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

**Camfed USA Foundation**

**Year 2 Semi-Annual Report, 1 October 2008 – 31 March 2009**



*Amina Mpili gained vital entrepreneurial skills to better run her cold drinks business with training from the Cama network under this Cooperative Agreement.*

### **30 April 2009**

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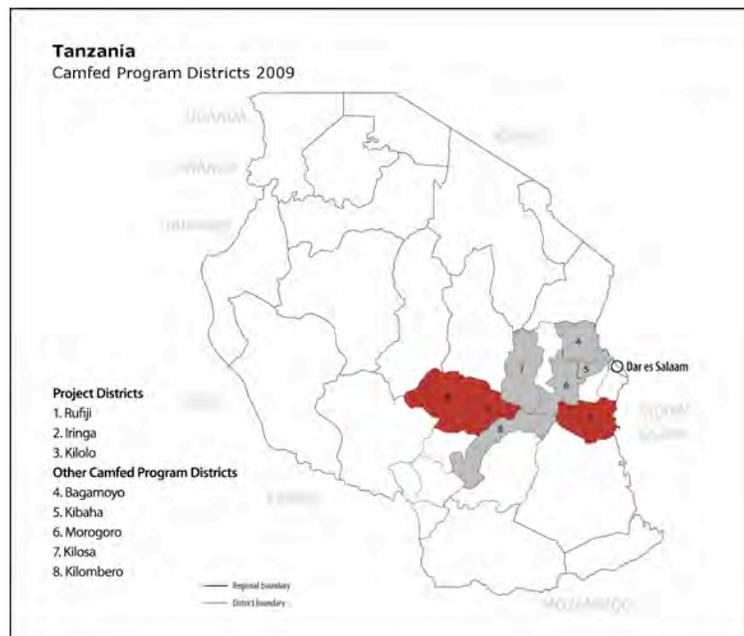
### Acronyms

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

## I. Executive Summary

Despite all of its proven benefits, the statistics for children's education remain alarming: an estimated 43 million children are excluded from school in sub-Saharan Africa. And no one is more likely to miss out on an education than a child who is orphaned, or vulnerable from a parent or guardian directly affected by HIV/AIDS, with girls being the most excluded. Young women leaving school in rural sub-Saharan Africa are then at the mercy of social, economic and cultural challenges that interlock to keep them in a cycle of limited economic options, sexual exploitation and early marriage.

In the areas where Camfed works, securing girls' education and young women's economic empowerment offers a route out of poverty and provides vital protection against early marriage and unsafe livelihoods, acting as a social vaccine against HIV. With the help of USAID's generous support for Camfed's program of education, business skills training, and microfinance, children and young women in rural Tanzania are transforming their lives and becoming role models and leaders in their communities.



This project works in the Rufiji, Iringa and Kilolo districts of Tanzania to improve school retention and foster entrepreneurship and economic independence by providing support at critical transition points where children and young women are most at risk of contracting HIV. The project uses a holistic approach, linking various networks and initiatives together to achieve and sustain its goals while always focusing on empowering rural communities to lead the work. The four major objectives are:

- 1) Strengthening community support structures to create a sustainable response to the HIV pandemic through access to education;
- 2) Building the capacity of schools and teachers to provide health and psychological support to orphaned and other vulnerable children (OVCs);
- 3) Delivering direct resources to orphaned and vulnerable children to support them through their education;
- 4) Decreasing young women's vulnerability to HIV by expanding their economic opportunities through training in business skills, life skills, and sexual and reproductive health.

As the project moves forward through Year 2, key activities are progressing successfully and making a direct impact on the lives of the thousands of children and young women who are the project's target audience. During this reporting period, members of the district-level Community Development Committees (CDCs) attended extensive trainings on financial management, monitoring and evaluation, child rights and protection, OVC constraint identification, and OVC psychological support to better equip them to deliver support and respond to the challenges of the HIV pandemic. 2,141 girls have been supported through Camfed's secondary school bursary program, and Safety Net Funds have been distributed to 74 primary schools, reaching 1,850 children.

