

Tackling Girls' and Young Women's Vulnerability to HIV/AIDS in Tanzania

Camfed USA Foundation

Year 2 Annual Report, October 1, 2008- September 30, 2009



Girls from Udzungwa Secondary School in Iringa District surround Cama member Remina Luhwago to ask her questions about business and empowerment opportunities available through the Cama network. Remina and other Cama members visited schools in Iringa to inform secondary students about the opportunity to join Cama upon graduation.

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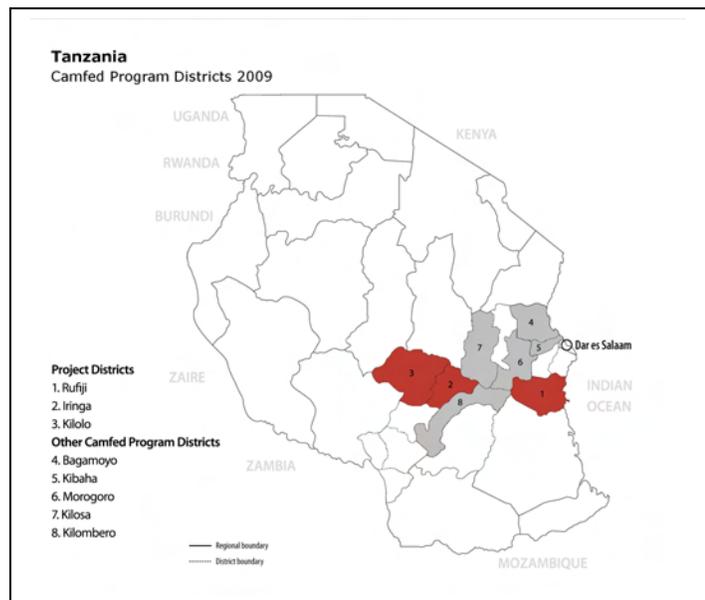
Acronyms

AGM	Annual General Meeting
ARV	Antiretroviral
Cama	The Camfed Association (previously called CAMA)
Camfed	The Campaign for Female Education (previously called CAMFED)
CDC	Community Development Committee
DED	District Executive Director
NPI	New Partners Initiative
NuPITA	New Partners Initiative Technical Assistance
OVC	Orphans and Vulnerable Children
PEPFAR	U.S. President's Emergency Plan for AIDS Relief
TOT	Training of Trainers
SNF	Safety Net Fund
SRH	Sexual and Reproductive Health

I. Executive Summary

Large steps have been taken by the Government of Tanzania to increase enrollment at the primary and secondary school levels, recognizing the central role of education in achieving improved quality of life for its people through poverty reduction and economic growth. Since 2002, primary school enrollment has increased from 55 percent to 97.2 percent and primary to secondary transition rates have increased from 21 percent to 40 percent (Ministry of Education, Tanzania). While enrollment rates in schools are high, completion rates lag behind, as children are routinely obliged to face the hardships of family poverty and help find ways to provide resources for the family and for school-going costs. Girls are more prone to missing out on an education than their male siblings, making them more vulnerable to HIV, economic disadvantage, early marriage and pregnancy, and social exclusion.

There is no greater protection against HIV and no greater possibility of ending the cycle of poverty than by giving a girl an education and securing her economic independence. With USAID's generous support, this project works in the Rufiji, Iringa and Kilolo districts of Tanzania to protect orphans and vulnerable children (OVC) against HIV by improving school enrollment and retention and fostering entrepreneurship and economic independence. This project aligns directly with PEPFAR's OVC care guidelines for providing a complete package of services to the children identified for support by Camfed. The project works directly in 6 of the 7 OVC care service areas (food and nutritional support; shelter and care; protection; psychosocial support; education and vocational training, and; economic opportunity and strengthening). The final OVC care support service (health care) is addressed through Camfed's referral program to appropriate clinics to address OVCs' health needs.



A Holistic Model for Change

This project in partnership with USAID works to strengthen and scale Camfed's holistic model, helping children and young women break the cycle of poverty to become leaders of change. Focusing strongly on the points of transition in a girl's life when she is particularly vulnerable – yet when the greatest returns from her continuing education and development can be achieved –the project: 1) builds the capacity of Community Development Committees (CDCs), the central body in each district overseeing and implementing activities, to better manage the program and protect OVC's emotional, physical and intellectual welfare; 2) trains female teacher mentors in each Camfed partner school to mentor girls, promote a positive learning environment and respond to problems that girls in particular face in and out of the classroom; 3) provides financial support at secondary school for girls from poor families in the most impoverished, often remote rural areas and also establishes funds for partner schools to provide educational support to girls and boys in their communities at the primary level; and

4) into post-school young-adulthood, supports young women as they leverage their education to secure economic opportunities and further education and training. Through Cama, Camfed's young women's empowerment network, young women are becoming leaders, role models, and philanthropists in their communities, and helping other girls complete this cycle as well.

Year 2 Project Highlights

In Year 2, the project released its first round of financial support through the Safety Net Fund (SNF) and bursary program to help support 4,991 children to enroll and stay in school. It also built on the progress made in Year 1 by strengthening the capacity of 17 Community Development Committees (CDCs) and 757 school committee members to manage the program and support OVCs. In addition, Camfed focused on designing and implementing a new teacher mentoring training module, training 100 teacher mentors to provide vital psycho-social support to OVCs in schools. One key success of these trainings was that teacher mentors negotiated with school administrations to allocate specific health periods within the school timetable for SRH and HIV/AIDS sessions.

Furthermore, 185 Cama members were trained in business and life skills and 202 grants were disbursed to help them launch or expand their businesses. The Cama network solidified a series of partnerships that has resulted in significant added value to the project and new economic opportunities for Cama members. Camfed is now working with Kick Start, the Tanzania Farmers Association (TFA), The Centre for Sustainable Modern Energy Initiatives (TaTEDO), and the National Microfinance Bank (NMB).

Year 2 OVC Care and HIV-Prevention Impact

- 970 caretakers trained in providing OVC services
- 4,542 girls and 1,755 boys supported with OVC care services
- 8,166 individuals reached with HIV prevention messages promoting abstinence and being faithful
- 117 individuals trained to deliver HIV prevention messages
- 157 individuals reached with other HIV prevention messages outside of abstinence and being faithful

Upcoming Activities and Next Steps

As the project moves into its final full year of implementation, Camfed will continue working toward the main strategic objectives, focusing its efforts on building the capacity of the CDCs; strengthening OVC care services through the SNF, bursary and teacher mentor programs; and continuing to provide training and microfinance to Cama members in order to start their own businesses. During the next year, teacher mentors will put into action their training to provide psychosocial support to OVCs while also working to implement HIV prevention training sessions at all partner schools. Cama will continue to integrate new local partnerships into its business training program to diversify business opportunities for its members. And in FY2010, the project will especially work to distribute more grants ensuring at least 560 women receive financial support to launch or grow their businesses.

