authentic voice to the views of young people from rural areas to inform policy. In the next phase, we will further develop this through two key priorities:

- Introduce Leadership Awards to celebrate extraordinary achievement among young women in CAMA, and incentivize their contribution to a growing movement for change. Awards will be positioned to reinforce CAMA's values, and to recognize acts of leadership and generosity that are transforming the lives of others. Awards will include provision for training a CAMA leadership academy with recipients in turn becoming advocates on the national and international stage;
- Actively secure places for young women to speak on national, regional and international platforms, to represent their constituency on decision-making bodies at all levels, and to benefit from important leadership training opportunities. This will build on the successes to date in securing positions for young women supported by Camfed on the Youth Advisory Group to the UN Secretary General, and in the US Presidential Young African Leaders Initiative.

"A poverty free world is possible. It begins with giving every child an opportunity to go to school, including the marginalized." Abigail, CAMA member and UN Youth Advisory Group.



Investment in the CAMA network

2.2 Invest in the CAMA network

CAMA represents a unique and powerful constituency of young women from rural areas. As a network, it creates the opportunity and space for young women's full engagement in development, enabling them to influence those gendered practices and policies that constrict their lives and limit social and economic progress for all.

With the massive projected increase in membership over the next period, our goal is to unleash the potential of the CAMA network in Africa. This will require that we achieve the right balance between providing an appropriate framework of support to CAMA's development, while mobilizing an unstoppable social movement. At the heart of this approach is to ensure that Camfed itself develops as a vehicle for young women's empowerment, and that CAMA members are leaders at every level of the organization including on our Boards⁹.

The rapid increase in CAMA membership within a short timeframe presents a challenge in terms of reinforcing a sense of shared identity, connectivity and in the resources required to mobilize the network. We are cognizant of the fact that there are diverse groupings within the CAMA network; while the membership is representative of young women from rural communities, these young women are at different stages in life and in

varied circumstances. Despite these differences, a powerful sense of solidarity exists among the membership. This solidarity extends between countries and reflects the willingness of the young women of CAMA to support each other¹⁰.

In strengthening the CAMA network, we will:

- Work with the CAMA leadership and membership to support a review of the ethos and values as defined in CAMA's Constitution, in order to renew and reinforce these across the CAMA network;
- structure of committees, to ensure CAMA's continued representation of its constituency. This will include matched funding for district meetings so that CAMA members can travel to meet together, recognizing that for some, the cost of travel from remote areas would otherwise prohibit their participation. It will also include leadership training for committees, and supporting their engagement and negotiation with local and national authorities;
- Develop the network of District Enterprise
 Centres (also known as Resource Centres) in
 partner schools as hubs through which CAMA
 members can access and share information and
 resources locally;
- Set clear guidelines on what a CAMA member can expect to receive or apply for through Camfed, e.g. in support for tertiary education. In tandem, set in place a structure for 'give back' that is tailored according to the benefits a CAMA member receives; e.g. a young woman who has had support for tertiary education in mentoring girls in school;
- Connect the CAMA membership through SEN,
 a social networking platform through which
 members can connect directly with each other
 and through which information can be shared
 throughout the network. It has the capacity
 to link together different sub groups (e.g. all
 Learner Guides in a particular district) to enable

⁹ Further defined in Chapters 5 and 6 on organizational development and governance.

¹⁰One such example is the pooling resources by CAMA members in Zimbabwe, Tanzania and Ghana to support a young woman from Zimbabwe to take up a place at university in Ghana.

- self-organization and connectivity across the network;
- Incentivize CAMA members to share regular updates with Camfed through SEN, in order to track and connect with individuals;
- Develop guidelines around communications (e.g. use of name/logo) and representation, so that it is clear when a CAMA member speaks on her own behalf or speaks as a representative of the network, recognizing that some young women in the CAMA network are making important inroads into political leadership.

We will also work with CAMA to identify new opportunities that can be opened up through the network, to include:

- Linking CAMA to the providers of social goods in order to open up CAMA's potential as a distribution network in rural areas, thereby creating opportunities for young women as suppliers and distributors, and diversifying local economies;
- Developing the SEN as a platform for sharing critical information with young women in rural areas; for example as an alert system around the location of mobile fistula clinics, and in

- raising awareness of new financial services and products, and job opportunities. We will also explore opportunities for other agencies to disseminate information through the SEN, in return for a user fee that is reinvested in CAMA;
- Opening up opportunities for CAMA to
 'franchise' initiatives in support of girls'
 education beyond Camfed's areas of operation,
 with Camfed's support (see Strategy 3). This
 recognizes that CAMA members are best placed
 to understand the problems girls face, they can
 reach those who are 'invisible', and they have
 a network of support among their membership
 on which they can draw. They embody a new
 movement for girls' education.

"At Camfed, we recognize that young rural women have potential and that they are at the centre of their own development. We understand that they know what they need. But what they also need is for someone to believe in them, because that leads to them believing in themselves. And when they believe in themselves, they can do so much..." Lydia Wilbard, founder member of CAMA in Tanzania, and now Co-Director of Camfed Tanzania.





Strategy 3: Ignite new action to accelerate change

To date, we have intentionally focused our programming and resources in relatively few countries in sub-Saharan Africa in order to achieve the greatest returns on our investment, and to secure long term systemic change for girls and their communities. A key outcome of this approach is that we have developed strong systems and capacity for delivering programmes in support of girls' education and young women's empowerment that can now be drawn on to extend our reach and impact beyond our current areas of operation, including to other countries in the region:

- Our standards of best practice are increasingly being recognized nationally and internationally, and have been further endorsed by our recent track record around scale;
- We have wide networks of frontline activists

 drawn together in Camfed's Resource
 Team that constitute a vital knowledge
 hub on what works in girls' education and
 young women's leadership, as well as the
 experienced capacity for cost-effective scale
 up and replication. These Resource Teams turn
 around the traditional concept of 'expert' in the
 international development sector, and represent
 the opportunity to bring a fresh approach
 to technical assistance that is premised on
 community expertise;
- The quality of our partnerships with Ministries of Education, founded on our reputation for action, transparency and results, affords us the legitimacy to explore innovative approaches to replication and scale across districts and between countries.

Over the next strategic period, we will ignite new action by providing technical assistance to government partners and other agencies, by replicating components of our model in new areas, and by advocating for policy commitments in support of girls' education to be enshrined and enacted at all levels. We will also expand our programme to two new countries, likely to be South Africa and Mozambique.

3.1 Technical assistance

We will refine and package our model and practices so that these can provide a reference point for the sector. Examples include our guidelines for bursary management and child protection, and our tracking systems for monitoring girls' entitlements.

We will convene regional communities of practice, through which we will bring together representatives from Ministries and other partners across the region to consider the opportunity for practices that underpin support for girls' education to be adopted widely.

This regional convening role will be co-hosted with Ministries of Education. It will bring together representatives from all levels (national, district, community) with a view to facilitating peer-to-peer mentoring. This will be extended beyond these forums in a process led by Camfed's Resource Team to support the diffusion of innovation between communities. Mobile technology offers a powerful connector to support ongoing regional exchange, and is already central to Camfeds approach. In Southern and East Africa, this process will be coordinated by Camfed Zimbabwe in its role as the regional hub of Camfed's programmes.

3.2 Replicable models

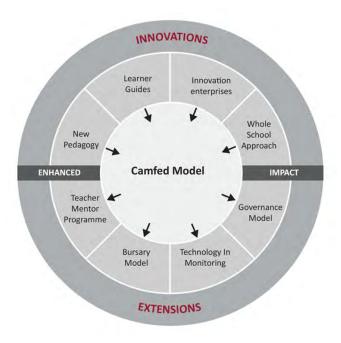
Certain components of our programme have the potential to be delineated and delivered independently, i.e. these do not need to be housed within the wider Camfed model to be rolled out effectively. Similarly, innovations can be incubated in our core programme and, when mature, can be 'taken to market' beyond Camfed. This will enable us to extend our reach and influence beyond 'Camfed countries' and current programmes.

In addition to looking at what we deliver, i.e. programme components, we will also look at packaging 'how' we deliver, as our systems and capacity for delivery have relevance beyond girls' education. Our database systems, for example, together with our finance systems for transparency,

combine to provide a framework for accountability that underpins taking programmes to scale.