The Cama network continues to grow as a critical support system for rural young women, strengthening its own infrastructure and involvement in the monitoring of Camfed activities and electing new leaders at the national, district and ward levels through a democratic process in November and December 2008. Furthermore, 59 young women have been trained in business and life skills and 15 Cama District Committee members from the project districts have also been trained in financial and project management skills. Business start-up grants have been approved and processed for the same 59 young women, with plans to disburse funds in April 2009.

This report describes the progress and impact made in partnership with USAID during the October 1, 2008-March 31, 2009 period.

## II. Summary Table of PEPFAR Indicators

Reporting Period: Semi-Annual: October 1 – March 30	Target for this reporting period	Achieved this reporting period	Target for life of the Project	Achieved to date
<b>Prevention/Abstinence, Be Faithful, Other Behavior Change</b>				
Number of individuals reached with community outreach HIV/AIDS prevention programs that promote abstinence and/or being faithful	6,075	5,474	30,000	9,524
<b>Female</b>	3,038	3,100	15,000	5,126
<b>Male</b>	3,037	2,374	15,000	4,398
Number of individuals trained to provide HIV/AIDS prevention programs that promote abstinence and/or being faithful	50	0	150	0
No of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	<b>120</b>	<b>76</b>	<b>320</b>	<b>188</b>
<b>Female</b>	100	66	180	160
<b>Male</b>	20	10	140	28
<b>Care: Orphans and Vulnerable Children **</b>				
No of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex	5,500	4,030	15,500	4,030
<b>Female</b>	3,340	3,291*	7,750	3,291*
<b>Male</b>	2,160	739*	7750	739*
Primary Direct				
<b>Female</b>	2500	2,731*	5,500	2,731*
<b>Male</b>	1500	353*	2,250	353*
Supplement Direct				
<b>Female</b>	840	560*	4,000	560*
<b>Male</b>	660	386*	3,750	386*
No of providers/caretakers trained in caring for orphans and vulnerable children	374	467	1650	485
<b>Female</b>	192	166	825	172
<b>Male</b>	192	301	825	313

\* Note these figures are an estimate because not all reports have been received for this reporting period disaggregating by gender. The overall aggregate is not an estimate.

### **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 district-level Community Development Committees (CDCs) are the key advocates for the children supported under the project and the key coordinators of project activities at the local level. They bring together a range of stakeholders, including district government departments, civil society organizations, head teachers, parents, Camfed Association (Cama) members and local leaders to empower community members to better advocate for OVCs in the areas of education and HIV/AIDS prevention in their rural communities. CDC members are selected when Camfed starts operating in a new district and the Committees are well established in the three target districts. Through this project, Camfed has invested in skills training for CDC members, who in turn train School Committees in Camfed partner schools, helping to promote the sustainability of the project by creating strong structures at the school and district level to deliver this critical program of social and financial support.

Trainings were designed around a dual approach to build the capacity of CDC members to provide better OVC support as well as effectively pass that information on to School Committee members through training-of-trainers sessions on monitoring and workplanning 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.

During this reporting period, 17 CDC members from Iringa, Kilolo and Rufiji district were trained – in addition to the 18 trained in Year 1 – on the rights of orphans and vulnerable children, OVC care-taking skills according to the National OVC guidelines, financial management, and monitoring and evaluation. Participants were also 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 three-day training-of-trainers program was also designed to give CDCs technical skills to use when training School Committee members and conducting community consultation meetings. The Child Rights, Psychosocial Support, and Means of Identifying Constraints to Girls' Education sections of the CDC training were facilitated by an external consultant from Pact Tanzania, another USAID-funded organization. Monitoring and evaluation and financial management training was facilitated by Camfed Tanzania staff.

The training modules and other materials were prepared by the facilitators under the guidance of Camfed staff.