This report describes the progress and impact made in partnership with USAID during the October 1, 2008-October 30, 2009 period through an expended \$874,498 (\$419,467 in USAID funds and \$455,695 in cost share funds).

II. Summary Table of PEPFAR Indicators

Reporting Period: Annual: October 1 2008 – September 30 2009	Target for this reporting period	Achieved this reporting period	Target for life of the Project	Achieved to date
Prevention/Abstinence, Be Faithful, Other Behavior Change				
Number of individuals reached with community outreach HIV/AIDS prevention programs that promote abstinence and/or being faithful	12,150	8,166	30,000	12,216
Female	4,938	3,992	15,000	7,152
Male	4,562	4,174	15,000	6,198
Number of individuals trained to provide HIV/AIDS prevention programs that promote abstinence and/or being faithful	100	117	150	117
No of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	120	157	320	269
Female	100	116	180	210
Male	20	41	140	59
Care: Orphans and Vulnerable Children **				
No of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex	5,500	6,297	15,500	10,327
Female	3,340	4,542	7,750	7,833
Male	2,160	1,755	7,750	2,494
Primary Direct				
Female	2500	3,482	5,500	6,213
Male	1500	1,028	2,250	1,381
Supplement Direct				
Female	840	1,060	4,000	1,620
Male	660	727	3,750	1,113
No of providers/caretakers trained in caring for orphans and vulnerable children	850	970	1650	1,555
Female	425	266	825	454
Male	425	704	825	1,073

III. Project Implementation Progress by Strategic Objective

A. Building the capacity of community structures to support 15,500 orphaned and vulnerable children to stay in school

Activities 1.1-1.3 Training and Capacity Building of Community Development Committee and School Committee Members:

The engagement of Community Development Committees (comprised of teachers, young women, local NGOs and Ministry representatives) and School Committees (comprised of parents and teacher mentors) allows for full local ownership and leadership of the project, ensuring the sustainability and impact of activities. This model helps rebalance power and decision-making inequities that marginalize some of the groups at highest risk of HIV infection. It catalyzes change through dialog and decision-making over resources to achieve some of the fundamental precursors to lowering rates of HIV/AIDS: extending girls' education, protecting OVCs and young women, and providing a safety net around young women to enable their positive life choices.

CDC volunteers travel great distances to visit students

"I can see the work that CDCs are doing. We have very remote areas in our district where they can only be accessed by boats, but CDCs take their time to visit the schools in those areas".

- District Education Officer, Rufiji

The CDC trainings conducted in the first half of Year 2 of the project were designed around a dual approach to build the capacity of CDC members to provide better OVC support, and to effectively pass that information on to 757 School Committee members through training-of-trainers sessions on monitoring and work planning skills. The knowledge learned and shared was then cascaded down from the CDC members to the School Committee members at the local level, who are closest to the children in need and serve as the main OVC care takers. 17 District-level CDC members from Iringa, Kilolo and Rufiji district and 45 Ward-level members (which include Cama members, school-committee members and other members from within the community) were trained on the rights of orphans and vulnerable children, OVC care-taking skills according to the National OVC guidelines, financial management, and monitoring and evaluation.

During the first half of the year, CDCs were taken through a process of mapping referral sites for HIV/AIDS voluntary counseling and testing and antiretroviral (ARV) centers in their areas. The mapping exercise gives CDC members and School Committee members, who are key OVC care givers, critical knowledge of where best to refer students in need of the support of HIV/AIDS centers, child rights facilities and hospitals that provide ARVs.

The safety of schools is a fundamental pre-condition to the consideration of quality and access in education. The project works in close partnership with CDCs, teacher mentors, parents, and the Ministry of Education to develop a common understanding about the constraints OVCs face and to develop holistic solutions together to help ensure OVCs can lead

healthy and successful lives. The project incorporates a series of PEPFAR OVC care-supported strategies to maximize the protection of OVCs, including gender-sensitive teaching methods, personal psycho-social support, and targeted HIV prevention messages.

The community members trained gained a deeper understanding of children's welfare through the trainings, which will allow them to better advocate for the children and their needs. For example, CDC members highlighted that lack of protection for family property has a major impact on children's education after one or both parents die. If their parent's assets are seized, the children then struggle to meet basic needs. Raising awareness about the need for parents to make wills and put in place legal mechanisms to ensure that wills are honored emerged as one of the focal issues for committee action. In response, CDCs plan to conduct meetings with the Ward legal council and a local court to discuss ways in which members of the community may be enabled to write wills.

Activity 1.4 Annual General Meetings:

The Rufiji district conducted its Annual General Meeting (AGM) in August 2009, with CDCs from Iringa and Kilolo also participating to share best practices. AGMs bring together CDC members, teacher mentors, heads of schools, girls and other vulnerable children, and Cama members to present ideas and share challenges with the other participants. As part of the meeting, CDCs from Iringa and Kilolo conducted a monitoring visit to primary schools within Rufiji to learn about how teacher mentors are managing the Safety Net Fund, how the beneficiaries are identified, and how the financial monitoring is undertaken to ensure the funds reach the children identified for support. The representatives learned that teacher mentors were following an action plan for teaching students HIV/AIDS and SRH (sexual and reproductive health) lessons during regular classes, which teacher mentors developed during teacher mentor trainings in May and June 2009. This kind of practical approach to the AGMs allows each district program to integrate new support methods learned from other districts, helping ensure OVCs are receiving the best support possible.

Challenges and Lessons Learned:

CDCs commended the project's new approach of conducting AGMs where CDCs from other districts get a chance to participate in a monitoring visit or a consultation meeting within the community one day before the AGM. This approach has various advantages, as CDCs receive hands-on knowledge and skills in identifying and developing solutions to constraints to girls' education. They then get an opportunity to share and discuss these strategies during the AGM. These monitoring visits and consultation meetings with communities are usually structured to address very specific issues raised throughout the year.

For example, CDCs who visited the Kilolo district participated in a meeting with Masai leaders, parents, village leaders and opinion leaders in the community to discuss and set plans to convince parents from the Maasai group to discontinue the practice of marrying their daughters immediately upon completion of primary school, as this practice prevents girls from progressing to secondary education. The Maasai parents reached through this activity recognized that marrying off school girls was damaging to their futures, and declared to

change this practice. School girls who participated in the dialogue also learned about avoiding risky behaviors that could cause early pregnancies and sexually transmitted infections.