We will explore the opportunity to provide a consultant advisory service to others in order to open up a new business niche in programme design and evaluation, and thereby introduce a new revenue stream while influencing best practice in the sector. This consultancy model will capitalize on our growing body of expertise and knowledge, and incentivize key individuals at different levels in being recognized and rewarded as advisors/ experts. We will identify the portfolio strategy based on margin and growth potential, draw on organizational resources, and linkages/synergies with our core programmes. We will consider whether this will be housed as a separate function within Camfed under its own sub-brand, in order to differentiate this from our core programme delivery.

"They [Camfed] have developed an excellent knowledge bank of local experts that can be drawn upon by the Ministry of Primary and Secondary Education and other implementing partners to support the replication of best practice in other districts." External Evaluation for DFID.



Camfed as an incubator of programme innovation*

3.3 Advocacy

At Camfed, we believe that our greatest opportunity for influence is by demonstrating through action and collaboration what it is possible to achieve at pace and at scale in supporting the education of marginalized girls, and in turn by enabling young women to step up as leaders who can advocate for change at the highest levels.

We have an important opportunity to document the scale-up of our community-led approach. The intention is to provide an important reference point for the sector and de-bunk the myth that going to scale conflicts with community led development.

Taking account of where we are most likely to be able to 'move the needle' in our engagement with policymakers, our advocacy will be focused around the following key areas:

- Reinforcing good governance over girls'
 entitlements
 We will push for new standards to be adopted
 in the administration of bursary and welfare
 assistance schemes, where these are targeted at
 vulnerable young people.
- Reaching the most marginalized children
 We will surface key issues, e.g. relating to
 early marriage, that affect the most vulnerable
 girls, and draw in influential figures from our
 Resource Team, including traditional leaders, to
 be frontline advocates.
- Promoting quality, relevant education for all
 We will use our data on learning assessment
 to shine a spotlight on learning outcomes, and
 raise awareness of the importance of improving
 the learning experience and ensuring curricular
 relevance. We will also focus on making
 secondary education accessible, by advocating
 for a reduction in school fees and levies, and an
 expansion of school places.
- Creating opportunities for young people in their transition from school
 We will train and empower a growing cadre of CAMA members to represent the aspirations and challenges faced by young people in policy forums, and inform the solutions.

^{*} Programme components shown are illustrative

Moving beyond policy influence, we recognize that we are well placed to follow through on policy enactment, given our infrastructure of partnerships that extends from national to community level. In this respect, we will package and share information in district and community forums to reinforce public awareness of policies and legislation that affect people's rights and/or access to resources.

We will also collaborate with international advocacy organizations to explore how our networks can be engaged in reinforcing public accountability among governments and international institutions towards achieving the sustainable development goals.

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

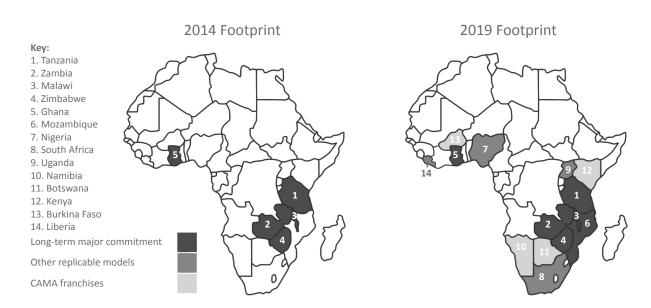
3.4 Expansion to new countries

To date, we have intentionally focused our programming and resources in relatively few countries in sub-Saharan Africa in order to achieve the greatest returns on our investment, and to secure long term systemic change for girls and their communities.

Going forward, we will expand our coverage to other countries in the region in order to leverage

opportunities to extend our impact beyond our current areas of operation. We will adopt three approaches to expansion:

- Firstly, we plan to introduce our core model to one new country in Southern and East Africa, likely to be Mozambique in 2015-16. This will be initiated through a regional community of practice, convened by Camfed Zimbabwe, and will be followed by a peer-to-peer approach to support programme start-up and implementation that will draw on our Resource Team from other countries in the region.
- Secondly, we will explore the opportunity to replicate components of our model in other countries, through technical assistance and partnerships with other agencies. In the first instance, this will be focused in South Africa, and will incorporate a dual approach to target issues facing girls in education, and young women on leaving school. This is being refined following a scoping exercise conducted in 2014.
- Thirdly, we will link up the CAMA diaspora who have moved to new countries in order to pursue the possibility for CAMA members to engage in a 'franchise' model to introduce initiatives in support of girls' education. This will strengthen CAMA's position at the vanguard of a movement led by, and for, girls and young women.



Map showing the potential reach of Camfed's footprint

Milestones 2015-2019

Stratagy 1: Unlock new resources	Area	2015	2016	2017	2018	2019	Total
Girls supported through secondary school (cumulative)	Gh Mw Tz Za Zw Ac ¹	17k	⊢			300k 100k 100k 100k 100k 300k 100k	1 million
Transition to 'new generation' bursaries & Level of inkind contributions (\$)	Gh Mw Tz Za Zw Ac	\$ 				\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	\$20 million
Roll out learning initiatives in partner schools (school population)	Gh Mw Tz Za Zw Ac	275k				1m .75m .75m .75m 1m 1m .25m	5 million
ECD programme operating in partner districts (number of districts)	Gh Mw Tz Za Zw Ac	5 — 2 — 8 —	<u> </u>			20 18 12	100
Strategy 2: Unleash new potential	Area	2015	2016	2017	2018	2019	Total
Young women transition from school to a secure livelihood (cumulative)	Gh Mw Tz Za Zw Ac	1.5k				25k 15k 15k 14k 30k 1k 2000	100,000
Roll out Learner Guide programme (number of qualified LGs)	Gh Mw Tz Za Zw Ac	360 — 654 — 1819 —		⊢		2000 1000 3000 500	10,000
Young women progress to tertiary education (cumulative)	Gh Mw Tz Za Zw Ac	60 				2000 700 700 2000 1100	5,000
Pilot distribution models for social goods (business net value)	Gh Mw Tz Za Zw Ac	-		-		\$1m \$0.1m \$0.2m \$0.2m \$0.5m	\$2 million
Introduce Leadership Awards Roll out SEN across region (number of young women connected)	Gh Mw Tz Za Zw Ac			<u> </u>			130,000
Strategy 3: Ignite new action		2015	2016	2017	2018	2019	
Develop guidelines for Technical Assistance Introduce and roll out consultancy model		<u> </u>					
•		<u>Н</u>				•	
Expansion to new countries: South Africa Mozambique			<u> </u>		—		

 $^{^{1}}$ Key: Gh = Ghana; Mw = Malawi; Tz = Tanzania; Za = Zambia; Zw = Zimbabwe; Ac = Additional country(ies)

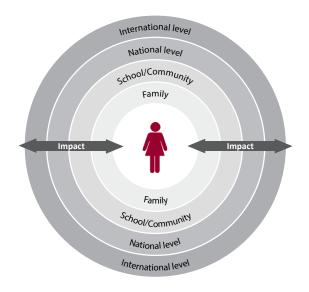
4: Measuring Our Impact

The Camfed programme presents a truly unique opportunity to track the impact of investing in girls' education and young women's leadership, both at the level of the individual, as well as in wider economic and social change:

- Our long term support to girls through school, and our continuing connection to them through adulthood, creates a unique opportunity for tracking their life choices and life outcomes to ascertain the depth of impact;
- Our long term partnerships with communities mean we can isolate and explore the breadth of impact.

We are committed to refining measures both to reflect the wider transformation resulting from girls' and young women's empowerment, as well as, importantly, to provide insight into the critical success factors that underpin the 'how'. The extent and quality of our data, combined with recent extensive baseline studies, means we have an extraordinary opportunity to map the landscape of girls' education, and delve into these levers of change.

Camfed's approach to tracking and measuring impact operates at three levels: through ongoing monitoring and evaluation; longitudinal surveys; and through in-depth research studies.



Levels of Impact

4.1 Monitoring and evaluation

Camfed's system for monitoring and evaluation is an integral part of our programme. Our goal is to ensure that interventions are based on reliable evidence of efficacy, and that our programme and policy development is responsive to knowledge gained on the frontline. We track a comprehensive set of output and outcome indicators related to the different components of our programme. Within this, we have identified a core group of key performance indicators that provide us with a snapshot of the reach and quality of our programmes, and signal whether we are on track to deliver our goals. These are set out in the table overleaf.