The 17 CDC members trained during this reporting period join together with their 18 colleagues from the same districts trained in Year 1 of the project to share successes and build upon lessons learned. Furthermore, six CDC members from the project districts attended other districts' Annual General Meetings to learn from each other and visit the schools in those districts. They shared best practices related to HIV/AIDS and child rights and on how to most effectively disseminate that information to teacher mentors and School Committees. They also presented annual achievements from their respective districts and discussed how those achievements were accomplished.

In preparation for training 750 school committee members by the end of Year 2, the CDC members developed work and action plans for the School Committee trainings and the consultation meetings with stakeholders. CDC members have to date trained a total of 450 school committee members across the three project districts. They organized and conducted the trainings based on skills learned in their three-day TOT program with minimal support from Camfed staff. The trainings focused on building the capacity of School Committee members to be able to effectively manage Camfed's bursary and Safety Net Funds to support OVCs. These efforts help raise transparency in the project as well as ensure resources are reaching the children most in need.

#### *Activity 1.4 Annual General Meetings:*

Annual General Meetings (AGMs) were held in November and December in each of the project districts, bringing 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. These meetings supported the capacity building of all stakeholders to better implement the project.

In sharing best practices, for example, the CDC in Rufiji explained the process that they follow in order to ensure that as many schools as possible are reached during monitoring visits. CDC members emphasized the importance of establishing a strong working relationship with the District Executive Director (DED), who is closely linked with Camfed program planning, providing feedback on activities, and sharing activity reports. This coordination with the activities already being undertaken in the district allows for cost savings to the project, such as utilizing District Council vehicles for monitoring visits rather than hiring a car. All CDCs agreed that nurturing a good relationship with their respective office of the DED is vital.

Another major issue identified at the district AGMs was the acknowledgement that greater numbers of vulnerable girls have been identified during the bursary selection process than can currently be supported by Camfed because of limited resources. CDC members requested that Camfed continue to raise more funds to meet the increasing number of needy girls and boys in the districts, and participants agreed to start an initiative to support additional girls out of voluntary contributions from community members.

### *Challenges and Lessons Learned:*

The project is able to achieve the ambitious task of reaching 750 School Committee members across the remote rural districts in which Camfed works due to the cost-effective and efficient approach of cascading trainings from CDCs to the school level. Thorough training of the CDCs that includes the design of detailed workplans leaves these key community activists with a plan in one hand and skills – in program management, OVC care-taking, and the other key areas described – in the other. Running School Committee trainings and community consultations concurrently has also been proven in this reporting period to be an efficient approach, saving CDC members' time and ensuring as many consultations meetings are being conducted as possible. When CDCs are in the field for training of School Committees, they use that opportunity to also arrange the consultation meetings planned under this project, setting aside one day in each village for the meetings.

During training of School Committee members, it was suggested that identified constraints to girls' education should be shared more systematically with the wider community, especially with village leaders and influential people who are respected in the communities and can advocate on these issues. In doing so, the entire community can become more aware of key constraints that hinder their girls' education, prioritizing them for attention in the communities and allowing for an action plan to be developed to address the situations. This feedback and learning from the initial School Committee trainings will inform the CDCs' work going forward during the second half of Year 2.

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

#### *Activity 2.1 Community Consultations:*

In Year 1, students, parents, teachers and other community members were brought together to identify constraints girls and OVCs face and help them devise solutions through empowerment workshops. 623 students developed action plans towards problems these students face as well as introducing students to critical life skills, such as building self confidence, speaking out, decision-making, negotiation and leadership.

In March 2009, CDCs expanded upon the Year 1 activities with 30 additional community consultation meetings 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 top constraints that OVCs face. Poverty and low household income remained the main constraint vulnerable girls and OVCs face. Recommendations for action included that School Committees should encourage parents to attend Parents/Guardians Day in schools

so that issues concerning their children can be discussed with teachers. These consultation meetings concluded in April 2009.