B. Strengthen the capacity of schools and teachers to provide health and psychological support to orphaned and vulnerable children

Activity 2.1 Community Consultations:

CDCs conducted a total of 78 community consultation meetings in Year 2 to understand and devise solutions towards problems students face. Some of the findings that the CDCs reported were that excessive domestic chores, lack of mentoring both at home and in schools, and poor school infrastructure are some of the main constraints for OVCs. Poverty and low household income remained the top constraint for vulnerable girls and OVCs. It was recommended that School Committees should encourage parents to attend Parents/Guardians Day in schools so that issues concerning their children can be discussed in more depth with teachers.

Through the consultations meetings, CDCs have prioritized the major issues that their communities would like to tackle in relation to girls' education. In the majority of communities, addressing drop out and absenteeism (particularly due to poverty), tackling teenage pregnancy, and starting a feeding program in schools emerged as the key areas to address. A range of creative solutions were proposed by the communities to tackle these problems, which included:

- Conducting a census of vulnerable children and regularly visiting households to maintain an updated database of children in need of support;
- Mobilizing the community in providing financial support to vulnerable children to help them stay in school;
- Conducting meetings with community members, the school community, and representatives from local courts to discuss the issue of school girl pregnancy and the legal framework for protecting girls;
- Pursuing legal measures against men who impregnate girls or harass them;
- Using the village government as a forum for reporting community concerns about girls' education, including addressing excessive domestic chores and lack of mentoring both at home and in schools.

Each committee consolidated the ideas into an action plan detailing the responsible parties, budget, and timeframe.

The consultation process itself has resulted in increased engagement of a broader range of community representatives in addressing constraints to girls' education. For example, in Iringa, CDCs have asked Cama members to have sessions with girls in school (especially girls from poor families being supported with Camfed bursaries) to inspire girls to stay in school and deliver important health messages, such as HIV/AIDS and early pregnancy prevention. Since some Cama members have had firsthand experience of dropping out of school because

of hardships, such as family poverty or early pregnancy, they feel girls may benefit from their personal stories, to understand the difficulties they faced after prematurely ending their education.

Activity 2.2 Teacher Mentor Trainings:

One of the core components of Camfed's bursary and SNF programs in schools is the existence of teacher mentors. Teacher mentors are central to ensuring OVCs are receiving the care and psychosocial support necessary for them to succeed in and complete school, and advocating for their needs throughout the community. During this project year, Camfed trained 100 teacher mentors in care-taking skills, HIV/AIDS, SRH and counseling for orphans and vulnerable children in Iringa, Kilolo and Rufiji.

A new teacher mentoring training module was designed after a thorough situation analysis in schools in April 2009, looking at what the school offers in the curriculum, capacity of teacher mentors, and existence of such skills among other teachers in Camfed partner schools. A team of qualified consultants from Pact Tanzania and the University of Dar es Salaam prepared the module for Camfed. The training constituted a variety of methods including group work, lecture, role playing and a one-day practical session of teaching reproductive health in class and running counseling sessions both for groups and for individuals.

Teacher mentors listen and learn to understand OVC needs

"The children that we are taking care of come from poor families or are orphans. You need special skills to take care of them, talk to them, and even for them to have confidence in you so that they can talk to you freely when they have problems. I think this training gave us those skills."

- Teacher mentor from Mahege
Secondary school in Rufiji

Teacher mentors are now better equipped to provide psychosocial support to vulnerable children in schools. This helps reduce drop-out rates for girls and vulnerable boys and raises awareness on reproductive health and child rights issues, which are vital for increasing girls' retention in school, given that early pregnancy is a key cause of drop out. A key outcome of the training was that teacher mentors developed action plans for their mentoring work, including negotiating with the school administration to allocate specific health periods within the school timetable for SRH and HIV/AIDS sessions.

As a result of the training, teachers have a better understanding of how to respond to the practical problems facing children in their schools. During practical sessions in local schools, it became clear that children do not often bring personal problems to the attention of their class teacher, emphasizing the need for the skills developed in the training, and making teachers more approachable to students.

Challenges and Lessons Learned:

Preparing a work plan soon after training and agreeing on its implementation has proven to be a successful planning mechanism for the teacher mentors. Moving forward, all teacher mentors will prepare work plans and send them to Camfed in January. Also, Camfed wrote to

the heads of schools to ask for the provision of specific periods in the school timetable for health sessions. Some heads of schools have already included these new sessions in the school timetable while others have provided the open periods, and committed to including them officially next year.

C. Deliver financial support to orphaned and vulnerable children

Activity 3.1 Bursaries for school-going costs for vulnerable girls at secondary school:

The bursary program is crucial to vulnerable girls' success in completing secondary education as young, capable women ready to pursue economic independence and leadership through Cama. As previously reported, the CDCs and School Committees identified orphans and vulnerable girls throughout Iringa, Kilolo and Rufiji in October and November 2008 to receive funding under the program, which guarantees support through the completion of secondary school. The comprehensive scholarship package includes school fees, exam fees, transport costs, school uniforms, shoes, stationery, health fees, and lodging and food when the recipient lives too far from school to travel daily. The bursary program provides critical services in line with PEPFAR's vision of effective OVC care directly in 5 of the 7 areas of support, including shelter and care; food and nutritional support; protection; psychosocial support, and; education and vocational training. (Health care services are provided through Camfed's referral program, and economic opportunity and strengthening services are provided in-depth upon graduation through the Cama program, also supported under this project.)

Bursaries give girls time to concentrate on school

- More than half of the sampled teachers say that girls miss school more often than boys
- Adults closest to the students recognize that girls face greater challenges in juggling the demands of academics and household responsibilities.

- 2008 Camfed Baseline Survey

The support that is extended to girls to undertake secondary education with assistance from USAID is an effort to reduce poverty in line with Millennium Development Goals, the National Strategy for Growth and Reduction of Poverty (NSGRP), and Tanzania's Vision 2025. The investment in girls' education made through this project is ideally timed when Tanzania is implementing various education improvement programs including the Secondary Education Development Programme (SEDP) and Primary Education Development Programme (PEDP). While the government is concentrating on increasing enrolment and the number of secondary schools in the country, partners, like Camfed through the valuable support of USAID, are complementing that effort by making sure rural girls from impoverished families are also enrolled in school, and stay in school to completion.

1,000 girls are receiving support under the bursary program, as initially targeted under the Cooperative Agreement at the planning stages of the project. Due to additional donor support specifically targeted to the bursary program, Camfed was able to identify an additional 1,141 girls in total during the first term of the 2009 school calendar supported through funding under the cost share, totaling 2,141 girls, while staying on track to meet all

other program objectives. Second term USAID funds were transferred in July supporting 1,000 girls and the project plans to continue supporting 1,000 girls each term through the life of the project. The additional 1,141 girls supported this year will continue to receive support from donors outside of the USAID cost share.