We have developed a bespoke cloud-based database, accessed across our team internationally, through which we capture data on all aspects of our programme on a day-to-day basis. This includes information on the progression, performance and family situation of every girl who receives support, as well as verification of their receipt of entitlements. This database is directly linked to our finance system¹, enabling us to continuously monitor the direct reach and cost of activities, and thereby reinforcing our approach to efficacy and value-for-money as a key process indicator.

For Camfed, the 'who' and the 'how' of data collection are important in order to combat the often extractive and disempowering nature of evaluation. Local stakeholders are fully involved in gathering, analyzing and using information to improve accountability and deepen understanding of the social determinants that affect girls' education and young women's life choices. Much of the day-to-day assessment is conducted by Camfed's network of local partners, including CDCs, SMCs, teacher mentors and CAMA. These local activists are ideally placed to understand what is happening on the ground, provide regular reports, and receive ongoing training from

¹See Chapter 6 on governance & accountability, and Appendix 2 on our evidence of investment.

Camfed, backstopped by regular field visits by Camfed staff. This interactive and client-partnered method of data-gathering achieves significant cost-efficiencies, embeds a local culture of monitoring, and ignites local action in response to the findings. Independence and objectivity are in turn reinforced by frequent external evaluation.

Camfed has pioneered the use of mobile technology for data-gathering and reporting. We have developed a comprehensive set of forms that are completed in schools and communities, shared via the internet, and uploaded directly into corresponding fields in our database. This means that we are able to continually track 'live' data from the frontline and thereby initiate a timely response as and when issues arise. A critical success factor to embedding the use of mobile technology for monitoring has been to map the power dynamics among different stakeholder groups to determine in whose hands the technology should be placed, in order to reinforce accountability and redress imbalance without fostering mistrust or a negative sense of 'policing'. When got right, this 'governance structure' in relation to monitoring achieves an empowered, joined-up response to the issues that the monitoring reveals. This is now taking shape in Camfed's 'Planning for School Excellence' initiative through which communities and school

authorities are coming together to tackle problems highlighted by the data. In a very tangible way, Camfed's monitoring process thus triggers a cycle of improvement.

An important advance in our next phase will be to develop our mobile technology platform, the SEN, as a tool for tracking CAMA members' progress and life choices. This will require that we incentivize pro-active sharing of information through the SEN, which will be key to enabling us to track the large number of young women joining CAMA.

4.2 Longitudinal surveys

Camfed conducts major longitudinal surveys in order to track social and systemic change in the districts in which we work². These are conducted at five-yearly intervals and involve broad representation of stakeholder groups, including girls, boys, school-leavers, parents, teachers, school and community authorities. These surveys enable us to illuminate change in the context, attitudes, and practices that affect girls' and young women's status. They also provide the important basis for us to track the development of new forms of capital in girls' communities (see section 2.2).

Key Performance Indicators

Strategy 1: Unlock new resources

The number of marginalized children (by gender) supported to go to school, directly and indirectly

The level of in-kind and other donations generated in communities

School attendance, progression and completion rates of girls

Learning outcomes of girls and of partner schools

Strategy 2: Unleash new potential

Young women's progression to economic independence and further opportunity (incl. employment/tertiary)

Level and nature of 'give back' among school graduates

Age of first motherhood among young women

Revenue of 'innovation' businesses and social enterprises

Leadership positions held by young women at local, national and international levels

Strategy 3: Ignite new action

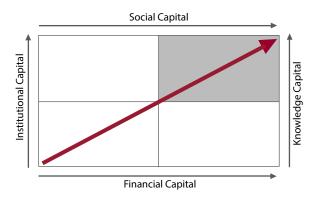
Adoption and uptake by other agencies, including government ministries

Number and reach of CAMA franchise initiatives

Table: Key performance indicators by strategy

² The most recent surveys took place in Zimbabwe, Zambia and Tanzania during 2013-14 and involved interviews with 23,000 respondents.

Going forward, we will work with members of the Resource Team to define the trajectory to a 'new equilibrium', and the indicators against each form of capital to track the maturity of the programme in a district. This will incorporate the development of a diagnostic tool to enable us to determine where a particular district/community is positioned on this trajectory, and in turn calibrate the level and nature of investment that is required in order to provide a roadmap towards sustainability. This will include defining the level of resources that can be expected to be generated in rural communities over time, thereby minimizing external input from Camfed, while recognizing that the costs of secondary education will continue to be beyond the means of poor families and require a bottom-line level of investment.



Trajectory to a new equilibrium

4.3 In-depth research

The scale of Camfed's recent data collection means that we have a comprehensive baseline and a unique opportunity to examine key factors in girls' lives and in their context that influence their success and the wider outcomes of their education. This includes isolating and exploring those transformative factors that have the potential to unlock the highest returns.

The areas of research currently underway, or committed to, are set out below.

School attendance and academic attainment
In Zimbabwe and Tanzania, Camfed is tracking two
cohorts of 38,000 girls and boys through secondary
education in 327 rural government schools. This
includes partner schools in districts where Camfed
is operational, and schools in comparison districts.

Surveys are being administered to ascertain the degree of marginalization of individuals, in tandem with tracking their school attendance and learning. For the latter, we are administering learning assessments using tools developed with the respective national examination councils. We are deploying multi-level modelling techniques to explore the influence of background variables (at individual, school and district level) and the effect of different aspects of Camfed's intervention on girls' school attendance and retention, and on children's academic attainment³.

Young women's leadership

In a partnership with the University of Legon and the University of Cambridge, Camfed is undertaking a major ten-year study to follow a group of young women in Ghana who are being supported through secondary and tertiary education⁴, to explore indepth the impact on their own future choices and life outcomes, as well as the wider societal impact of their emerging leadership and growing sphere of influence.

Broader learning outcomes

Camfed is investigating whether a focus on more relevant learning that develops students' broader life skills and 'competencies' leads to enhanced wellbeing and improved academic outcomes. We are testing both educational materials, and the additional value of these materials being delivered with the support of a local Learner Guide. We are using a newly-developed instrument to assess wellbeing⁵, and deploying this in tandem with a tool to examine attitudes towards learning, together with assessments in Maths and English, in order to ascertain whether there is a link between improved wellbeing, learning and a push up in academic results.

Young women's life choices

The Learner Guide programme is a major new initiative to enable young women school graduates to take up positions at their local schools to support extra-curricular learning, which has potential

³ This is being conducted under DFID's Girls' Education Challenge.

⁴ This is being conducted under the MasterCard Foundation Scholars

⁵ Developed for Camfed with the Psychometrics Centre at the University of Cambridge.

as a replicable model for how school graduates can be productively engaged in enhancing local education provision. Through this initiative, young women who volunteer as Learner Guides acquire a recognized qualification and opportunities to access interest-free credit to support their own business ventures. In tandem with examining the impact of the Learner Guide initiative on students' educational outcomes, we will be looking at the impact on Learner Guides themselves — in terms of their socio-economic status, opportunities and life choices.

Pedagogical approaches

In partnership with the Ministry of Education in Zambia and Fundación Escuela Nueva, Camfed is piloting a new pedagogical approach to address what is happening in the classroom at primary level. The intervention has been designed in a way that will enable us to isolate the impact of child-centred pedagogy on girls' educational outcomes, and its combined effects with other dimensions of Camfed's programme to support girls' education and welfare in school. The research is taking place in 178 intervention schools and 29 comparison schools.

Critical mass effect

We are examining the effect of supporting large numbers of the most marginalized girls into the secondary school system, and whether this has a 'push up' effect on schools overall in terms of improving retention, attainment and other factors, as well as improved outcomes for individual girls.

Local philanthropy and leverage

We are exploring and, as far as possible, quantifying the nature and value of contributions from within communities to expand the resources available to support marginalized girls in response to Camfed's programme, and how this changes over time and among different stakeholder groups.

Governance over resources

We are investigating whether Camfed's investment in local partners leads to better targeting of resources to support marginalized girls. We are also exploring whether the increase in local capacity leads to a reduction in unit cost to achieve the same levels of retention and progression for girls.

The findings will inform our engagement with government partners in supporting the design of welfare assistance schemes, and decentralization in school management.

