

ANNUAL REVIEW 2018

CONTENTS

My Better Wor.

OUR MISSION OUR STRATEGIC GOALS SUMMARY OF ACTIVITIES IN 2018 FINANCIAL OVERVIEW OUR HEADLINE GOAL OUR PROGRAMS UNLOCK NEW RESOURCES: MULTIPLY GIRLS' ED UNLEASH NEW POTENTIAL: ENABLE EDUCATED EXTEND OUR INFLUENCE AND IMPACT RESEARCH AND DEVELOPMENT ORGANIZATIONAL FUNDERS SUPPORTERS AND CHAMPIONS

	4
	5
	6
	8
	10
DUCATIONAL OPPORTUNITIES	12
O YOUNG WOMEN TO LEAD CHANGE	20
	32
	38
	44
	46
	48



OUR MISSION

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

OUR STRATEGIC GOALS

Unlock new resources in order to multiply girls' educational opportunities: The headline goal of our current Strategic Plan 2015-19 is to support one million adolescent girls through secondary school within five years. We are also working with schools to improve the learning environment so that young people graduate with the requisite skills to succeed.

Unleash new potential in order to enable educated women to lead change: We are investing in the rapidly growing CAMFED alumnae network, CAMA, enabling young women to transition to secure livelihoods and step up as entrepreneurs and leaders.

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

Annual Review 2018 Campaign for Female Education (CAMFED) 5

SUMMARY OF ACTIVITIES IN 2018

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

1. Unlock new resources to multiply educational opportunities for girls:

- ✓ We are on track to reach the headline goal that we set at the start of our 5-year strategic plan, to support one million girls in secondary school. To date, we have supported 959,929 girls. This support is provided in the form of scholarships to meet school-going costs, including fees and uniforms, alongside community-level initiatives such as school meal projects run by Mother Support Groups. In 2018, more than 2.8 million children benefited from initiatives to support their school attendance and learning.
- Importantly, an ever-increasing level of support is being raised by CAMFED's Alumnae Association, CAMA, to ensure girls have what they need to stay in school, learn and succeed. CAMA members are playing a critical role in supporting children's learning by taking up the position of Learner Guide at their local school, and in this capacity delivering life skills and coordinating extra-curricular study groups. They are facilitating the introduction of new resources into schools, including EdTech in the form of e-readers and mobile learning apps. They are also engaging with school authorities to ensure that the often 'hidden' needs of the most marginalized children are met, including children affected by disability.

2. Unleash new potential by enabling young women to lead change:

- Recognizing the dearth of opportunities that young people face on completing secondary school, and the particular vulnerability of young women who may be pressured into early marriage or urban migration and exploitative labor, we have stepped up support to girls at the point of leaving secondary school. Our Transition Program, through which girls receive training and support from a dedicated CAMA mentor, is now established in all five countries where CAMFED works. To date, over 65,000 young women have benefited from this program, which incorporates training in financial literacy, business, reproductive health and leadership.
- We are pursuing **new partnerships** including with governments and the private sector to expand opportunities for young women to receive technical support to grow their businesses. In 2018, CAMA members in Ghana won Entrepreneur of the Year Awards from Invest in Africa and Vodafone.
- \checkmark Our alumnae network grew to 138,018 as more girls completed school and joined CAMA. On average, each young woman is now supporting three more girls in her community to go to school, multiplying the original investment in her education. Our evidence demonstrates that when young women's income increases, so does the proportion that they commit to philanthropic support to children in school.

3. Ignite new action by extending our influence and impact:

- We embarked on an initiative with the Center for Universal Education at the Brookings \checkmark Institution to explore the potential for uptake of CAMFED's Learner Guide model into government systems, to improve education outcomes for marginalized children and open up post-school pathways.
- CAMA leaders accessed local, national, and global platforms, as 'experts' on what it takes to enable the most vulnerable children to succeed. This culminated in a regional meeting in Zambia in November attended by HRH The Duke of Sussex, as President of The Queen's Commonwealth Trust, bringing a spotlight to the value of young people's leadership at the forefront of change.



FINANCIAL OVERVIEW

How we raised funds for girls & young women 2018 Income



Institutions (including governments) \$21.2m

Trusts and foundations \$13.3m

> Public donations \$2.9m

> > Gifts in kind **\$1.6**m

Other income \$1.0m

Corporate donations \$0.3m

How we invested funds for girls & young women 2018 Expenditure



Multiply girls' educational opportunities \$22.2m

> Enable educated women to lead change \$12.5m

> > Research \$2.6m

Extend our influence and impact \$1.6m

> Raise funds \$1.6m

Annual Review 2018 Campaign for Female Education (CAMFED) 9

OUR HEADLINE GOAL EDUCATING **ONE MILLION** ADOLESCENT GIRLS WITHIN FIVE YEARS



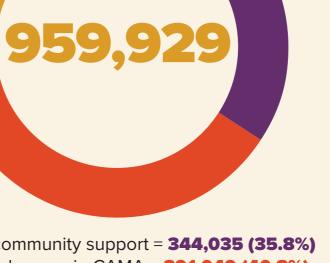
Together with the young women in CAMA, community partners, and donor partners across the world, we set ourselves the ambitious goal of supporting one million adolescent girls through secondary school and into secure livelihoods within just five years. By the end of 2018, with one year to go, we had reached 96% of our target.

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

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

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

Through community support = **344,035 (35.8%)** Through alumnae in CAMA = **391,049 (40.8%)** Through donor funds = **224,845 (23.4%)**





lssah **CAMA** leader Ghana

"I remember the day CAMFED supported me. I was in Belawu's shoes. I wasn't able to go to school. I didn't want her to go through the same pain as I went through. So we decided to help her in the little way we can, to pay her fees, to buy her books and sanitary pads. We wanted to make an impact in the world. If we help her today, tomorrow she'll be able to help someone, and that is how the world will change."