Activity 3.2 Safety Net Fund grants to meet immediate school going costs for orphans and vulnerable boys and girls:

Complementing the bursary program, the Safety Net Fund provides resources to both boys and girls at the primary school level, providing a responsive and cost-effective way of keeping vulnerable children in school and protecting them from HIV infection. The inability to purchase items such as uniforms, supplies, soap, or shoes is often a determining factor in families' decisions to keep children from attending school or in children dropping out after they start. Without these funds, far fewer children – especially girls – would be able to progress to secondary school. The provision of resources directly to schools to address poverty-related drop out and poor attendance is vital. Teacher mentors have highlighted poverty as a major cause of drop out from their experiences of counseling children, for example, who are overworked or miss school for casual labor in local farms to earn money to buy basic stationery or school uniforms.

The Safety Net Fund disbursement of funds mirrors the process which provides bursary funds to girls, relying on communities to run the program and closely connecting SNF recipients to community members. These children are also mentored and provided with counseling and psychosocial support by trained teacher mentors.

The Safety Net Fund under the USAID Cooperative Agreement has dispersed grants to 114 schools, and has supported more than 2,850 OVC this project year.

Activity 3.3: Provide effective monitoring of bursary and Safety Net Fund program:
Monitoring procedures are described in detail in Section IV.

Challenges and Lessons Learned:

Camfed is exploring opportunities for increasing the use of technology to more rapidly send and receive information from schools as well as CDCs, supporting an improved monitoring system and enhancing the services that we are providing to rural communities.

Building on the successful experience of the 2008 Baseline Survey using PDAs for data collection from 1,800 community members, computers, PDAs or cell phones are being considered to prepare and forward information on programs to the Camfed office on a regular basis. The process of disbursing bursary and Safety Net Funds in a timely manner to schools is challenged by the delay some schools experience in submitting their monitoring and evaluation reports, due to the remote locations of many partner schools that require sending reports by means such as the postal service or personal delivery. Newer technologies would allow data and information to be shared immediately, and more easily identify potential problems in program delivery that need to be addressed. It would also empower

Camfed's local partners in the rural communities, including teacher mentors and CDCs members, with training and technology to collect and analyze the information flowing from their work. The progress made in this area is further described in Section IV.

D. Enable young women school leavers' economic independence through training and support to set up businesses

Activity 4.1 Train 180 young women in business and life skills:

In Camfed's experience, the opportunity to start a business and gain an income has a dramatic effect on young women's opportunities, including their ability to engage in community outreach work given their increased confidence and respect from their families and communities.

Cama is a rapidly expanding network uniquely serving the needs of one of the most vulnerable groups in the world most vulnerable to HIV – rural African women – by investing in their transition from education into employment, and beyond to leadership. Cama members come together committed to seeking economic opportunity in the rural context where training and formal employment is scarce after graduation from secondary school, and are taught business and life skills, focused on promoting the establishment of small enterprises to provide for themselves and their families. The success of founding Cama members to date has been the driver for Cama's growth in Tanzania, as news of the network spreads by word-of-mouth, and those in Cama are regularly looked upon as leaders and mentors in their communities.

The majority of the young women who are attending the trainings provided through this project are from poor families and without employment. Their main motivation for joining Cama was to gain new skills in order to secure an income, and engage more actively in work to develop their communities. The trainings in Year 2, conducted in Rufiji, Iringa and Kilolo, were carried out by consultants from Integrated Management Limited and Camfed staff. The trainings covered the concepts of entrepreneurship; how to identify a business idea and establish a business; sources of capital; market surveys and marketing; customer service; and pricing and record keeping. Thereafter, Cama members were taught how to write business plans and supported with start-up grants to venture into entrepreneurship. They also had the opportunity to conduct a field market survey aimed at orienting participants with basic market techniques to test their business ideas. For example, Cama members were taught to gather data about product demands currently found in the communities to give them ideas for which types of

Income generation promotes female independence

- In Tanzania, 51 percent of Cama respondents are the sole income earner in the family.
- Almost every Cama member (98 percent) who had earned an income said that she decided how to spend it.

- 2008 Camfed Baseline Study

businesses to start. This year, trainings have empowered 185 marginalized young women living in remote rural areas with vital business skills, HIV/AIDS information, and life skills.

One strategy to open up the opportunities for Cama members to grow and expand under the business and life skills training is to work with partners dedicated to addressing women's business and economic needs. In an effort to maximize the support to Cama members provided under the USAID Cooperative Agreement, Camfed identified the opportunity to



A Cama member in Iringa tests the Money Maker Pump during a business training with Kick Start

engage in new local partnerships in Tanzania to give Cama members technically-specific, industry-relevant skills as well as to gain new networking contacts to help them identify sustainable income solutions. The series of business training workshops in Year 2 have therefore incorporated new strategic partnerships with Kick Start, the Tanzania Farmers Association (TFA), The Centre for Sustainable Modern Energy Initiatives (TaTEDO), and the National Microfinance Bank (NMB), which are bringing significant added value to the project. Kick Start specializes in developing and marketing new low-cost agricultural

technologies in Africa, which are proving highly relevant to the kind of businesses established by young women in Cama. There has been considerable interest among Cama members in the Money Maker Pump, a manual irrigation pump suitable for vegetable gardens and small farms, to raise their agricultural output. One Cama member in Kilolo has already purchased the pump through profits from her business after realizing its potential through presentations from Kick Start in the training.

TFA has offered to provide outreach support and agricultural inputs to Cama members who are engaging in agricultural businesses. TaTEDO has planned to provide training to Cama members aimed at improving knowledge of interested members on efficient practice of baking using improved charcoal ovens in Rufiji. NMB – a leading national microfinance institution – has agreed to let Cama members in Iringa and Kilolo districts open and run savings accounts with a minimal fee of 5,000 Tsh (equivalent to about 3 USD) instead of 50,000Tsh charged to other customers. This is an important move to help Cama members who are just starting their business to start saving the initial profit they are making and to develop a habit of using banking facilities. This also opens up an opportunity for Cama members to qualify for loans and other banking facilities with NMB in the future.

Activity 4.2 Train Cama District Committees in Grant Assessment and Financial Management: In February, a total of 35 Cama District Committee members, including 15 from the USAID project districts, were also trained in grants assessment, financial management and monitoring business grants made to members in their respective districts. The training focused on strengthening the capacity of the Cama District Committees to budget, manage

finances, assess grant applications, and monitor business grants in order to enhance the quality of support that the network provides to its members.