Going forward, there are four additional areas of research that Camfed will look to pursue:

- In view of the large numbers of girls completing secondary school under Camfed's bursary programme over the next few years, we have an important opportunity to track their future life choices, and to explore the link between their education and wider health outcomes;
- With the extension of our programme to include a focus on early childhood education, we plan to embed a research agenda to explore the impact of participation in ECE on children's transition and progression through school;
- We will investigate the relative success of different business models adopted by CAMA members;
- We will explore the additional value of introducing new technologies to improve learning, by monitoring their uptake and use among young people and partner schools, and the impact on results;

Camfed will partner with academic institutions¹ to explore in-depth the data generated through our programmes in order to contribute to the evidence base on 'what works' in girls' education, and to disseminate our research findings widely. We will refine key research tools, e.g. our marginality index developed with communities to define children's need for support, so that these can be shared and used beyond Camfed. We will also work with Ministries and other partners to identify emerging lessons to inform policy and practice.

"We can take the lessons of Camfed's programme towards a nationwide approach." Director of Basic Education, Malawi.

¹This will include the new Centre for International Education at the University of Cambridge.

5: Organizational Development

Camfed's 20-year investment in our model of support for girls and young women, combined with our recent major scale-up, means that there are significant new forms of capital in Camfed as an organization which represent important strategic assets:

- The strength of Camfed's systems and capacity
 has been rigorously tested in the recent period
 of scale. We have embedded robust systems for
 governance and accountability at all levels to
 track resources and monitor girls' entitlements
 (Institutional capital);
- We have nurtured new and valuable expertise in our team as a result of their intensive engagement in taking operations to a new level (Knowledge capital);
- We have built a strong network of partnerships that brings together communities, government agencies, not-for-profits, and the private sector (Social capital);
- At the centre of this is new brand capital; the Camfed name is concomitant with delivering high quality and effective programmes at scale.

Despite our recent scale-up, we have not significantly expanded Camfed as an organization. Instead, we have harnessed new capacity in creative ways, including through developing our frontline community infrastructure, through strengthening our systems and reinforcing collaboration across our teams, and through forging new partnerships.

Going forward, our goal is to build Camfed as a new model for the delivery of international development, premised on *activism with accountability*. We will focus on embedding new ways of working in government and community institutions while in tandem positioning ourselves to support a growing social movement. At the forefront of this is CAMA; we will provide the platform for CAMA to succeed as a rapidly growing, African-led, young women's movement that is driving change for girls and young women.

Our team, technology and partnerships will be key to facilitating this strategic approach.

5.1 Team

Camfed operates as an international coalition, underpinned by a co-operative agreement across our entities, with Camfed International at its hub. All our offices are led by nationally recruited directors, who together make up Camfed's international Executive Team, the highest decision-making body in the organization, convened by Camfed International's Chief Executive Officer. The Executive Team underpins a joined-up approach to strategy and programme development. In turn, technical teams (finance, impact, IT) function across our offices, and are coordinated from Camfed International. Programme and operations teams lead delivery at the frontline in collaboration with community partners.

Camfed has a dedicated leadership and staff team, many of whom have been engaged in building the organization since its early foundations¹. Among them are young women who were among the first girls to receive educational support through Camfed's programmes. The Camfed organization quite literally grew up in response to the challenges they faced on their journey through school and beyond, and they are now at the forefront of its leadership. Alongside the development of this in-house pipeline, Camfed has brought on board important technical expertise to open up new areas of growth.

To develop our team and capacity going forward, we will:

 Strengthen Camfed's Resource Team (network of frontline activists and thought leaders), both to provide capacity for onward expansion, and to support frontline training, monitoring and quality assurance. We will consolidate best practice into Manuals, e.g. on the management

¹ Camfed International's CEO, for example, joined Camfed in 1994, shortly after it was founded, and was Director of Programmes for 18 years before taking up the role of CEO in 2012.

- of bursary schemes, to provide an important reference point² to reinforce high standards;
- Position Camfed Zimbabwe to be a regional hub for Southern and East Africa. This will be supported by the new role of Regional Executive Director³, and will focus on consolidating and sharing best practice, convening forums with Ministries and other partners, coordinating the Resource Team between countries, and leading the programme to new areas;
- Locate Camfed Ghana as a regional hub for young women's business development. This will capitalize on Camfed Ghana's groundbreaking role in building a new constituency of young women entrepreneurs, including innovation bursaries to pilot new business models. CAMA members from other countries will have the opportunity to learn directly from their counterparts in Ghana, including through business apprenticeships;
- Develop Camfed as a vehicle for young women's leadership by building the pipeline of CAMA membership to lead on the design and delivery of initiatives to support girls' education and young women's empowerment. A new position⁴ has been created to coordinate action and support across the CAMA network;
- Set in place a consultant advisory service to provide technical support to other agencies.
 This will require careful consideration to achieve the right balance between incentivizing staff and Resource Team members by recognizing and rewarding their commitment and expertise, while not undermining our capacity for core programme delivery;
- Develop and roll out in-house training programmes for staff and Resource Team members that provide recognized accreditation;
- Build our fundraising capacity to be able to generate and maintain the level of income that will enable us to fully realize the potential of our frontline infrastructure to deliver results and transform lives. We will increase the capacity of our development team to manage strategic partnerships, and engage a new and growing constituency of active individual supporters. (See Appendix III for the organogram of

- Camfed's international senior management team);
- Expand our communications capability across the UK, US and in Africa, in order to strengthen our profile with the wider public;
- Extend our network of international advisors to provide an important soundboard in developing new areas of our programme, in managing growth, and in navigating new partnerships and funding models.

5.2 Technology

Camfed benefits from valuable expert capacity for the development of new technology platforms and solutions, led by our Head of IT Innovation. This in-house asset drives down cost and risk, and removes reliance on third parties. It means that we are uniquely placed to devise and pilot innovative solutions with our frontline community partners, in bringing together cutting edge technology with the needs of our end-users. It positions us to take the lead on technological innovation in the sector, and roll out new systems with rapid uptake. It also enables us to be highly agile in assessing options and ensuring the continuous improvement of bespoke on-line systems to meet the evolving needs and enhance the efficiencies of our frontline and global infrastructure.

We have a unique opportunity to test the application and value of new technologies in education and enterprise development by piloting these technologies through our network of frontline activists, and monitoring their onward uptake and use. This enables us to identify and champion 'what works' in terms of technological innovations that meet the needs of people and institutions in rural communities, and that can enhance service provision. Going forward, we will:

 Focus on the development of our mobile technology platform for monitoring in order that this can further enhance the efficiency of our programmes. We will ensure that data analysis

²These Manuals will also be developed for use by third parties, including government Ministries.

³ Angeline Murimirwa, former Executive Director of Camfed Zimbabwe and founding member of CAMA, has been appointed to this position in 2014.

⁴ Fiona Mavhinga, lawyer and founding member of CAMA has been appointed to this position in 2014.

is increasingly accessed directly in schools and communities, by moving from manual forwarding of data analysis to an automated system, and by expanding our in-house Salesforce tools;

- Strengthen our online database as a reference point for best practice in monitoring and accountability, that reinforces quality assurance of programmes at scale;
- Develop the Social Education Network (SEN) as an online and mobile networking tool to connect the growing pan-African CAMA network.
 SEN's functionality is similar to WhatsApp (though operating as a closed network for the membership), and will facilitate connections among multiple 'interest' groups. The platform will also be developed to provide increased access to training resources for CAMA, and as a way to track information on individual members;
- Step up our action to bring new technologies and on-line learning resources to rural schools;
- Build a 'live' and dynamic web platform through which to engage a growing constituency of supporters and advocates. Our intention is to inspire a global movement of support for girls' education and young women's leadership that can be linked to – and match – the activism among young women and their communities.