OUR PROGRAMS UNLOCK NEW RESOURCES: MULTIPLY GIRLS' EDUCATIONAL **OPPORTUNITIES**

Nowhere is education more important than in sub-Saharan Africa, where the youth population is projected to double by 2055, leaving it poised on the knife edge of opportunity and crisis. CAMFED serves girls and young women from the most impoverished rural districts, where the gender gap for education remains the most pronounced, and where increased opportunity for girls can have a transformative impact.

We support girls' material, financial, and psychosocial needs in order to overcome the poverty-related barriers to education. At secondary level this includes payment of school fees, provision of uniforms, shoes, stationery or sanitary wear, and could mean the provision of a bicycle or safe boarding accommodation to reduce the distance between home and school. It includes guidance and counselling support in every partner school by trained Teacher Mentors and CAMA alumnae, recognizing that girls face a range of psychosocial challenges that frequently lead to school drop-out, including chronic hunger, the death of one or both parents, and the pressure to seek perceived financial security through early marriage or exploitative work.

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

CAMFED partners with 6,220 schools, communities and education authorities across 153 rural districts to tackle these barriers to marginalized girls' school access, retention, progression and completion.

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



Faith Nkala Founding CAMA member and **National Director** CAMFED Zimbabwe

"A recent triumph for us was seeing the first of three new cohorts of CAMA members from Zimbabwe achieving teaching qualifications. Many more, from Zambia, will graduate early next year. These women, whose own right to education was nearly denied, are now able to offer quality, inclusive education in their communities."



MULTIPLYING GIRLS' EDUCATIONAL **OPPORTUNITIES IN 2018**



IMPROVING CHILDREN'S LEARNING AND WELLBEING

As part of our program to improve education outcomes for the most marginalized children, CAMFED trains young women school graduates as Learner Guides. The program is being implemented in Malawi, Tanzania, Zimbabwe, Ghana and Zambia. Learner Guides are role models and mentors, whose own experience means that they understand the challenges many students face -- including grief through the loss of close family members, and the pressure to marry young if girls are pushed out of school.

Learner Guides return to their local schools and deliver a bespoke life skills and wellbeing curriculum, My Better World, which aims to improve educational outcomes for children, particularly the most vulnerable. Beyond the classroom, they create an important home-school link, following up with children who drop out of school and working with communities to keep vulnerable girls safe from child marriage. The Learner Guide commitment is incentivized by an innovative and sustainable scheme that supports young women in making their own next steps at the same time as helping children at school: in return for their 18-month volunteer commitment, they gain access to interest-free loans to start local businesses (recognizing their volunteering as 'social interest') and the opportunity to secure a vocational (BTEC) qualification as a stepping stone to formal teacher training or employment.

In 2018, the Learner Guide program was introduced in Zambia, with Learner Guides operating in secondary schools in 20 districts, delivering life skills and wellbeing sessions with children in schools. The My Better World curriculum has also been adapted for use at primary level and is being rolled out to primary schools in Ghana in collaboration with Discovery Learning Alliance (DLA). CAMFED also worked with DLA to codevelop the My Better World multimedia series, with plans for the whole series to be shared in partner schools.

A student in the Learner Guide sessions in Zambia explained that "I couldn't tell people about the things I was going through, things that had happened to me. I didn't feel free to tell anybody. I used to sit in the corner of the classroom and cry. But from the day I started learning [with] the My Better World book, it has changed me. I am able to stand up in front of people, talk on my behalf, stand up for myself, so thank you for the My Better World class."



Angela One of the first **CAMA** Learner **Guides in Zambia**

"After delivering the sessions I always encourage the pupils by telling my own story. I also sensitize the learners on the importance of not involving themselves in early marriage. We work to bring child brides back to school. Because they've appreciated what Learner Guides are doing, the parents have committed to building a house for the Learner Guides at a school that is too far to travel to."

Annual Review 2018 Campaign for Female Education (CAMFED) 15





7,444 LEARNER GUIDES TRAINED BY 2018

Learner Guides in Zimbabwe, Zambia, Tanzania, Ghana and Malawi have been trained to deliver curricula tailored to local needs, including life skills, sexual and reproductive health, literacy and study skills. They provide weekly support to a group of 40-50 children over an 18-month commitment, mentor vulnerable children and connect families to schools and services.

A teacher in Ghana also highlighted the impact of the Learner Guide program on primary level students: "My school is noted for a drastic fall in enrolment during the first quarter of the year. Last year we lost over 11 students in just the upper primary... this has been the trend since I was posted to this school in 2016. This year, we are yet to experience even a single drop in enrolment. I am attributing this to the Learner Guide because she inspires a lot of these young girls and they now believe that there is also hope for them through education."

TACKLING LONG DISTANCES TO SCHOOL

In rural sub-Saharan Africa, children can face journeys of up to 6 miles (10 km) to and from secondary school, with no option but to walk. Not only can these journeys be unsafe, children arrive at school exhausted and hungry – and struggle to engage in lessons. Long and perilous journeys can be a major reason for girls dropping out of school, particularly when they often have to attend to chores before and after school, placing an additional burden on their time and ability to study.

Access to a bicycle can offer an important solution. With support from the UK Department for International Development and the Clara Lionel Foundation, 3,000 bicycles were distributed to students in Zimbabwe and 1,000 bicycles to students in Malawi respectively. In addition to helping to overcome the long distances to school, by training CAMA members in the upkeep of bicycles, we are opening new doors for employment and entrepreneurship opportunities, while challenging prevailing gender norms in schools and communities.