Activity 4.3 Business start-up grants:

Cama members who receive business training are then eligible to submit applications for business start-up grants. Cama District Committees assess the proposals to ensure that the applicant has a viable business plan, based on the strength of the applicant's market research, understanding of the risks and competition associated with their chosen business, and a breakdown of expected costs and profits.

Through USAID support, Camfed has been able to provide vital start-up capital to 202 young women in Year 2 who would otherwise not qualify for micro-finance in other institutions, due to lack of initial capital or collateral. Young women who received grants are

setting up new businesses or developing existing businesses while also continuing to receive mentorship from Cama Business Trainers to ensure success. Camfed's 2008 Baseline Study showed that 96 percent of Cama members have never had access to investment capital of any sort in the past. Camfed has found that young women can establish small-scale enterprises relatively easily - generating vital subsistence income in the initial phases, but providing little capital to grow their businesses. The grants and accompanying skills provided through this action are vital to enable young women to grow their businesses and ultimately achieve financial sustainability.

Grants were budgeted at 50,000 Tsh at the beginning of the project. Through project implementation and conversations with Cama members, however, Camfed identified the need to increase each individual grant from 50,000 Tsh to 100,000 Tsh to better meet the start-up cost needs of grant recipients. Camfed has made adjustments in its FY2010 and FY2011 budgets to account for the increase in grant size and to make up for this gap. The project is still on track to meet its life of project target of 560 grants distributed by the project's close.

Activity 4.4- 4.5 Cama research and continuation of baseline survey to assess young women's life choices and economic options:

The planned research into the Seed Money Program to which the USAID funding will contribute will look at both Tanzania and another Camfed country of operation and draw lessons from a wider pool of participants than originally envisioned. This expanded research project is in the final planning stages with the London School of Hygiene and Tropical Medicine. The field work for the research will be done in early 2010.

Start-up grants bring direct impact to young women

"I will now be able to hire a bigger farm for my rice farming business. I am sure I will be able to triple my capital in one farming season".

- Cama member from Rufiji who received a start-up grant from USAID support

Cama Tanzania: Investing in Young Women Leaders

- 56% of Cama members have completed Standard 7
- 43% have completed O-levels
- 55% of respondents describe themselves as self employed
- 51% of Cama respondents say they are the only income earner in the family

- 2008 Camfed Baseline Study

With USAID support, 12 young rural women from Cama will be engaged in the research, which is aimed at further assessing young women's choices. In partnership with the London School of Hygiene and Tropical Medicine, these women will be trained in participatory research techniques by Camfed's International Impact team and then implement questionnaires on young women's decision-making, attitudes to risk-taking and relationships, and their level of economic independence. Qualitative research will also be collected through in-depth focus group discussions. The data will then be analyzed by Camfed to better understand the impact and effectiveness of the economic empowerment program supported

under this Cooperative Agreement. Learning will be shared across Camfed and Cama networks as well as with government and NGO partners.

Activity 4.6 Cama exchange visits:

Two Cama members from Iringa and Rufiji participated in an international exchange visit to Zambia in February, as described in the FY2009 semi-annual report, to build the Cama network across country borders. The Cama Tanzania members attended Cama Zambia's "Get Ahead" training, which focused on gender equality promotion, the business production cycle, market research, business mapping, marketing, and financial management.

This training encouraged the visiting Cama members from Tanzania to eradicate myths and misconceptions on a woman's role in her family and community as well as giving them the confidence to form and follow through with opening their business. The learning gained from the exchange visit is informing and enhancing Cama Tanzania's on-going activities under this project.

During a second exchange visit to Zambia, Cama members had the opportunity to participate in training on advocacy and the use of the theater for development in community mobilization. In this training, Cama members were equipped with skills on how to use performance (theater) in assisting the community to understand the rights for girls' education and child rights and to empower the community to develop community action plans to address constraints to girls' education. Cama members who participated in the second exchange visit learned about advocacy and how they can influence decisions and practices to improve their communities. They also benefited from learning about the significance of using different community fora in delivering messages. They ultimately developed an action plan to train other Cama members in their localities.

Challenges and Lessons Learned

The rural locations of Camfed's work provide a great challenge for members of Cama. Their villages are located in remote and hard-to-reach areas, making visits to each other's businesses challenging. Two Cama members may even live in the same village but may have to walk an hour to meet.

Mentoring new Cama members who receive training and business start-up grants is vital for young women to start a successful business. It has been observed that when new Cama members are mentored by more experienced Cama members who have run a successful business, the chances for the new Cama member to stabilize her business in a timely manner is increased. Therefore, it is important to make the necessary connections between members easier.



Cama members learn how their money can create business capital through a Loan Scheme training, which teaches how to benefit from revolving lending.

Cama continues to innovate in its programs and identify new opportunities to expand and improve support to the network's members. This year, Camfed launched a new loan scheme with Cama members in Kilolo, Iringa and Rufiji. The scheme, which is a revolving fund, will enable Cama members to take out loans and repay them so that others can benefit from the loans as well. The scheme will enable young Cama entrepreneurs to expand and diversify their businesses while also receiving mentoring from experienced businesswomen. Cama members first contribute to the scheme with their own money and Camfed adds three times the amount Cama members have originally contributed. Those Cama members who have

contributed are then eligible to take out a loan, which is triple in size from their original contribution. This scheme has been very well received by Cama members. Cama members in Rufiji have already opened a separate bank account for these loans and have contributed 1.6million Tsh (\$1,230). As we move into Year 3, we expect Cama members to be able to venture into more profitable and bigger businesses using the new loan scheme, building on the business training and grant support provided by USAID.

Cama members have also seen the power of uniting and forming small business groups by putting their capital together. In Rufiji, Cama members mobilized themselves into groups and prioritized types of businesses that they can do within their own localities. Batik (tie-dye work) and bakeries came up as priority business ideas. Through the profit they are making from their individual businesses as a result of the USAID-funded project, they have contributed enough funds to organize a technical training on tie-dye making. They made contact with a trainer from Dar es Salaam to facilitate the training, and they also bought all the required

materials for the training. As a network of young women, they have demonstrated their power in bringing change to themselves and to the communities in which they live.

IV. Monitoring and Evaluation

Monitoring of Camfed programs has continued to be a key part of project implementation and quality assurance of program delivery. Program monitoring has been done both by Camfed staff and CDC members.

This year, the NPI project M&E plan was consolidated into Camfed Tanzania's annual work plan with the assistance of the NuPITA team. M&E training has also been delivered to 17 CDC members from Rufiji, Iringa and Kilolo to emphasize the importance of M&E for this project as well as to review and refine the M&E tools the CDCs are using now. Monitoring visits have been conducted to schools by CDC and staff members to ensure issues such as following up with girls who have dropped out of school are being executed diligently by CDC members and teacher mentors. New monitoring tools were also introduced that allow CDC members to more easily monitor Teacher Mentor activities.