5.3 Partnerships

Through forging innovative, cross-sectoral partnerships, Camfed has brought new resources and expertise to the programme, and developed new models for delivery. To date, major partnerships have included:

- Kiva⁵, in connecting CAMA members starting or scaling businesses to new, low-risk financing opportunities;
- Fundación Escuela Nueva (FEN)⁵, in piloting new child-centred pedagogies in our network of partner schools;
- Pearson, in developing relevant, tailored learning resources and training programmes;
- The Judge Business School at the University of Cambridge, and Cambridge International Examinations, in designing and rolling out

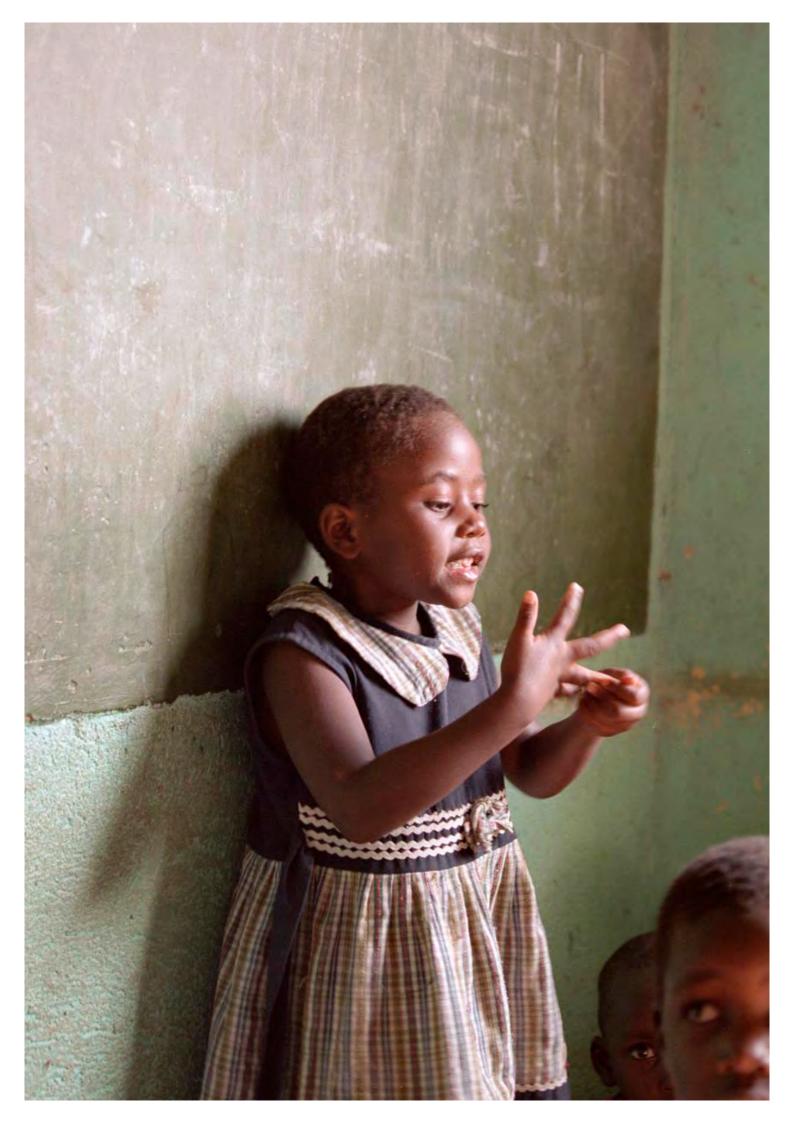
leadership and entrepreneurship programmes for young women, under the Goldman Sachs 10,000 Women Initiative.

We will continue to identify and develop partnerships that unlock new resources for girls' education and young women's empowerment. Initiatives will be carefully introduced within Camfed's well-established community infrastructure, which will be key to minimizing risk and embedding innovation. Our focus will be to:

- Consolidate our partnerships with Ministries of Education to strengthen existing systems and embed ways of working, creating a space where innovations can be jointly explored and brought to scale;
- Develop a network of cross-sectoral partnerships to connect the knowledge and expertise of rural communities with resources and innovations emerging from private and social enterprise, particularly in the fields of education and learning technology;
- Initiate and expand partnerships that open up learning, leadership and business opportunities for large numbers of young women, including through the distribution of social goods. Our partnership with Kiva will be a highly significant part of this strategy;
- Explore consortium partnerships to access new funding streams and expand reach, where there is a well-defined, strategic role for Camfed that aligns with our approach and focus.

Due diligence and governance will be critical to ensure that prospective partners share our values, and that the integrity of our approach is protected. In this respect, we will position an "Accountability Compact" at the centre of new partnership governance arrangements. This "Compact" will define our respective responsibilities to act in the interest of girls as our clients, and hold all parties to account in protecting and promoting the wellbeing of young people and their communities.

⁵ Kiva and FEN are fellow members of the Skoll community of social entrepreneurs.



6: Governance and Accountability

"This [Camfed's] is an innovative governance model that engages Ministries, tracks progress publicly and hence forces accountability, thereby circumventing bureaucracy to achieve results." Director of Science, Technology and Industry, OECD.

A hallmark of Camfed's approach is the robustness of our governance structures and systems, which place accountability to vulnerable girls — as our clients — at the centre of all we do. These structures were rigorously assessed over a three-year period by senior partners from Linklaters law firm, who concluded that Camfed's model presents a scalable and replicable approach to good governance and accountability that empowers local communities, and provides a benchmark for efficiency and value-for-money.

Camfed's governance model defines a framework for activism, while reinforcing accountability. It was first set out as the process for identifying and monitoring girls who need support, recognizing that their lives are precarious and require a rapid and effective response system to mitigate the crises that will otherwise interrupt their education. It has taken shape through the community infrastructure that Camfed has empowered to tackle the problems girls face, and that holds itself accountable when girls drop out from school.

As girls are Camfed's clients, so communities are our shareholders. Camfed turns around the premise of bottom-up accountability on which much of the development sector operates, to work on the premise of bottom-up decision-making and top down accountability. Communities are empowered with control over resources and determine how these can best be deployed to tackle local obstacles to girls' education – obstacles that they identify and understand first-hand. This reinforces a sense of accountability for girls' welfare; these are girls' entitlements, for which communities are responsible. In turn, Camfed ensures that communities have full access to programme data, including on how well girls and schools are doing, in order that they can be responsive and informed in their approach to tackling the obstacles girls face.

This approach to governance and accountability has been critical to scaling Camfed's programmes and impact, and challenges the common perception that community participation and efficient, accountable management are incompatible in the transition from small single-community initiatives to large-scale, multi-community or multi-country programmes. It also ensures we can continue to reach the most marginalized girls, recognizing that community-driven programmes are the most effective solution for reaching hard-toreach children in a sustained way, and countering the view that programmes delivered at scale preclude the most marginalized because of the high transaction and discretionary costs normally associated with this outreach.

Camfed's governance model crystallizes core principles and then contextualizes their application – "governuance". This decentralized approach, together with strong oversight enabled through robust checks and balances, underpins quality assurance and accountability over resources for girls. It has enabled Camfed to remain agile and avoid a costly centralized organizational structure. Importantly, it is a conclusive demonstration that it is possible to cost-effectively scale a community-led approach for girls' education by scaling a system of accountability to the individual girl.

6.1 Systems: Finance & Data

Camfed's finance and data systems are at the core of our accountability and have been developed to provide a robust tracking system across our programmes that drills down to the level of individual girls. Expenditure on school-going costs is attached to named individuals so that it is possible to see which of their needs have been met, and this information is accessible at district, national and international level.

Following the recent scale-up of our programme, we are reviewing and recalibrating our systems in order to identify opportunities for even greater efficiency. A major development is in the introduction of Financialforce in 2015 (to replace SUN systems), which will enable the complete integration of our finance and data systems.

At school and community level, teacher mentors and CDC members use mobile phone technology during monitoring visits to verify and confirm that girls have received their entitlements, and this information is uploaded directly onto Camfed's database. This decentralized system, curated at national and international level, has proven to be highly effective in achieving the balance between local ownership and organizational coherence. Camfed reinforces this by:

- Providing training to community partners in financial management and record-keeping, delivered and monitored by our field finance team;
- Building capacity around the collection and use of data, which is increasingly focused on the use of mobile technology in monitoring;
- Sharing disaggregated financial information with all partners, including with districts and schools to reinforce transparency;
- Positioning decisions on resource allocation as a public responsibility, and reviewing decisions with representatives from all stakeholder groups at Annual General Meetings;
- Committing to a robust internal audit function that operates at all levels;
- Conducting surveys with our clients and their families in order to track whether Camfed's processes are seen as fair, transparent and accountable.