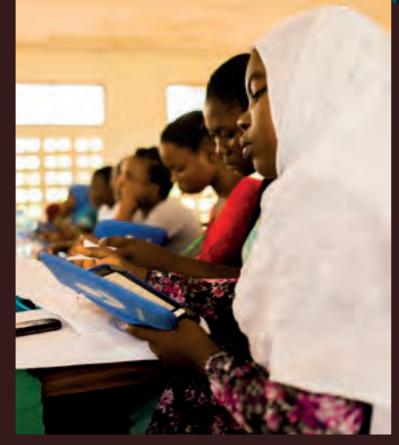
Nomakhosi was one of the bicycle recipients:

"I now feel very safe when I travel to and from home and I am very confident about myself knowing that CAMFED cares for me and that my future is secure with my education."

DRIVING UP LITERACY WITH E-READERS

The Learner Guide program in Tanzania has been extended through a partnership with literacy and educational technology experts Worldreader. Learner Guides in 75 schools have been trained to support children in using e-readers to support catch-up literacy strategies and encourage reading for enjoyment during the critical transition from primary to secondary school.

Beyond the classroom, Worldreader has created a special version of the Worldreader mobile reading app for CAMFED alumnae in the CAMA network, available in Tanzania, Zambia, and Zimbabwe, which provides access to hundreds of specifically selected books, and thousands of books through the general Worldreader app.







Annabel Gerry Head of DFID Zimbabwe and South Africa

"By partnering with CAMFED to improve the safety of learners we also expect to improve learning outcomes, with girls better able to focus on their work and more likely to regularly attend classes. Access to a good quality education and learning opportunities will empower these girls to secure a better future for themselves, their families and their communities."



Aneni^{*}, CAMFED scholar, Zimbabwe

"Education means everything to me as my future depends on my success in school. I want to be the first one in my family to complete secondary school."

Aneni had a 6 km walk to school, leaving her tired and unable to fully concentrate in class. When construction workers started offering her and her friends a ride to school, they accepted. Without the knowledge of the school administration, Aneni found herself accepting food, gifts and transport from an older man. When an extended family member misread the seriousness of the nature of the relationship, Aneni became at risk of early marriage, putting her education and her future in jeopardy. Fortunately, her head teacher quickly realized the problem and the CAMFED Community Development Committee (CDC) stepped in, alerting the proper authorities and providing Aneni with

*Aneni's name has been changed in order to protect her identity.

18 Campaign for Female Education (CAMFEE)

19

OUR PROGRAMS UNLEASH NEW POTENTIAL: ENABLE EDUCATED YOUNG WOMEN TO LEAD CHANGE



CAMA - THE CAMFED ALUMNAE ASSOCIATION

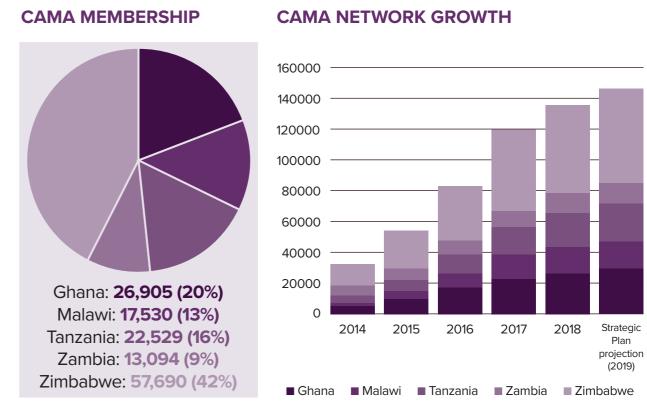
A powerful movement of



young women leaders, and counting...

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







PARTNERING TO SUPPORT GIRLS & YOUNG WOMEN IN EDUCATION. **ENTERPRISE & EMPLOYMENT**

tinancial Education

CAMFED's strategic partnership with the Mastercard Foundation aims to support girls to complete their secondary education, and young women to make a successful transition to higher education, enterprise or employment. As a result of our collaboration in Ghana and Malawi, we are seeing uplifted learning outcomes and increased confidence among secondary scholars, as well as extraordinary achievements in business and community give-back projects from current and former tertiary scholars. In 2018, some of significant outcomes from our joint work included the following:

- New research commissioned by CAMFED Ghana and the Mastercard Foundation in 2018 demonstrated the vital role of Teacher Mentors for marginalized students. It showed how mentoring in school increases students' interest in education, academic performance, and personal outcomes. It highlighted the value of continued support in the transition period from school to a secure livelihood.
- Several joint partnerships were launched to ensure young women can establish and sustain social enterprises, including the Memorandum of Understanding between Ghana's National Board for Small Scale Industries (NBSSI) and CAMFED. This builds on the Transition Program and will further champion the economic rights of young women.

Two alumnae of youth enterprise initiatives supported through our partnership with the Mastercard Foundation received national recognition in 2018. Ayisha Fuseini of Asheba Enterprise, a shea butter processor, accepted two awards including Female Entrepreneur of the Year at the Invest in Africa Awards (IIA). Esther Naanbir, of Agape Moringa Processing, won Woman of the Year at the Vodafone Small and Medium Enterprises Ghana Awards (SMEGA).



FACILITATING YOUNG WOMEN'S TRANSITION TO a INDEPENDENCE AND LEADERSHIP

CAMFED and CAMFED's alumnae network, CAMA, work to address the vulnerability of girls in the critical transition period after school, when expectations to contribute to the economic survival of their families soar. A lack of jobs, training and resources can force young women to remove themselves as family dependents through marriage, or to contribute through unpaid labor, or unsafe labor far from home.