In efforts to continue to refine the monitoring process and respond to changes on the ground, Camfed attended a two-day workshop on the adoption of global PEPFAR indicators specifically related to Tanzania. USAID/ Tanzania presented two additional preliminary indicators, the new PEPFAR guidelines, and the reporting templates. Taken together, the new PEPFAR indicators promote more responsible program monitoring across and within PEPFAR-funded technical areas. Camfed's M&E system responds to the Next Generation of Indicators both in HIV prevention and OVC care. Furthermore, three staff from the field office and one from Camfed International will participate in the NuPITA Level II M&E training in November 2009.

With the dramatic growth of Camfed's program operations in Tanzania, and the consequent increase of data, there is a vast amount of paperwork, and data demands are growing for staff and volunteers. In order to address the challenges of conducting M&E activities in the rural areas where Camfed works in a timely fashion and the potential inefficiencies encountered by using paper data collection methods, a visit by the Camfed USA Director and Camfed USA Grants Manager to Tanzania in March 2009, accompanied by Camfed USA Board Member and technology expert Paul Needham, piloted the use of offline data capture linked to online reporting using wireless technology and the Google Gears program.

With Camfed's experience in using technology in research and baselines, and the experience gained through this pilot, Camfed now plans to increase the use of technology in its M&E work in order to streamline regular data collection to improve efficiency and accuracy of data management and enhance feedback loops to stakeholders in all parts of the program. The pilot, which was made in March, coupled with desk research on the use of technology has resulted in a decision to pilot a series of technologies in term one of the school year,

beginning in January of 2010. Because much of the responsibility for data collection lies with teacher mentors, the Cama District Committees, and CDCs, the pilot will trial the technology in the hands of these stakeholders in four schools (ideally, two remote and two more accessible to power sources and IT support) and one CDC in one established district. Since the pilot is designed to test the technology (rather than the M&E system itself), not all information will be collected using the pilot technology, but rather a range of information that requires the user to access and input data in a variety of formats and from a variety of sources.

V. Program Management and Staffing

Camfed Tanzania has strengthened its team by hiring USAID Program Officer Pancrasia Paul, USAID Finance Officer Dennis Kaballega, District Coordinators James Kitasuma and Caroline Kinasha, Finance Officer Fortunatus Luhemeja and Drivers Khalfan Komba and Ernest Ibrahim Kambili. Camfed Tanzania's staffing structure pivots around the two twin pillars of Camfed's projects - investment in educational access and quality, and young women's empowerment, as shown in Camfed Tanzania's organizational chart included in Annex 3.

Camfed has invested significantly in Year 2 in strengthening its systems and activities to align fully with USAID and rules and regulations and PEPFAR guidelines. Camfed conducted its Pre-Award Survey Audit in June 2009 and submitted the official auditor's report to USAID. Camfed also attended USAID's State of the Art Meeting where it had the opportunity to share with and learn from other NPI partners about best practices in HIV prevention and care and support to OVCs. Through this meeting, Camfed was able to better understand PEPFAR's new priorities and collaborate with others about new and effective HIV prevention mechanisms and OVC care. Camfed had the opportunity to lead a breakout session with other partners to present the Camfed model as a basis for discussion surrounding OVC care. Camfed is also preparing for its Year 2 Organizational Capacity Assessment, which will be conducted in October 2009, to revisit the Year 1 Action Plan as well as assess the project's activities as they relate to prevention and OVC care.

Camfed USA and Camfed International continue to provide training and technical support to Camfed Tanzania and coordinate lesson sharing with other Camfed teams in Zimbabwe, Zambia and Ghana. All Camfed offices are working diligently with the NuPITA team to adopt new systems and processes in cohesion with USAID rules and regulations, ensuring compliance and proper management of USAID funds. In March 2009, Camfed USA hired Grants Manager Lauren Barnard to coordinate NuPITA initiatives and provide support related to the USAID Cooperative Agreement.

VI. Financial Report

Total project expenditure for October 1, 2008- September 30, 2009 was \$874,498, with \$419,467 in USAID funds and \$455,695 in project co-financing.

As the project reaches its halfway point, Camfed is achieving its objectives and is in line to meet and in some areas exceed its targets by the close of the project within the means of the established budget under USAID funds and the cost share. 41 % of its total funds have been spent to date. Key program expenditures for this year surround the bursary program, Safety Net Fund, community committee trainings, and Cama business and life skills trainings, which are cornerstone aspects of Camfed's work and represent our greatest financial investment. In Year 3, the project will continue to expend a significant portion of its funds under these program areas, with plans scale up its expenditures in Cama grants and scale back its expenditures in CDC trainings, based on the capacity building that has taken place in the first two years. In early 2010, the project plans to begin its research survey on young women's economic options, in partnership with the London School of Hygiene and Tropical Medicine . The survey funds (budgeted in Year 2) along with support from the Camfed International M&E manager funds, have accordingly been transferred to the Year 3 budget.

Camfed continually assesses the balance of investment in training and delivery of direct support to most effectively transform the lives of individuals. Camfed's investment in sophisticated and fully integrated financial and program data systems makes certain that funding is received by communities in response to need and agreed budgets. Furthermore, our well-established relationships with in-country financial and other institutions as well as our staff's fluency in the key in-country regulations governing registration and labor laws ensure smooth financial management.

The full financial report detailing all expenditures from this period can be found in Annex 3 of this document.

VII. Sustainability and Coordination with Partners

Camfed's close partnership with the Government of Tanzania has created important opportunities to influence national policy and practice, promoting sustainability of the project and sharing best practice, including Camfed's work on child protection. The partnership between Camfed and the Tanzanian government is defined by a Memorandum of Understanding with the Ministry of Education. Camfed has developed strong working relationships with government structures from the school to national level to ensure compliance and coordination with Ministry policies and programs, and these relationships have been critical to the successful implementation of the project to date. This project supports national decentralization strategies by strengthening existing structures, including school committees and ward education committees.

Camfed focuses on bringing together individuals from various levels in positions of influence, combining school-based action focused on supporting vulnerable children with national level media and advocacy activities to drive debate and public consensus on child protection, which is key to HIV prevention. For example, Camfed is the civil society representative on the Public Expenditure Tracking Survey Task Force, and also participates in meetings on supporting the most vulnerable children coordinated by the Ministry of Health and Social

Welfare. Through engagement on the Tanzania Education Network, Camfed Tanzania has participated in the Tanzania education sector review for 2009, which will inform decision-making at the ministry level on delivering education services to the community and influence policy-making at that level.