In February 2008, Camfed undertook an ambitious baseline survey of its programs in Tanzania and Zambia. Results from the Tanzania data include the views of over 1800 parents, teachers, primary and secondary students as well as representatives of the volunteer structures that drive the Camfed program. The survey process mirrored our commitment to local ownership of the overall program. Camfed staff, Cama members, local leaders and district officials vetted the indicators, pre-tested questionnaires, collected the data and contributed to the analysis. The results of the survey, which were analyzed in late 2008 and early 2009, are informing Camfed's program in Tanzania, including the USAID-funded project. They are also providing valuable benchmarks against which to measure the impact of this Cooperative Agreement. To further support the constraints identified in the community consultations described above, the survey data analysis showed that:

- More than half of the sampled teachers say that girls miss school more often than boys;
- Eighty-eight percent of teachers and 75 percent of parents acknowledge that homework makes it difficult for girls to finish their homework; and
- Nearly 75 percent of teachers observe that parents, when forced with hard choices about investments in children's education, opt to send a son to school.

#### *Activity 2.2 Teacher Mentor Trainings:*

In Year 2, 100 female teachers will be trained and supported to provide health and psychosocial support to OVCs in schools. The teachers will receive training on guidance and counseling, reproductive health, mentoring, life skills and HIV/AIDS prevention so that they are equipped to provide much-needed psychological and social support and health information to orphaned and vulnerable children.

Preparation for these teacher mentoring trainings are in the final stages. Competent and experienced facilitators and trainers are being identified, training manuals are being prepared, and linkages with other organizations to produce and distribute the materials are being finalized. The trainings are scheduled to begin in April 2009, will be conducted over four days and will involve one female teacher from each participating school in the project districts.

#### *Challenges and Lessons Learned:*

Currently, some schools do not have scheduled periods during the week for curriculum related to HIV/AIDS, family planning, and sexual and reproductive health. Teacher mentors try instead to plan sessions outside of school hours, which presents a challenge to attendance and consistent session scheduling. In response, plans are underway to negotiate with school headmasters for at least one period per week officially in the school

timetable. This will enhance the impact of the teacher mentors trained through this project.

The training of teacher mentors on HIV/AIDS prevention, counseling and guidance is a priority area for the remaining half of 2009, and in order to support this objective, Camfed is working to develop a comprehensive training manual using the existing manuals from the Ministry of Education and Vocational Training and UNESCO.

### **C. Deliver financial support to orphaned and vulnerable children**

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

Camfed's secondary school bursary program builds upon the community empowerment activities described above, which invest in a community infrastructure equipped with the skills to secure the rights and improve the lives of girls and OVCs in the target districts. The bursary program is crucial to vulnerable girls' success in completing secondary education as young, capable women ready to enter a safe and secure workforce.

This reporting period marked the beginning of the 2009 school year and the first time the project invested directly in school-going costs through Camfed's bursary program. The CDCs and School Committees identified orphans and vulnerable girls throughout Iringa, Kilolo and Rufiji 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.

#### **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

School Committees that have been trained in financial management and program monitoring provide overall management of school funds, including the grants that have been sent to schools by Camfed. School Committees hold the school administration accountable for the expenditure of the Camfed bursaries and Safety Net Funds, and the identification of needy girls and boys follows an established and transparent system.

The identification process begins with students themselves putting forward the names of peers who come from poor families. Then, students and parents assess the initial names and come up with a list that the School Committee has to endorse. The list is then sent to the village government and Ward Development Committee. The village leaders put the identified names on the village notice board for every member of the community to read, and they are also shared during village public meetings. From the Ward Development Committees, the names are sent to the CDCs. After confirmation by the CDCs, the final list

is sent to Camfed office. The system is lead by the communities themselves, promoting community participation and fostering transparency in the selection process.