CAMFED's Transition Program represents an important foundation to this approach. First introduced in Tanzania and Zimbabwe in 2016, the program expanded in 2018 to Ghana, Zambia and Malawi. CAMA members trained as 'Transition Guides,' or Peer Educators, support young women as they near the end of secondary school. Over a 6-12 month period, they deliver a series of sessions designed to connect young women to their peers, improve wellbeing, and equip them to make important life decisions. The course consists of practical learning for financial literacy, including access to seed financing, introductory business skills, as well as sexual and reproductive health knowledge. Transition Guides assist lower secondary school leavers to transition to higher secondary education, vocational training, and tertiary education, as well as putting young women on the path to entrepreneurship or employment. To date, they have already reached more than 65,000 young women school leavers and our aim is to offer the Transition Program to all girls completing school through CAMFED's support.

CAMFED has worked with leading education company Pearson to develop an internationally recognized vocational BTEC qualification, which certifies the skills and experience young women gain through structured volunteering in schools and communities. The BTEC provides a stepping stone to further education or employment in a context where formal gualifications are often scarce. The gualification is now offered in all five countries where CAMFED works and during 2018 the first certificates were awarded in Malawi; we expect the first Zambian BTEC graduates in 2019.

For young women who are pursuing the pathway of entrepreneurship, CAMFED supports young women to access business and vocational training, helps bridge them to financial services, and links them to partners who can offer locally relevant technical advice alongside access to market information. This enables young women to navigate a path to economic security in a context where formal opportunities are few and unpaid agricultural labor often the norm. An external evaluation of the impact of this support found that the majority of young women generated profit after a start-up period of 5-7 months. They were able to generate enough income to directly increase household spend on food and education, and to save.



Ruka Yaro De-Liman National Chairperson for CAMA Ghana and the Transition Advisory Group (TAG)

"The Transition Program is critical to high school graduates because it gives them a platform where they can gather relevant life and professional skills. We support young women to find their path in life, whether it be in setting up their own businesses or following their dream career. Education is the one tool that gives young women presence. Which is key, because you need to be present in order to be able to use your voice and change the status quo not just for yourself, but for all women and girls."



Joanna, Tertiary Scholar, Ghana

"Personally I think I'm making a difference in society because I've never really seen a doctor who has a disability, and if there isn't, I want to be the first. I want to be someone that others will look up to and say that if she was able to do it, I don't see why I can't. I want to be strength to people, I want to be hope to people."

Joanna was born in rural Ghana into a family of eight children. After her father lost his job, her parents could only afford to send their children to school sporadically. Joanna's struggles intensified when a medical error left her with permanent nerve damage to her leg. Focusing on her dream to one day become a doctor, Joanna persevered to complete high school and apply to University. With support from CAMFED and the Mastercard Foundation she is near to completing her degree, poised to launch her own career and inspire many more.



ENABLING EDUCATED WOMEN TO LEAD CHANGE IN 2018:



YOUNG WOMEN'S LEADERSHIP **THROUGH CAMA**

2018 marked a step change in the scale of CAMA philanthropy in bringing 'invisible' children - those who have been excluded from government systems by poverty and are unseen by local authorities back to school. Young women who were supported to go to school are now turning around to extend this support to other vulnerable children in their communities, thereby multiplying the returns on the original investment in their education.

Over and above CAMA members' individual philanthropy, the CAMA Fund, launched in 2017 with support from The Queen's Commonwealth Trust, has created the mechanism through which CAMA members can coordinate their collective leadership, philanthropy and activism to support children in greatest need. The CAMA Fund supports CAMA members to target girls and boys who have fallen through other safety nets - capitalizing on CAMA's local knowledge and lived experience of poverty in making the invisible visible.

The Fund is now active in Ghana, Tanzania and Zimbabwe, and was launched in Zambia in 2018 at an event attended by the President of The Queen's Commonwealth Trust, HRH The Duke of Sussex. By the end of 2018, CAMA members had supported 16,657 children to go to school through the CAMA Fund; in Ghana, CAMA members increased the fund size by 38% through their own contributions.

In 2018, CAMFED published a report to outline the relationship between CAMFED and CAMA, and to highlight how CAMA - as a pan-African movement of young women leaders – is unleashing the extraordinary potential of girls' education. This report, entitled 'CAMA: A powerful new force for development', was prepared by Diana Good, a former Commissioner for the UK Aid watchdog the Independent Commission for Aid Impact (ICAI), and a current Specialist Adviser to the International Development Committee for the UK parliament. In Diana's words, "They [CAMA] are a dynamic force to be reckoned with. They are motivated by compassion for the most vulnerable and belief in what every single child should become.... I am convinced that in their hands the world can be a fairer and safer place."



Nicola Brentnall CEO, The Queen's Commonwealth Trust

"CAMA members are philanthropists, change makers; they are leaders in their local communities - and the thing that they're doing is vital: They are finding and supporting the most vulnerable girls in their communities get to and stay in school; so they save them from the dangers and risks of the alternative that poverty presents young girls. We chose to partner with CAMA because when the stakes are this high, we want to work with the very best people, and believe me, CAMA is absolutely the best partner that we could ever dream of working with."





Stumai Kaguna, CAMA Leader, Tanzania

DAWA

"Owning a business, for a girl like me, at my age, is unusual in my community. But I am showing the community that everything is possible. I have initiated a school feeding program in my school. I've been able to eliminate the thinking that the girls are not the ones to bring change in their communities."

Stumai tragically lost her father when she was just three years old, leaving her disabled mother to single-handedly raise her children, even selling her last assets - a stack of corrugated iron sheets she'd been saving to build a better house - to pay for Stumai's first term at secondary school. When CAMFED stepped in to remove this financial burden, Stumai excelled, graduated, joined CAMA, trained Learner Guides, and brought lasting change to her community. She built a successful motorcycle courier business, galvanized parents to set up the first school meal program in her school, and used village meetings to teach business skills, motivating women in her community to "Come up! Come on! " She tells them, "We are the only ones who can bring change. If you are able to bear children and raise them and do all this, why do you think that you can't bring change? That itself is a change." Today Stumai is a District Program

Annual Review 2018 Campaign for Female Educ

29



Beauty Gombana, CAMA Transition Guide and Agripreneur, Zimbabwe

"Now I am seeing the beauty of education, as a result of this business. And now I am able to employ other people in the community. I even have other students that I pay for because of the profits that come from my business. All those students that do agriculture come and learn from me."