Camfed is also working closely with the Cama network– both as a structure through which to deliver training and support to young rural women, and as a key ally in promoting girls' education. Through this project, Camfed has empowered young women to establish businesses as a means to economic independence and is strengthening Cama's institutional capacity to cope with rapid growth.

Further, Camfed is a member of the Implementing Partners on Most Vulnerable Children of the Ministry of Health and Social Welfare. These partners working with vulnerable children come together monthly to discuss and share experiences on program delivery and planning action on particular issues, like quality improvement of service. A meeting was held in October 2008 where Camfed Tanzania participated in reviewing the Draft Children Act that is scheduled to be tabled in the next Parliament session. This will be a vital step as a country to put a legally binding document at the national level for children's welfare, including enforcing the right to education for both girls and boys.

A deliberate attempt is made to involve people with different knowledge and expertise in education in project areas. As such, membership of the district and ward CDCs include people from district councils' education, health and community development departments; teachers, civil society organizations; and parents. In this way, experiences from various partners on the ground are utilized to strengthen this action, and strategies to address girls' education issues are shared.

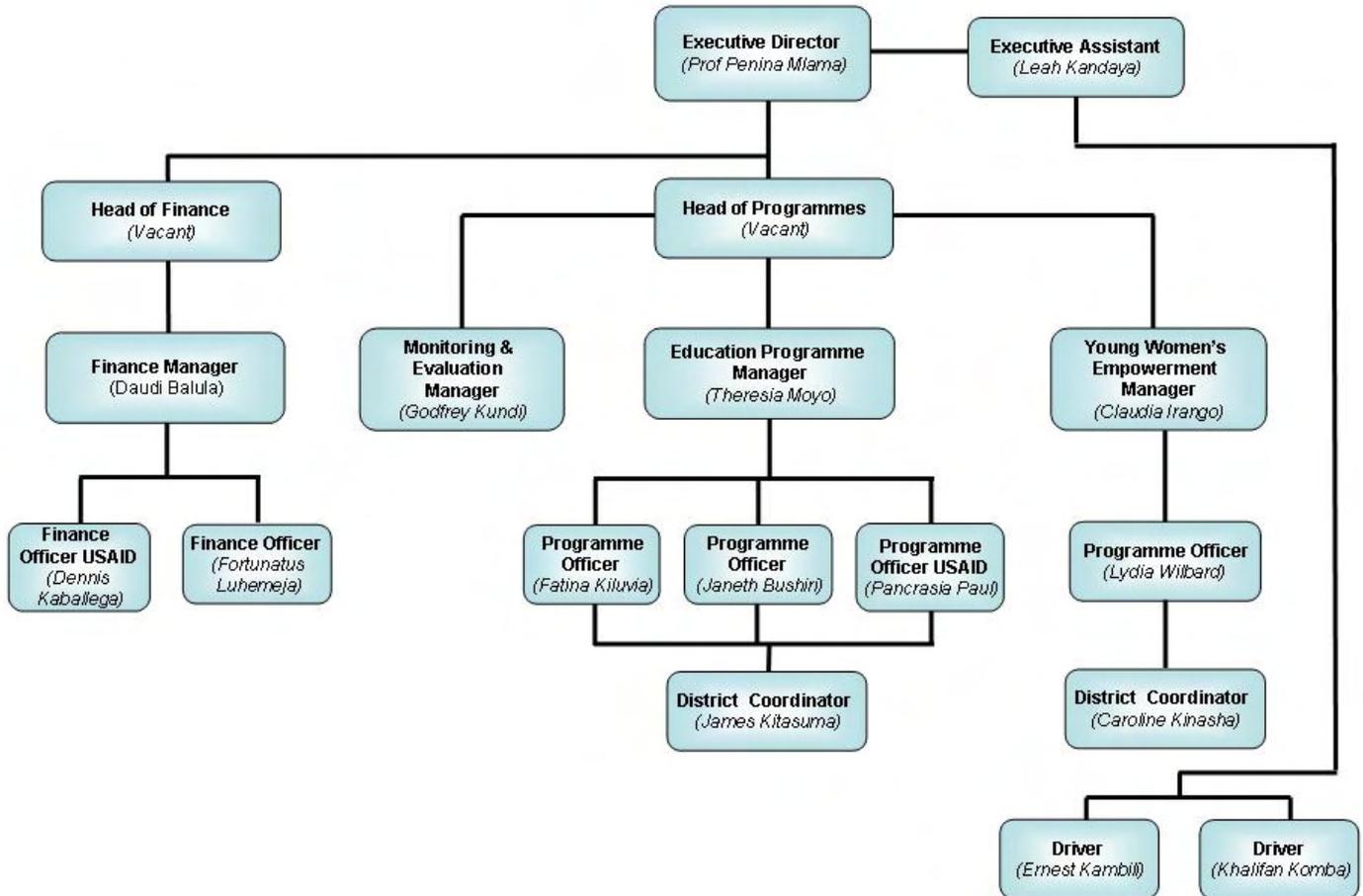
We thank USAID for the opportunity to bring further news of the successes made possible through this important project, and look forward to our continued partnership.

Annex I – Activities and results achieved this reporting period

The following table sets out the strategic objectives, numbers targeted, and results achieved during this reporting period:

Strategic Objective	Expected Results Oct 2008 – Sept 2009	Actual Results Oct 2008 – Sept 2009
1. Build the capacity of community structures to support 15, 500 orphaned and vulnerable children to stay in school	<ul style="list-style-type: none"> ▪ 18 Community Development Committee (CDC) members trained ▪ 750 school committee members trained ▪ Transparent systems in place for managing resources for vulnerable children ▪ Best practice guidelines developed around use of grants ▪ 6 CDC members have visited other program districts to share best practice 	<ul style="list-style-type: none"> ▪ 17 CDC members (6 from Rufiji, 6 from Kilolo and 5 from Iringa) received training in child rights and protection, psychosocial support to OVC, identification of OVC constraints, project monitoring and financial management. ▪ 757 school committee members were trained ▪ Financial, program delivery and monitoring systems in place. ▪ 21 CDC members from Iringa and Kilolo districts visited the program in Rufiji to share best practices.
2. Strengthen the capacity of schools and teachers to provide health and psychological support to orphaned and vulnerable children	<ul style="list-style-type: none"> ▪ Constraints to orphaned and vulnerable children's education identified and solutions drawn up by communities ▪ 100 teachers trained and providing mentoring support in schools 	<ul style="list-style-type: none"> ▪ 78 consultative meetings were conducted to identify constraints to orphaned and vulnerable children's education and solutions drawn up. ▪ 100 Female teacher mentors were trained on OVC care taking skills, providing psychosocial support and counseling and are now providing mentoring support to OVCs in schools. ▪ 12 Resource Team members at the Ward level were trained on OVC care taking skills to train school committee members
3. Deliver financial support to orphaned and vulnerable children	<ul style="list-style-type: none"> ▪ 1,000 secondary education bursaries provided for vulnerable girls ▪ Safety Net Fund grants disbursed to 120 schools, benefiting an estimated 6,480 children 	<ul style="list-style-type: none"> ▪ 2,141 girls have been supported through bursaries ▪ Safety Net Fund have been sent to 114 Schools
4. Enable young women school leavers to attain economic independence through training and support to set up businesses	<ul style="list-style-type: none"> ▪ 180 young women trained in business and life skills sessions at community level ▪ 270 start up grants disbursed ▪ 15 Cama District Committee members trained ▪ 2 exchange visits conducted, learning documented 	<ul style="list-style-type: none"> ▪ 185 young women have been trained in business and life skills. ▪ Start up grants for business has been processed disbursed to 202 young women. ▪ 15 Cama members trained in grant assessment and financial management. ▪ 2 regional exchange visits for learning has been conducted. 4 Cama members and 2 staff member visited Camfed Zambia on two different occasions.