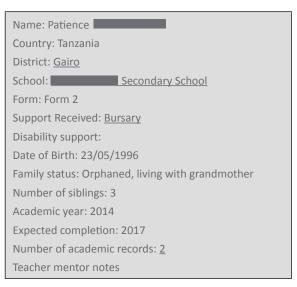
"In schools in which Camfed is working, there is remarkable progress regarding segregation of duties in the management of school resources, for instance, receiving, receipting, banking/storage, and in making decisions on how to use the school resources." External evaluation, European Commission.

Going forward, we will explore the extent to which our systems for accountability go beyond the Camfed programme to have an impact on the wider education system.

6.2 Oversight: Board & Executive

Camfed's governance structure is designed to achieve optimal ownership, representation and organizational coherence. Camfed operates as a global coalition of which Camfed International is the coordinating hub, overseen by the Camfed International Board. Camfed is registered as a national NGO in all countries, with the oversight of a national Board. A representative from Camfed International sits on each national Board in order to reinforce coordination and governance between structures. The CAMA National Chair and an elected CDC representative represent Camfed's constituencies on the Boards. At the executive level, national Camfed entities are led by locally-recruited directors who participate in the international executive team, convened by Camfed International's Chief Executive Officer, to oversee Camfed's strategy.

Going forward, Camfed will reinforce our definition as an international coalition, including by reviewing and updating individual Constitutions, and renewing partnership agreements between Camfed International and each Camfed entity. We will also strengthen the advisory capacity of our national and international Boards.



Snapshot of student basic data record

7: Financial Projections

7.1 Expenditure budget

Expenditure	2015	2016	2017	2018	2019
Strategies					
(All figures in USD)					
Unlock New Resources: Multiply girls' educational opportunities	32,330,000	28,816,000	27,764,000	27,214,000	27,623,000
Unleash New Potential: Enable young women to lead change	8,454,000	12,333,000	13,970,000	15,180,000	15,408,000
Ignite New Action: Extend our Influence and Impact	1,112,000	1,114,000	1,130,000	1,148,000	1,165,000
Evaluation and Research	3,603,000	1,921,000	1,948,000	1,979,000	2,009,000
Raise awareness & Inspire activism	610,000	499,000	507,000	515,000	522,000
Fundraising	1,165,000	2,834,000	2,874,000	2,919,000	2,963,000
Management and administration	507,000	509,000	516,000	524,000	532,000
TOTAL EXPENDITURE BUDGET	\$47,781,000	\$48,026,000	\$48,709,000	\$49,479,000	\$50,222,000
TOTAL EXPENDITURE BUDGET (in £ sterling)	£30,494,000	£30,650,000	£31,085,000	£31,578,000	£32,053,000

Budget notes:

- Exchange rate used: US\$1.5669 to £1 (source: www.oanda.com 25/11/14).
- The budget has been derived from detailed budgets delivered by each country. Camfed's signature budgeting process uses a bottom-up approach from community to national to global level in order to take into full account the experience, priorities and aspirations of our client communities.
- The budget is predicated on Camfed maintaining current levels of funding, which represents a major fundraising commitment. However, our delivery infrastructure gives us the absorptive capacity for a higher level of funding should this become available.
- 'Multiplying girls' educational opportunities' incorporates our goal of supporting one million girls at
 secondary level over the next five years. This includes a commitment to a core group of girls in tandem
 with activities delivered by community partners and CAMA to extend our reach to a wider group.
- In contrast with previous years, the balance of the budget is shifting to 'Enabling young women to lead change', in line with the requirements of a growing CAMA network and our commitment to invest in the post-school phase.
- 'Evaluation and research' includes significant commitments under the Girls' Education Challenge to
 conduct major midline and endline surveys (including around learning assessment) under a 'payment by
 results' framework.
- 'Raise awareness and inspire activism' relates to Camfed's extensive on-line community, and its award-winning communications in film and new media, which open up important opportunities to directly link constituencies internationally from the global public to frontline activists in rural communities in Africa, to, in particular, CAMA. We are using this opportunity to raise the bar for transparency in international development, and inspire a social movement.
- Camfed's investment in fundraising has historically been minimal as a proportion of our overall budget.
 We are set to increase this to develop new funding streams while ensuring this remains low relative to our direct charitable expenditure.

7.2 Funding

Camfed has seen very significant growth in income over recent years (see Appendix I). This has given us an important opportunity to prove our longheld theory that our model and community-led infrastructure can deliver major programmes at scale. It has also allowed us to demonstrate the capacity and robustness of our tracking systems, thereby reinforcing the confidence of donor partners.

While we have historically maintained a broad range of income sources, over the past two years our push-up in income has largely been driven by investment from one key donor, DFID, across incountry and international funding streams. These DFID grants are due to end in 2016.

Our challenge is to maintain – and ideally grow – our current level of income in order to realize the full potential of our model to deliver results. This will require that we achieve a major push-up in new funding opportunities. We also also aim to diversify our funding base so as to mitigate our exposure to changing donor priorities and ensure a responsive approach in our programme development that is led by our frontline partners – communities and CAMA. To this end, we will further develop our capacity to manage a mosaic of funding, and have considered the relative acquisition costs and benefits of different funding streams, including the onward management costs and organizational skills required to attract and manage them. Camfed International and Camfed US are working closely together with offices in Africa to deliver a coordinated approach to take on this challenge.

Going forward, our income will be divided into three broad funding categories: strategic donor partnerships; new funding models; and commercial ventures. We will also build awareness of Camfed's brand as a core strategy to deepen and widen our base of public support.

Strategic donor partnerships

Camfed is constructing a network of carefully chosen strategic partnerships with foundations, trusts, corporations and high net worth individuals who share our values and are motivated by a direct

connection with our work. These partnerships will be important in supporting innovations and opportunities around the major expansion of CAMA.

Camfed is also focused on building strong partnerships with statutory donors at both country and international level, in conjunction with our established working relationships with Ministries of Education in delivering national education priorities. Camfed national offices will play an increasing leadership role in the management of these statutory donor relationships. We will also explore opportunities for consortia funding as this is likely to become a significant model with statutory donor partners. We will identify opportunities based on strategic alignment and fit with Camfed's approach, while being cognizant of the potential draw on organizational resources in the management of consortium partnerships.

New funding models

Camfed is exploring new funding models to maximize our access to a range of funding streams. These include:

- An innovative matched funding model through which we will invite donors to match the contributions being made by communities and CAMA to meet the costs of education for girls. This will be central to our goal of supporting one million girls through secondary school;
- Cause marketing through partnerships with corporates and social enterprises which commit a level of margin on specified products towards girls' school-going costs. This will require thorough due diligence in relation to Camfed's brand;
- Development impact bonds building on our experience with results-based financing mechanisms, we will explore the extent to which components of our model will align with these new forms of financing. This will require careful consideration on a case-by-case basis to limit our exposure to risk and ensure that risk is not passed on to our community partners.

Our major focus is on opening up and growing new funding streams for the CAMA network, to include:

- Kiva loans connecting CAMA members with low-risk financing for entrepreneurship and business expansion. This will be a significant growth point in the next period as CAMA's membership expands, and as we work with Kiva to extend the opportunity to the CAMA network in additional countries and explore new potential areas in our partnership;
- An investment fund supporting CAMA members to access tertiary education. This is likely to be based on a system of loans to ensure that the fund is continually renewed;
- A challenge fund for CAMA social enterprises opening up new areas of business development which have the potential to employ large numbers of CAMA members;
- An innovations fund enabling CAMA members to franchise initiatives in support of girls' education in new regions and countries.

Commercial ventures

Camfed will explore opportunities for new business

development, which will include the provision of consultant advisory services and revenue from licensing agreements. While this will represent a limited income stream in the short term, it is an area that we will pilot and potentially look to build.

Building Camfed's brand

We will evolve Camfed's identity to align with our newly-acquired reputation for delivering high impact programmes at pace and at scale, that achieve long-lasting results for girls and their communities. Our recent recognition by the OECD for taking development innovation to scale provides an important platform for reshaping Camfed's identity in the international development space. In tandem, we will work to bring CAMA to the forefront of our brand, as an African-led young women's movement whose voice is a global call to action that brings new urgency and possibility to the cause of girls' education.

"Come is the day when our voices can be heard from the top, producing an echo that awakens all those who are asleep."