Beauty, supported by CAMFED through agricultural college, now runs a sustainable farming business, utilizing new crops, technologies and climate-smart techniques to increase her productivity and the benefits to her community. Her farm is a resource for local schools: Beauty donates produce and proceeds to cover school-going costs for vulnerable children, and passes on her skills, including poultry-keeping, to young people, so they can develop a source of income after graduation, and save money towards their future. In 2018, supported by a program funded through the UK Department for International Development, Beauty started growing a new variety of beans, which, through an intensified traditional breeding process, are enriched with iron, and therefore also higher in zinc. They offer greater nutritional value than mainstream food crops, vital for expectant mothers. Beauty is multiplying the benefits of her education, bringing improved nutrition, climateresilience and prosperity to her community.

OUR PROGRAMS EXTEND OUR INFLUENCE AND **IMPACT**



NATIONAL PARTNERSHIPS AND ADVOCACY

CAMFED worked closely with government Ministries to share best practice, shape policy, and ensure that commitments in support of girls' education are enacted at all levels. We also took forward the adaptation of CAMFED programs for national adoption and roll-out by government.

Following CAMFED Malawi's input into the development of the National Strategy on Ending Child Marriages, we worked closely with the Ministry of Gender, Children, Disability and Social Welfare, to convene a national meeting to develop a plan of implementation. We also supported the formation of a national by-laws framework to prevent child marriage, and were invited by the Ministry of Education, Science and Technology to join a task force on the National Girls' Education Strategy.

CAMFED Ghana signed a Memorandum of Understanding with the National Board for Small Scale Industries (NBSSI), to support training for young women in establishing businesses. In collaboration with the Government's Guidance and Counselling Unit, CAMFED developed the Ministry of Education's five-year Guidance and Counselling Strategic Plan, Teacher Mentor Training Manual and Civic Education Handbook, launched at the Mastercard Foundation Learning Summit in Ghana.

In Zimbabwe, CAMFED's position as Chair of the Gender and Disability Committee under the National Education Coalition enabled us to advocate for policies to promote equitable, guality education. CAMFED also strengthened links with the Ministry of Women and Youth Affairs, Gender and Community Development, in support of entrepreneurship training for young women.

CAMFED Zambia jointly hosted a regional forum with the Ministry of General Education, to promote the use of continuous assessment in improving children's learning outcomes. Representatives joined from Lesotho, Botswana, Ethiopia, Senegal, together with ADEA and the Association for the Development of Education in Africa and Dubai Cares. CAMFED is a member of the Ministry's Technical Working Group on strategies to improve child protection and safeguarding.

In Tanzania, CAMFED contributed to the formulation of the National Plan of Action to end Violence against Women and Children at the invitation of the Ministry of Health, Community Development, Gender, Elderly and Children (MoHCDGEC). The Permanent Secretary of MoHCDGEC chose to present CAMFED's Learner Guide program as best practice in tackling child violence at the End Violence Solutions Summit held in Sweden.

We partnered with the Center for Universal Education (CUE) at the Brookings Institution to take forward plans for a Scaling Lab in Tanzania under CUE's Millions Learning initiative. Millions Learning seeks to generate evidence and practical recommendations around the process of scaling best practice in education, and to make this available to policymakers and practitioners. The CAMFED-CUE scaling lab will explore the potential for the Learner Guide program to be integrated and scaled as a national program in the school system in Tanzania, and to inform the replication of future efforts in other countries in the region.



Mrs Tumisang Thabela The Permanent Secretary, Ministry of Primary and Secondary Education, Zimbabwe

"The involvement of the community and all government structures by **CAMFED** is commendable as it makes this intervention more than an injection of capital or just support of a few individual girls. The modus operandi links these children – our children – to more than just the budget line of our international partners. It brings children, their needs, aspirations and challenges to the center of communities. By its design, the approach connects the needy children with a whole network of support and assistance that reaches far beyond this financial investment."



Yolanda, CAMA Member, Learner Guide and Teacher, Zambia

"CAMA means everything to me, because financially I am being supported by my colleagues and socially I am able to communicate with them freely. Because of CAMA I am what I am today - I am now a teacher. It all started because of CAMA. I would like to educate my community, especially in how they care for their little ones. If I succeed in educating them they will have children who are happy and responsible."

Before she was introduced to CAMFED, Yolanda's life was extremely hard. She and her siblings used to go to secondary school in torn uniforms and without shoes, never able to pay all of their school fees. In 2013, Yolanda joined CAMA and was trained as a Learner Guide, delivering life skills and mentorship at her local school. The students trusted her, confided in her, and Yolanda chose a career in teaching, graduating in 2018 with a degree in Early Childhood Development from United College Bulawayo, supported by CAMFED through our partnership with the ELMA Foundation.

GLOBAL ACTIVISM AND INFLUENCE

2018 saw CAMA's leaders and CAMFED activists advocate for policy change globally. Here are a few examples of the platforms on which we participated during 2018:

At the Skoll World Forum – convened by the Skoll Foundation, which partners with CAMFED to invest in CAMA's leadership and governance - Angeline Murimirwa, CAMFED Executive Director - Africa, joined social entrepreneurs and leaders of change from around the globe. She spoke on the power of education to change an individual's perception of their place in the world and how the collective power of the CAMA alumnae network is a driving force for change.

At the 62nd session of the Commission on the Status of Women at the United Nations, Dolores Dickson, CAMFED Executive Director - Canada & Global Programs, shared the way in which CAMFED is working to uphold child protection and safeguarding, including through our network of powerful local advocates in CAMA.