1,000 girls were initially targeted to receive support through the bursary program under the Cooperative Agreement at the planning stages of the project. Due to donor support specifically targeted to the bursary support, Camfed was able to identify 2,141 girls in total supported under the cost share to surpass our initial target while staying on track to meet all other program objectives. Grants for the 2009 first-term bursaries were transferred directly to the schools in line with Camfed's well-established process for the program, which has been operating in Tanzania since 2005. Second-term funds will be sent after successfully engaging with schools in formalized agreements outlining the budget, bursary program goals and reporting guidelines already firmly in place, per USAID guidelines. Teacher mentors in the schools play a key role in purchasing the required items for girls and liaising with the school administration to make certain that funds are distributed according to agreed budgets and as quickly as possible to ensure that girls' attendance is not jeopardized. Teacher mentors and CDC members are also fully trained in the monitoring and evaluation techniques through this project, as outlined in Section III of this report.

One of Camfed's bursary students under the project, Halima, is an HIV-positive orphan who finds support not only in the form of the four-year bursary and health-related fees but also through the support of her teacher mentor and community. They help her through her personal struggle, serve as her primary care taker and advocate for her needs, demonstrating the strength of Camfed's holistic approach, combining psychosocial and material support. More about Halima's life and experiences are profiled in Annex 4.

*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, 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 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.

The Safety Net Fund was launched under the USAID Cooperative Agreement in this reporting period as well, dispersing grants to 74 schools, and supporting 1,850 OVCs.

*Activity 3.3: Provide effective monitoring of bursary and Saftey 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 partners schools that require sending reports by mean such as the postal service or personal delivery. Newer technologies would allow data and information to be shared immediately, improve the project's transparency, and more easily identify potential problems in program delivery that need to be addressed. It will 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:*

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 establishing small businesses 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.

**Income generation promotes female independence**

- In Tanzania, 51 percent of Cama respondents are the only income earner in the family.
- Almost every Cama member (91 percent) who had earned an income said that she decided how to use it.

- 2008 Camfed Baseline Study

Building upon the successful trainings conducted for 94 young women in Year 1, 59 additional young women have been trained in business

skills, HIV/AIDS prevention and life skills during this reporting period. The trainings, conducted in Rufiji and Iringa, 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 simple record keeping. Some new business ideas brainstormed during the sessions included local poultry keeping, Tie and Die (Batik making), and candle making. Thereafter, Cama members were taught how to write business plans and supported with start-up grants to venture into entrepreneurship.

Cama member Amina Mpili is a one of Camfed’s female entrepreneurs who used the training and support provided through the network to establish a cold drinks business. She is now an independent income earner and can fully support herself. More about her experience participating in the network and the many benefits she received by learning business and life skills as well as HIV/AIDS prevention mechanisms – alongside the 1,081 other young women in Cama across Tanzania – is included in Annex 5.

*Activity 4.2 Train Cama District Committees in Grant Assessment and Financial Management:*

This reporting period, a total of 35 Cama District Committee members, including 15 from the 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.

Participants were newly-elected leaders appointed after the November and December Annual General Meetings. A Cama District Treasurer position was also created and leadership duties were extended to the Ward level. While more young women are trained in business and life skills and are starting businesses through Camfed’s support, there is a need for an increasing number of Cama members who have the capacity to provide support to their peers in these areas. Cama leaders who have

received training on financial management and assessment of business proposals are in a better position to advise new Cama members on their business plans. This ensures that all Cama members start viable business, keep records, reinvest their profits, and are supported to pursue new business opportunities in their area, increasing the long-term sustainability of the project.

<p style="text-align: center;"><b>Cama Tanzania: Investing in Young Women Leaders</b></p> <ul style="list-style-type: none"> <li>• 56% of Cama members have completed Standard 7</li> <li>• 43% have completed O-levels</li> <li>• 55% of respondents describe themselves as self employed</li> <li>• 51% of Cama respondents say they are the only income earner in the family</li> <li>• 65% of Cama members are unmarried</li> </ul> <p style="text-align: center;">- 2008 Camfed Baseline Study</p>
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*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.