Annex 2 – Camfed Tanzania Organizational Chart





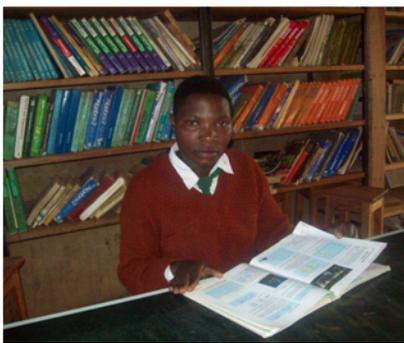
USAID
FROM THE AMERICAN PEOPLE



SUCCESS STORY

Community volunteers' commitment sets girls on the path to education and out of poverty

Community members identify girls like Upendo (below), whose families cannot meet the costs of their education, to be supported by Camfed's bursary program.



"After three months of being in school, my name appeared in Camfed's supported girls' list and I was so thankful. I have high hope that I will pass my exams. I request Camfed to still support me, as I believe I have the ability to do well in school."

— Upendo, 18
Kilolo, Tanzania

When you educate a girl, everything changes

The Campaign for Female Education
www.camfed.org

U.S. Agency for International Development
www.usaid.gov

Upendo, 18, is one of eight children born into a subsistence farming family in a rural village of Kilolo, Tanzania. The family's farm produced just enough to provide food for the family, and raising eight cows served as the only form of income.

In 2001, Upendo's family's cattle went out for grazing and never returned. Eating poisonous grasses killed the cattle, and Upendo's family was faced with the loss of their sole source of income. Upendo's mother then became sick and her parents could no longer afford to support her and her brothers and sisters. They were split up to live with various relatives.

Despite these challenges brought on by poverty, Upendo's family was dedicated to sending her to school. Her father managed to acquire three new cows and sold one of his cows so she could enroll in Udzungwa Secondary School. During this time, Upendo's name was identified by fellow community members to be supported by Camfed's bursary program. This program, funded by USAID, provides a comprehensive package of support to girls to complete four years of secondary education, including school fees, exam fees, transport costs, school uniforms, shoes, stationery, health fees, and living costs.

It is the commitment and leadership of community volunteers that serve as the basis for the program's success. Parents, teachers and other students come together in formal school-based committees to identify orphans and vulnerable children (OVC) within the community who cannot afford to go to school. The list is then sent to Camfed who work with the community committees to provide girls with their complete support packages. This committee is then fully responsible for the management of the bursary grants, with oversight from Community District Committees and Camfed, while teacher mentors provide critical psychosocial support to OVC. These community-led interventions provide full local ownership and leadership of the program to ensure maximum sustainability and impact of activities.

Camfed is an NGO dedicated to fighting poverty and HIV/AIDS in five African countries in partnership with 50,391 dedicated community activists. USAID provides support to Camfed's work in the Kilolo, Iringa and Rufiji districts of rural Tanzania.



USAID
FROM THE AMERICAN PEOPLE



SUCCESS STORY

Local partnerships help young women to grow incomes, food, and market supply in rural Tanzania

Local partnerships forged by the Cama network provide hands-on training in agriculture and banking to enhance young rural women’s economic opportunities.



‘I was so impressed with the girls I met in Kilolo in June. There were about 70 girls who were so active and aggressive. This was beyond my expectation to meet young women who are very accountable to their development. We feel very happy to invest in [Cama] because we know they will make a lot of impact.’

- Deusi Shauri,
Kick Start Coordinator

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The Campaign for Female Education
www.camfed.org

U.S. Agency for International Development
www.usaid.gov

Rural Tanzanian women who are members of the young women’s empowerment network, Cama, identified the need to expand upon their business and life skills trainings. In response and in partnership with USAID, Camfed and Cama increased their support to help women gain technical skills by leveraging the power of local partnerships.

With USAID’s support, Cama organized a series of business training workshops in the Iringa and Kilolo districts to gain new networking contacts and to identify sustainable income solutions. Kick Start, an organization specializing in developing and marketing low-cost agricultural technologies in Africa, was invited to attend two of these business workshops in June 2009 to show Cama members about their low-cost irrigation product, the Money Maker Pump.

Kick Start’s Money Maker Pump is a manual irrigation pump suitable for vegetable gardens and small farms. During the workshops, Cama members participated in demonstrations that showed how to use the pump, with one person manually operating the pump while another person used the 100 meter-long water hose to irrigate the area of a gardening plot. This new irrigation method, costing 110,000 Tsh (\$84), is proving highly relevant to the kind of businesses Cama members are establishing.

‘I have managed to start a one acre garden farm where I have grown Chinese vegetables, carrots, onions, beans, and peas,’ says Remina Luhwago, a Cama member from Kilolo who purchased a pump. ‘Because of the pump, I have managed to grow vegetables in the dry seasons when vegetables are scarce and in high demand. I sell 5,000 – 6,000 Tsh [of vegetables] per day, [totaling] 180,000 Tsh (\$138) per month.’

In addition to the Kick Start workshop, Camfed facilitated business workshops with the Tanzania Farmers Association (TFA) and the National Microfinance Bank (NMB). At the NMB workshop, Cama members were taught about banking and given the opportunity to open savings accounts with a minimal fee of 5,000 Tsh, helping to build their credit.

‘Next year, I am planning to expand my gardening by including more vegetables and getting more orders’, says Remina. ‘I feel I will become a big farmer.’