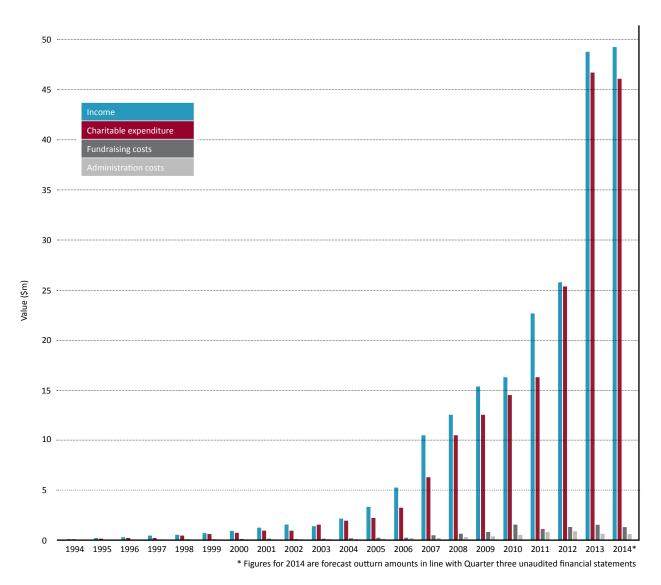
Judith Kumire, former head of Camfed's first partner school.



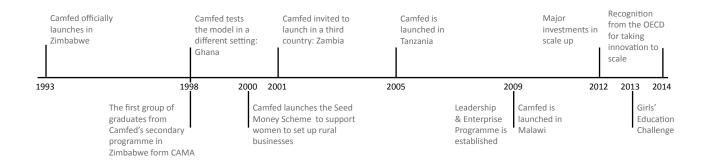
7.3 Risk Analysis

Risk	Level	Mitigation
Internal		
Ability to maintain high levels of funding in order to realize the potential of our programmes, and the growing opportunities through CAMA	Medium /High	 Develop new/innovative funding models, including matched funding around community contributions Extend fundraising capacity to manage and increase strategic donor partnerships Communications strategy to highlight Camfed's track record in delivering high quality programmes at scale
Staff burn-out and volunteer fatigue as a result of the speed and intensity of programme scale-up	Medium	 Commitment across the team to demonstrate that Camfed's infrastructure can deliver at scale Recalibration of systems/capacity to new operating level World-class evaluation system to recognize and incentivize high performance Pipeline development to extend Camfed's capacity, including through the Resource Team and CAMA
Drop in quality of programmes at scale	Low	Continuation of decentralized programmes with well-developed frontline capacity Continued development of best-in-class systems, controls, policies and procedures operating at all levels
External		
Camfed IP is misused by others and devalued	Medium	 Licensing agreements in place and monitored Core strategy to pro-actively share and monitor uptake of best practice
Economic instability – leading to high levels of inflation in-country (e.g. Malawi) and school fee increases above inflation (e.g. Zimbabwe) Political instability	Medium /High Medium	Well-developed system for currency management to mitigate impact of high inflation Strong relations with high-level Ministry partners, to advocate against school fee increases Existence as national entity in all countries, with local poor devergible and guidance.
		 Board oversight and guidance Close, apolitical, multi-level government engagement, and official endorsement underpinned by MOUs Decentralized programme functions even when instability restricts national staff travel
Changing government and donor agendas away from girls' education	Low	 Value of girls' education/women's empowerment embedding across development agenda as trigger for wider outcomes (e.g. health and economic growth) Strength of our advocacy with CAMA's growth and achievements demonstrating multiplier effect of investing in girls' education