During Camfed's 10 years of experience with our Seed Money Program, non-repayable grants have proven to be vital for this most vulnerable group of young rural women who have no assets or credit history and are most often not able to secure micro-finance from other sources. In fact, Camfed's baseline survey reported that 96 percent of Cama members interviewed had never had access to any sort of investment capital before receiving a grant through the Seed Money Program. In this respect, Camfed's model is considered best practice in reaching a marginalized group of women underserved by micro-finance programs and most vulnerable to HIV, due to their lack of safe livelihood options.

During this reporting period, the Cama District Committees assessed potential grantees' business proposals and 59 viable candidates' names were sent to Camfed following the business training described in Activity 4.1 above. Processing and disbursement of 59 grants is underway, and the Cama District Committees will distribute the grants to the Cama members.

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

Progress has been made towards developing trainings for 12 young rural women from Cama to participate in a baseline survey to further assess 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.

The planned research into the Seed Money Program to which the USAID funding will contribute will look at both Tanzania and Zambia and draw lessons from a wider pool of participants than originally envisioned. This expanded research project has been pending a substantial grant from a second funding partner, which is being finalized in April 2009, and the research study will therefore begin in the second half of this year.

*Activity 4.6 Cama exchange visits:*

Two Cama members from Iringa and Rufiji participated in an international exchange visit to Zambia in February to build the Cama network across country borders. Because the Cama network in Zambia is older and more established, this exchange visit gave the two

Cama members from Tanzania the opportunity to gain valuable learning in business skills and health techniques from those who have significant experience in conducting network activities. 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.

To set the tone for the event, the training kicked off with a Gender Equality Promotion session that encouraged Cama participants to analyze what it means to be a woman versus what it means to be a man. Cama members shared their opinions on women's responsibilities and opportunities, how they are treated by men, and where women work and in which enterprises in comparison to men. The objectives for this session were to acknowledge specific challenges women face, promote greater self esteem, and identify the best business opportunities for women by analyzing them using a gender perspective.

The Cama members participating in the training then took those ideas as a baseline throughout all of the other sessions. Below is a description of the key skills learned:

- Business Production Cycle Session: Cama members learned how to purchase supplies for a jewelry business, as an example. They learned how to make the jewelry, inspect for quality control, market the product, and finally make the sale.
- Market Research Session: Cama members analyzed their competition in the local market, brainstormed ways to make their products unique and sellable, and learned better business interviewing and networking techniques.
- Financial Management Session: Cama members were trained in keeping record books as well as how to plan for inventory needs and how to budget, in the home and for the business.

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 will inform and enhance Cama Tanzania's on-going activities under this project.

### *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.

With ever increasing cell phone coverage in the project areas, Cama members are sharing information among themselves on new market prices for different products, seasonal businesses, and asking prices for the products they sell to people in the district centers. This allows Cama members to stay better connected and better informed about local market trends, promoting good decision-making regarding their businesses, and Camfed will continue to explore the potential uses of mobile technology to further connect the Cama network to its membership, Camfed staff, and trainers.

## **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.

In this reporting period, the NPI project M&E plan was consolidated into Camfed Tanzania's annual workplan with the assistance of the NuPITA team. M&E training conducted by NuPITA was attended by the Camfed Tanzania Education Program Manager and Monitoring & Evaluation Manager in Kampala in November and in Nairobi in early February, respectively. The training supported Camfed to refine and improve the objectives and outcomes of the M&E plan as well as increase the team's understanding of PEPFAR indicators. The training was followed by basic M&E training to all staff, which was organized internally and facilitated by the M&E Manager.

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.

Improved M&E tools have been developed for reporting to maximize the accuracy and efficiency of data collection. The M&E team designed a tool that ensures students are not double counted during trainings. For example, if students are receiving a training on HIV/AIDS prevention, the teacher mentors can check the names of the students that have attended the trainings. If a further session in HIV/AIDS is conducted at a later date, the teacher mentors will only check the new students that have not attended an HIV/AIDS prevention training, instead of all students in the class, in order to avoid duplication.