At the Commonwealth Women's Forum, part of the Commonwealth Heads of Government Meeting, CAMFED CEO Lucy Lake spoke about CAMFED's work in successfully driving up learning outcomes among marginalized girls in Tanzania and Zimbabwe under the UK Department of International Development's Girls' Education Challenge (GEC).

Primrose Mandishona, founding CAMA member and disability activist from Zimbabwe, addressed delegates at the UK's Global Disability Summit in July. She was invited to speak with the Secretary of State for International Development and made a passionate case for quality education for all as a tool to unleash potential in individuals, communities and nations, creating fairer and more productive societies that benefit everyone.

In a special event organized in Lusaka, Zambia, by The Queen's Commonwealth Trust in celebration of all that young leaders are achieving in their communities, HRH The Duke of Sussex, praised the "great work" carried out by members of the CAMFED alumnae network, CAMA, and other youth leaders.

CAMFED alumna Rahina represented CAMA at the Obama Foundation Summit, marking the occasion of young women in CAMA joining the Girls Opportunity Alliance, launched by Michelle Obama and the Obama Foundation to raise awareness and support for the 98 million adolescent girls around the world who are currently out of school.



Lucien Cheng Principal, Skoll Foundation

"The Skoll Foundation was excited to continue partnering with CAMFED to invest in CAMA members' post-secondary school transition. We believe that strong leadership and governance are important forces for change and were proud to support these components for CAMA's long-term growth. The number of children CAMA members support to get an education and the confidence they are instilling is truly shifting the balance of power in the communities and beyond."



Fatima, CAMA Leader, Malawi, speaking at an event with The Duke of Sussex, President of The Queen's Commonwealth Trust



"My name is Fatima. I come from rural Malawi. I was orphaned as a young girl. The Campaign for Female Education supported me to go to school. As an educated woman, I am a role model in my community. Someone who can address the chief. I went to see him to say, 'I'm not happy with the number of girls that are dropping out of school, the challenges that we continue to face. Things need to change.' He said, "Things have always been this way. You are just a small girl - how can you tell me what to do? Would you have become a teacher if this was not working?' I said, "Sir, if I showed you the scars I got just trying to get through the barriers that are in this community for girls, you would be shocked. But they're not physical, they're emotional - the torture I went through to become who I am today. With all due respect, I am a girl, so I understand this problem better than you.' And I explained why – how poverty drives every decision for families, putting girls at risk of dropping out of school and becoming child brides. This issue affects so many girls. We must do things differently. The chief looked at me very carefully. You know what happened? He called all the other local leaders, and said, 'Next time we discuss how to support girls, make sure Fatima is there. She is now our teacher.' He recognized what I could do."



"I lost my father at a young age. I would have dropped out of school, a child bride. Then the support I received changed my life forever. Now I am a university graduate with a bakery business, waiting to be deployed as a teacher. I support my siblings and five other students through school. And together we have to give more girls the chance we got. All of us stand here today as a living testament to the potential wasted when children are denied their right to education. Together, we are an unstoppable movement for change."

Tisiyenji, CAMA Leader, Zambia, speaking at an event with The Duke of Sussex, President of The Queen's Commonwealth Trust

RESEARCH AND DEVELOPMENT

As a result of the long-term support we provide to girls and young women, CAMFED is uniquely positioned to build an important evidence base to show 'what works' in girls' education and young women's leadership, both for individual girls and in terms of wider social and economic change. The extent and quality of our data is underpinned by rigorous systems for monitoring and accountability that sit at the center of our work, using stakeholder-led mobile monitoring to track the progress and outcomes of each girl we support.

This year the Research for Equitable Access and Learning (REAL) Centre at the University of Cambridge undertook a cost-effectiveness analysis of CAMFED's programs to support girls' learning, and found that each \$100 spent generated an impact equivalent to an additional two years of high quality education. Commissioned by The International Commission on Financing Global Education Opportunity and released ahead of the Global Partnership for Education (GPE) Financing Conference in Dakar in February, the analysis is being used to demonstrate how the availability of detailed combined data on cost and impact of programs, such as that which CAMFED collects, can be used to enable governments to make informed decisions on education investment.

Under the DFID-funded Girls' Education Challenge, major baseline studies were conducted in Tanzania, Zambia and Zimbabwe, in order to measure the impact of CAMFED's interventions to support girls' learning, acquisition of vital life skills, and transition between school and a secure adulthood. Analysis of the data has been shared back with schools and communities, as well as local and national government, to inform action to support girls' access and learning at both school and system level.

An evaluation of our Early Childhood Development program in Zimbabwe found that CAMFED's work had improved the learning environment for children in pre-school and early primary grades in targeted schools, and there was strong evidence that more children are enrolling, attending and progressing with their education.

In Malawi, an evaluation of CAMFED's work funded by the USAID DREAMS Innovation Challenge, under which Learner Guides volunteered in schools to support girls to complete secondary school and deliver targeted sexual and reproductive health (SRH) education, found improved attendance and reduced drop-out among marginalized girls, increased SRH awareness, and higher levels of student engagement in class. Evaluators also commented on the importance of the wraparound support provided to girls through CAMFED's model, highlighting that the impact of Parent Support Groups surpassed project targets and provided material and psychosocial support with long-lasting effects.



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

"Funders want to know that their money is being used wisely. Our analysis shows that, in the case of the CAMFED program in Tanzania, properly directed financial support, given to those most in need, has measurable, positive results. In my opinion, this evidencebased research can only help the charitable cause and therefore enable more marginalized girls to stay in school. And this, we know beyond doubt, is at the heart of social and economic transformation."