Appendix I: Timeline of Camfed's growth and development



Income Growth 1994 - 2014

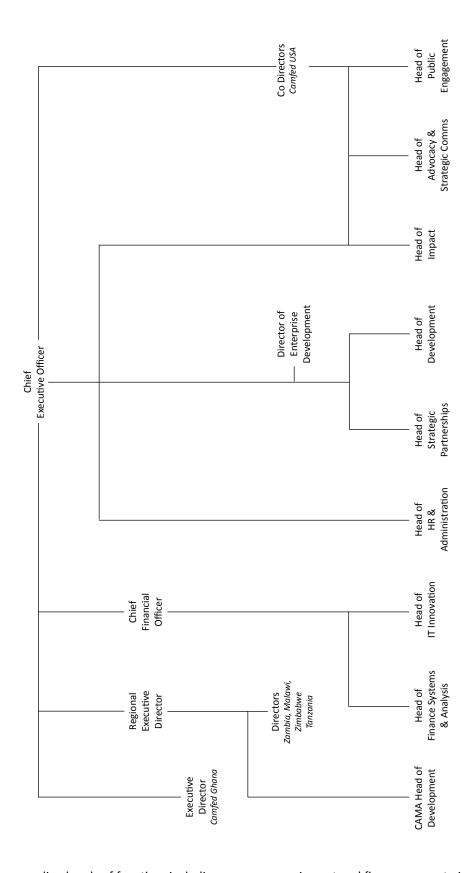


Key Milestones

Appendix II: Camfed's Reach to 2014

Programme maturity	Cumulative Achievements		Ghana	Malawi	Tanzania	Zambia	Zimbabwe	Total
Segregative coverage Districts 19	Scope of programmes							
Minimulation Mini	Programme maturity	Year of programme launch	1998	2009	2005	2001	1992	-
Multiply educational opportunitions	Geographic coverage	Districts	30	17	10	30	28	115
Subport girls and vulnerable boys to go to school boys to go		Communities	712	248	351	894	1,223	3,428
Sudden's benefitting from the Safety Net Fund 8.0,573 75,876 77,906 223,833 21,576 37,806 1,00	Multiply educational opportur	nities for girls and vulnerable boys					•	
Suderis benefitting from the safety Net Fund 80,573 75,767 77,969 223,833 215,576 378,282		Students supported to attend secondary school	43,922	16,904	22,248	24,445	51,254	158,773
Total number of students directly supported to go to school 198,395 109,880 132,817 299,378 461,330 1,201,801	boys to go to school	Students benefitting from the Safety Net Fund	80,573	75,876	77,969	223,833	215,576	673,828
Partier schools		Children supported through local philanthropic initiatives	73,900	17,100	32,600	51,100	194,500	369,200
Provision net of rural schools Tailned teacher and community mentors 1,856 628 1,083 2,059 3,137 3,78 2,455 2,455 2,455 3,600 2,000 3,000		Total number of students directly supported to go to school	198,395	109,880	132,817	299,378	461,330	1,201,801
Trained teacher and community mentors 1,856 628 1,083 2,059 3,137 8,763		Partner schools	783	628	552	986	2,136	5,085
School population benefiting from an improved learning environment 374,000 341,200 408,000 636,800 1,271,900 3,031,900 3,0	environment of rural schools	Trained teacher and community mentors	1,856	628	1,083	2,059	3,137	8,763
Building the capacity of local groups for sustainability School Based Committees 374,000		Camfed partner schools with a Child Protection Policy in place	783	404	42	129	1,097	2,455
Brough for sustainability School Based Committees 783 628 363 966 2,136 4,896 Parent Support Groups 422 361 204 227 2,680 3,894 Resource Team members 209 83 162 376 437 1,267 Image: Support young women's economic advancement and leadership Young women directly supported to enter tertiary education 658 1 257 726 149 1,791 Support young women's economic advancement and leadership Young women supported to enter other post-school training 117 - 1 338 553 1,009 Poung women trained in business skills 3,248 104 5,045 3,843 6,153 18,393 Train young women and students trained in financial literacy 120,163 - 760 10,394 23,301 154,618 Train young women and community activists 20,21 1,317 2,301 154,618 1 2,009 2,998 3,079 9,702 Train young women and community activists 20			374,000	341,200	408,000	636,800	1,271,900	3,031,900
School Based Committees 783 628 363 986 2,136 4,866 Parent Support Groups 422 361 204 227 2,680 3,894 Resource Team members 209 83 162 376 437 1,267 Number of community activists 23,616 12,287 10,141 19,669 55,594 121,307 Enable educated young women's economic advancement and leadership Young women directly supported to enter tertiary education 658 1 257 726 149 1,791 Young women supported to enter other post-school training 117 - 1 338 553 1,009 Business Trainers trained 460 - 222 137 453 1,272 Young women trained in business skills 3,248 104 5,045 3,843 6,153 18,393 Community members and students trained in financial literacy 120,163 - 760 10,394 23,301 154,618 Businesses set up by young women who have received Seed 1,512 104 2,009 2,998 3,079 9,702 Train young women as a framework for young women 111 - 7712 305 1,173 2,301 Train young women as a framework for young women 4,423 217 3,859 5,691 10,246 24,436 Develop the CAMA network as a framework for young women 4,423 217 3,859 5,691 10,246 24,436 CAMA members CAMA members 4,423 217 3,859 5,691 10,246 24,436 CAMA District Committees 16		Community Development Committees	30	17	10	26	28	111
Resource Team members 209 83 162 376 437 1,267	groups for sustainability	School Based Committees	783	628	363	986	2,136	4,896
Number of community activists 23,616 12,287 10,141 19,669 55,594 121,307		Parent Support Groups	422	361	204	227	2,680	3,894
Support young women's economic advancement and leadership Young women directly supported to enter tertiary education 658 1 257 726 149 1,791		Resource Team members	209	83	162	376	437	1,267
Noung women seconomic advancement and leadership Young women directly supported to enter tertiary education 658 1 257 726 149 1,791		Number of community activists	23,616	12,287	10,141	19,669	55,594	121,307
Young women supported to enter other post-school training 117 - 1 338 553 1,009	Enable educated young wome	n to lead change					•	
Noung women supported to enter other post-school training		Young women directly supported to enter tertiary education	658	1	257	726	149	1,791
Young women trained in business skills 3,248 104 5,045 3,843 6,153 18,393		Young women supported to enter other post-school training	117	-	1	338	553	1,009
Community members and students trained in financial literacy 120,163 - 760 10,394 23,301 154,618		Business Trainers trained	460	-	222	137	453	1,272
Businesses set up by young women who have received Seed Money Programme Support 1,512 104 2,009 2,998 3,079 9,702		Young women trained in business skills	3,248	104	5,045	3,843	6,153	18,393
Money Programme Support 1,512 104 2,009 2,998 3,079 9,702		Community members and students trained in financial literacy	120,163	-	760	10,394	23,301	154,618
Train young women as community activists Community Health Activists and Learner Guides trained 1,586 - 602 756 2,322 5,266 Develop the CAMA network as a framework for young women's agency CAMA District Committees 16 10 10 17 24 77 CAMA District Centres 16 - 2 35 20 73 Provision of Technical Assistance to Governments Provision of technical assistance to national			1,512	104	2,009	2,998	3,079	9,702
Community activists Develop the CAMA network as a framework for young women's agency CAMA District Committees CAMA Dist		Number of loans extended to young women	111	-	712	305	1,173	2,301
as a framework for young women's agency CAMA District Committees 16 10 10 17 24 77 CAMA District Centres 16 - 2 35 20 73 Provision of Technical Assistance to Governments Provision of technical assistance to national MOUs and other formal government agreements 7 1 2 7 11 28		Community Health Activists and Learner Guides trained	1,586	-	602	756	2,322	5,266
women's agency CAMA District Committees 16 10 10 17 24 77 CAMA District Centres 16 - 2 35 20 73 Provision of Technical Assistance to Governments Provision of technical assistance to Government agreements 7 1 2 7 11 28 assistance to national	as a framework for young	CAMA members	4,423	217	3,859	5,691	10,246	24,436
Provision of Technical Assistance to Governments Provision of technical assistance to Government agreements 7 1 2 7 11 28 assistance to national		CAMA District Committees	16	10	10	17	24	77
Provision of technical assistance to national MOUs and other formal government agreements 7 1 2 7 11 28		CAMA District Centres	16	-	2	35	20	73
assistance to national	Provision of Technical Assistan	ce to Governments						
	assistance to national	MOUs and other formal government agreements	7	1	2	7	11	28
		National government bodies on which Camfed is represented	7	4	11	8	12	42

Appendix III: Camfed International Senior Management Team



Note: Corresponding heads of function, including programmes, impact and finance, operate in all national offices, and senior management teams collaborate internationally.

Appendix IV: Profiles of Camfed's Executive Team

Lucy Lake, Chief Executive Officer, Camfed International

Lucy became Camfed's first employee in 1994 and led the development of Camfed's model as Director of Programmes. Lucy took up the position of CEO in 2012 and has overseen Camfed's major scale-up.

Luxon Shumba, Chief Financial Officer, Camfed International

Luxon joined Camfed in 2005 bringing extensive financial experience from the corporate and international development sectors, and is a member of the Chartered Institute of Management Accountants.

Angeline Murimirwa, Regional Executive Director, Southern & East Africa

Angeline was one of the first girls supported through secondary school by Camfed and a founding member of CAMA. Prior to becoming Regional Executive Director, Angeline was Director of Camfed Zimbabwe.

Dolores Dickson, Executive Director, Camfed Ghana

Dolores joined in 2007 bringing 12 years' experience including with the UN's Economic and Social Council (ECOSOC). Dolores leads on high level dialogue and sits on Ghana's national Education Sector Working Group.

Faith Nkala, National Director, Camfed Zimbabwe

Faith was one of the first girls supported through secondary school by Camfed and a founding member of CAMA. Faith pioneered CAMA's peer health work and holds a degree in Health Sciences and Social Services.

Lydia Wilbard, Co-Director, Camfed Tanzania

Lydia co-founded CAMA Tanzania in 2005 and following a Master's Degree in Public Health at Johns Hopkins University, took up a leading role in Camfed Tanzania.

Msaada Balula, Co-Director, Camfed Tanzania

Msaada joined Camfed in 2007 bringing financial management experience in international development, including with Unicef. He is a member of the National Board of Accountants and Auditors of Tanzania.

Regina Lialabi, National Director, Camfed Zambia

Regina joined Camfed in 2008 and has over 12 years' experience in research, evaluation and programming in rural Zambia, and a Masters in Gender and Development.

Joseph Yondela, Director of Compliance & Reporting, Camfed Zambia

Joseph joined Camfed in 2006 as Head of Finance and brings experience from Micro Bankers Trust and the National Airports Corporation Finance department.

Dorothy Kasanda, Director of Partnerships, Camfed Zambia

Dorothy is a former Education Officer at the Ministry of Education, and former National coordinator of FAWE-Zambia. She joined Camfed in 2007 as Head of Programmes and then Deputy Executive Director.

Harold Kuombola, National Director, Camfed Malawi

Harold joined Camfed in 2011, bringing experience in monitoring and evaluation of rural development programmes. Harold has led the growth of Camfed Malawi and takes up the role of Director in early 2015.

Duncan Mambala, Programme Coordinator, Camfed Malawi

Duncan worked for Malawi's Ministry of Education and was Deputy District Education Manager before joining Camfed in 2010. Duncan established Camfed Malawi's education programme and set up the national office.

Brooke Hutchinson, Co-Director, Camfed USA Foundation

Brooke has been with Camfed since 2004, following her MPhil research in child health in The Gambia. Brooke led the establishment of the Camfed USA office, and strategic media and communications partnerships.

Sandra Spence, Co-Director, Camfed USA Foundation

Sandra joined Camfed in 2011, bringing experience in global health and the private sector following a career in medical and scientific product development and a Master of Public Health degree.

Catherine Boyce, Director of Enterprise Development, Camfed International

Catherine joined Camfed in 2008 to lead our major programme under the Goldman Sachs 10,000 Women Initiative, and is a former strategy consultant on entrepreneurship and enterprise development.



Founder & President and Board Chair

Ann Cotton, Founder and President, Camfed International

Ann launched Camfed in 1993 and has received numerous awards and accolades for her work, including an Honorary Doctorate from Cambridge University and the 2014 WISE Prize for Education.

Miranda Curtis, Chair of the Board, Camfed International

Miranda is a non-executive Director of Liberty Global plc and of Marks & Spencer plc, and is Chair of Waterstones, Vice Chair of Garsington Opera, and Trustee of the RSC and of the UK Institute for Government.

The full list of Camfed's Board Members and International Advisors is provided on our website **www.camfed.org**.

Camfed Strategic Plan 2015-2019

www.camfed.org info@camfed.org twitter.com/camfed facebook.com/camfed



Educate girls, everything changes...