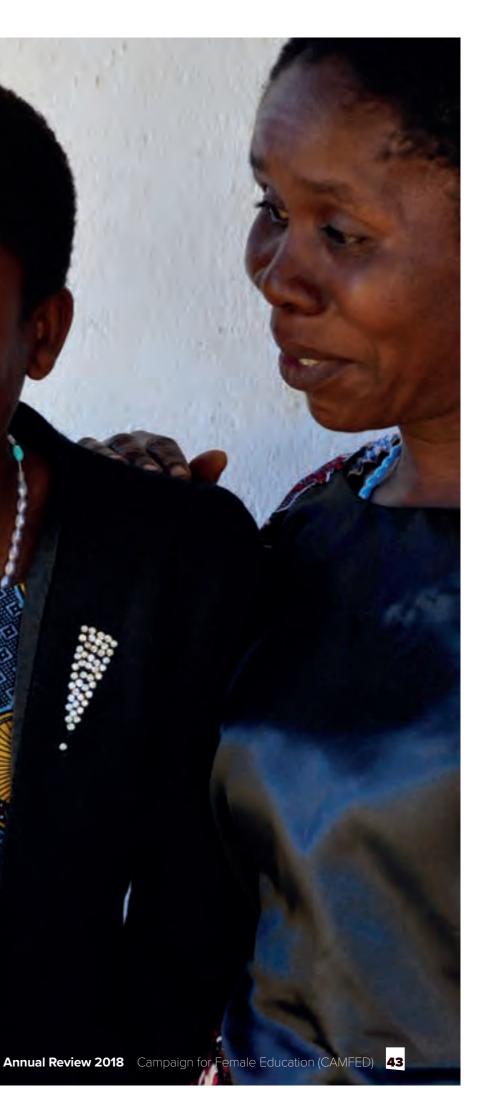
Salamatu Iddrisu, Mother Support Group Chair, Chereponi, Ghana

"When a girl is educated, the girls start to pull other girls into education. We team up with CAMA members, who are doing so much; they do what we are also doing: They go to talk to the parents who do not bring their children to school, educate them [on] the importance of education. Then they have been able to bring such children back to school. They buy footwear, uniforms, pencils, the teaching and learning materials, and give to such children to stay in our schools." As a child, Salamatu walked nine miles to school, and struggled to complete her education. She knows from her own experience that educated girls will place great value on educating their daughters. Now she chairs a Mother Support Group, which started cooking porridge for students who were going home hungry, as well as buying plates and providing lights for children to study by. When the group saw school attendance increase, they also contributed their own money to buy exercise books, pencils, pens, rulers, and mathematical sets, and then visited the families of both boys and girls to dispense the items. With a small loan from CAMFED, the mothers set up a revolving loan scheme, and have already tripled the money they originally received. They are able to support other families with loans, and collect a small amount of interest. The mothers have already supported four girls in secondary school, and one young woman through nursing college with their profits, and have never seen a family default. Salamatu's group is also helping newly inducted CAMA members by teaching soap making skills, allowing women to set up small businesses.

Tereza, Secondary Scholar, Malawi

"I want to encourage other children with challenges or disabilities so that they should work hard. They should be working hard so that the chance of success should be very high. There should be more children with disabilities in school."

Tereza lives with her mother and three cousins in Malawi. She has a visual impairment. When she was at primary school, she would sometimes help her mother with menial labor for other families to cover her schoolgoing costs. At the start of secondary school, CAMFED stepped in to support her, providing her with school fees and essentials, including access to a braille hand frame. Tereza also has a place in the school hostel so that she doesn't have to make the difficult journey there and back each day. She has formed a close friendship with fellow Scholar Grace, who helps her out in class. Her favorite subjects include Biology and Geography, and she hopes to become a teacher.



ORGANIZATIONAL FUNDERS

Statutory

British Council Zambia UK Department for International Development Embassy of Ireland in Zambia Irish Aid

Trusts and Foundations

Churches Health Association of Zambia Clara Lionel Foundation craigslist Charitable Fund Dubai Cares Echidna Giving Fossil Foundation Howard P. Colhoun Family Foundation Human Dignity Foundation Kiva Microfunds Lucille Foundation Mastercard Foundation Roger Federer Foundation

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Our sincere gratitude goes to the thousands of individual and community donors who supported us in 2018, and all those organizations that wish to remain anonymous. Your gift is changing lives forever.

NORAD: Norwegian Agency for Development Cooperation U.S. Department of State

Schroder Foundation Skoll Foundation SYMPHASIS Charitable Foundation The ELMA Foundation The John and Anne Newton Foundation The PIMCO Foundation The Trimble Foundation The Queen's Commonwealth Trust The Waterloo Foundation Troper Wojcicki Foundation Viiv Healthcare – Positive Action for Girls and Women

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TOGETHER WE MADE **OUR MARK** IN 2018

In September 2018, we kicked off a year of celebrations for our 25th anniversary, as we unveiled a vibrant new mark. The refreshed logo design celebrates a quarter century of empowering girls and young women to break the cycle of poverty and inequality in rural sub-Saharan Africa. From a small social enterprise founded in 1993 to support 32 girls in Zimbabwe to go to school, CAMFED has grown into a movement which, 25 years later, has educated 3.3 million children, and launched young women across five countries into entrepreneurship and leadership roles. Drawing on the strength of our global movement, CAMFED invited students, alumnae, teachers, Ministries of Education, and organization leaders across Ghana, Malawi, Tanzania, Zambia, Zimbabwe, the United Kingdom, Canada, and the United States to be a part of a global event: #CAMFEDMakeYourMark.

Activities included acting, singing, dancing, poetry, and creative uses of the logo on original artworks, textiles, cosmetics, clothing and cakes. The most popular was a tableau from Tanzania, a live reenactment of the new mark.



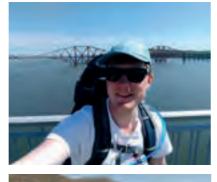
SUPPORTERS AND CHAMPIONS

You cycled, baked, ran, wrote, sang, swam and hosted fundraising events with us -- and for us -- in support of girls' education and women's leadership in Africa. You know who you are, and we can't list all of you, but we hope that you enjoy these highlights. Please know that we are grateful for every single supporter in our incredible movement. Together we can!



The staff at Cambridge, UKbased Genie Ventures were loyal walking, swimming, cycling, supporters of CAMFED in 2018, not only providing extensive pro bono digital marketing support, but also carrying out a variety of fundraising activities, from holding bake sales to organizing table football tournaments. In October, five Genies ran the Royal Parks Half Marathon for CAMFED.

Andre Philips spent 55 days kayaking and canoeing around Scotland, traveling a total of 1,000 miles. Despite suffering some injuries, Andre completed his journey on time and exceeded his fundraising target.





Miranda Gomperts, a Cambridge-based CAMFED supporter, organized a mini-triathlon to raise funds for girls' education. She and her companions swam almost half a mile in a chilly outdoor pool, cycled 12 miles through Cambridge, and finished off with a three mile run through a park! It wasn't all hard work though - that evening they celebrated with a jazz band and a raffle in support of CAMFED at a local pub.





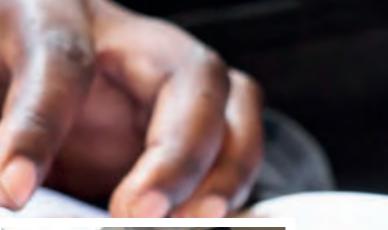
A group of Ithaca, New York high school freshmen and a fourth grader baked for equal education.

Nomi, Nuala, Ana, Sam, Ben, Emma, Shaqued, Marina, and Daniella raised funds for CAMFED selling home baked goods and lemonade at their local 'Porchfest', a festival where local musicians play music from porches.



Rupsa, a high school sophomore from New Jersey, organized a workshop on women's empowerment called Empowering Girls Together at her local library, aiming to raise awareness of CAMFED in her community. Following the workshop, Rupsa decided to celebrate her Sweet 16 Birthday with CAMFED! In lieu of gifts, she asked all invitees to donate.

46 Campaign for Female Education (CAMFED) Annual Review 2018





Leah, Maya, Regan, Tommy, Nick and Francesca are a group of high school students in America, passionate about female education and empowerment through creative writing. They wrote a children's book to show young girls that they can change the world without giving up traditionally "girly" things. The outcome was 'Maggie's Box'. The group has donated all the profits from the book sales to CAMFED.



Ryan Lenhart participated in the ironman triathlon in Madison, Wisconsin, to support women's education because he knows the impact that educated women can have on a society. He far exceeded his personal fundraising goal and finished in 8th place!

Annual Review 2018 Campaign for Female Education (CAMFED) 47



LOOKING AHEAD TO **2019**

2019 is the final year of our current 5-year strategic plan. It is the year in which we are on track to achieve the headline goal that we set at the start of our plan to support one million girls through secondary school by 2020. The achievement of this goal represents an important milestone, not just for CAMFED but for the sector at large, proving just what is possible to deliver – at pace and at scale - in support of the most marginalized girls and towards the ambition of the Sustainable Development Goals.

As we look ahead to our next strategic phase, we will raise the bar even higher. With CAMA, our alumnae association, now at the forefront of the Campaign for Female Education, we are set to multiply educational opportunities for girls and accelerate the returns for girls, their families and communities. Unique as a constituency of young women from rural areas who are connected across the African continent, CAMA represents a powerful new force for development. Through the CAMA network, we will pursue new models for engaging young people in productive and fulfilling post-school pathways, enabling them to reap the full returns of their education and to in turn reinvest in opportunities for others. Our priorities over the coming year include:

- **Expanding the Learner Guide program** as part of our wider approach to improve school attendance, retention and learning among the most marginalized children, with a focus on girls and children affected by disability.
- Working with Ministries of Education to explore the potential for national integration of CAMFED's interventions into government school systems. This will include the national adoption of targeted needs-based financing mechanisms to ensure the most marginalized children have the support they need to enroll and participate in school, alongside interventions to improve the learning environment for all children.
- Diversifying opportunities for young women in the transition from school. including in the area of climate-smart agriculture to encourage a new generation of agri-preneurs and to contribute to the regeneration of rural economies.
- Developing The Queen's CAMA Commonwealth Fund as a valuable mechanism to coordinate and inspire the growing philanthropy and activism among the CAMA network to support the younger generation of children in school.
- Scoping out the opportunity to introduce CAMFED's program to new countries within sub-Saharan Africa, with a focus on Mozambique. This introduction would be led by leaders in the CAMA network as the 'experts' on what works to enable girls to go to school and succeed, thereby positioning young people at the forefront of the drive to achieve the Sustainable Development Goals.



JULIA GILLARD,

27TH PRIME MINISTER OF AUSTRALIA CHAIR, GLOBAL PARTNERSHIP FOR EDUCATION PATRON OF CAMFED





"When I came to understand what CAMFED did, I realized that it's just the best of the best - so rigorous on the evidence, so focused on the transformation that education makes in a girl's life in Africa, and then so determined not only to see a girl succeed at school, but to support her through her transition into work or entrepreneurship or the next stage of study. And then all of the girls who have been supported create this alumnae, which we call CAMA, and those girls give back and support other girls coming through. So this is really an almost exponential model for change where the CAMA alumnae then support girls in school and I was just so enthused to see something that had that ability to give back, and which was really supporting women not only to get an education, but to be truly empowered and to think of themselves as leaders. And with the alumnae, CAMA, the women who have been through and been supported, you know you're with women who are strong and powerful, going to change their communities, change their nations, and I ultimately think will change the continent of Africa."

Annual Review 2018 Campaign for Female Education (CAMFED) 51

Dunia Yangu Bora

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