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, CDC, Teacher Mentors and Cama District Committees are discussing ideas to incorporate new technologies into Camfed's systems, as described briefly above. The use of new technologies to collect data electronically and the opportunity to use satellite, internet and/or cellular technology to send data to Camfed

directly is one idea being considered, building on the successful experience of the extensive baseline study conducted in Tanzania in 2008 with the use of Personal Digital Assistants (PDAs). New technologies will reduce the time used to fill monitoring forms, save paper, and reduce time taken to transport the data from the schools to the Camfed office. 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. Further work toward streamlining Camfed's data gathering processes will continue in the second half of the year.

The USAID mission in Tanzania on behalf of the Ministry of Education is coordinating partner organizations to use an established database for Most Vulnerable Children. The database is hosted by the Department of Social Welfare and receives technical and financial support from FHI Tanzania. Camfed reports to USAID Tanzania on the PEPFAR indicators for semi-annual and annual reporting.

## **V. Program Management Activities**

In November and December, Camfed Tanzania 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 Driver Khalfan Komba. The Head of Programs position remains vacant, as well as one additional driver position. 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 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- March 31, 2009 was \$514,785 with a \$244,853 contribution from USAID and \$269,932 of project co-financing.

As this report describes, the project 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. Key program expenditures for this period surround the bursary and Safety Net Fund programs, which are cornerstone aspects of Camfed's work and represent our greatest financial investment.

The team successfully conducted many trainings this period with the CDCs, Cama members and School Committees, and were able to leverage resources through joint trainings and better geographical planning to provide a cost savings to the project. The project also successfully purchased its USAID vehicle, which will help the team considerably when planning and making school and CDC visits.

Based on these facts, a significant achievement during the reporting period was the opportunity to substantially extend direct support to the most vulnerable girls, who are the key target group of this project, through the bursary program under the cost share. Camfed is making a substantial investment in the capacity of community structures with the support of USAID, and has strong monitoring and management systems in place to deliver bursaries. In addition, a new grant from the European Commission for Camfed's work in Tanzania is complementing USAID's investment by providing further support to building the capacity of the communities to deliver support to children and young women. We are always seeking to capitalize on this capacity to increase the number of individuals who directly benefit from our programs, given the urgency of the need in the rural communities where Camfed works, and have attracted additional funding from other donors focused specifically on bursaries which we have been able to contribute as cost share to support 2,141 girls with full bursaries in the target districts. This has more than doubled the projected number of girls benefiting from the life-changing opportunity to attend secondary school in this project, leveraging the existing management systems in place without significant additional monitoring costs.

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 long-term commitment to rural communities and well-established partnerships with government and community-based organizations at local, district and national levels continue to be at the center of our work. During the reporting period, Camfed has worked very closely with district officials in the three target districts for this project, and, as described, an exercise to map HIV/AIDS referrals and organizations which are operating in the same geographical areas and fields of focus is underway. .

At the national level, Camfed Tanzania's involvement in the OVC Implementing Partners Task Force (IPG) has continued to be a key networking and coordination opportunity with other partners in the field. Camfed Tanzania is also in the concluding stages of finalizing our five-year strategic plan. The strategic plan has been developed through intensive consultation with communities during its Annual General Meetings (AGM) where CDC members, teachers, students, Cama members and parents were involved. A national round table discussion was also conducted for partners from government ministries, development partners and donors, including USAID, to provide input. The plan will be communicated to all partners as soon as it is completed this spring.

## **VIII. Other Challenges and Lessons Learned**

Working through the NuPITA program in the Camfed Tanzania office and internationally to become a strong and reliable partner to USAID has been a rewarding endeavor for Camfed. All offices have spent substantial time to ensure that their systems and internal processes respond efficiently and compliantly to USAID, supported by the Organizational Capacity Assessments undertaken at Camfed International in June 2008 and at Camfed Tanzania in December 2008. This process has also strengthened Camfed overall as an organization to provide better technical support to its teams on the ground and become more effective in project management. We are in the final stages of the Pre-Award Survey auditing process, through which our US-based auditors will be confirming that all requests from USAID have been completed and implemented. Moving ahead, we are looking forward to continuing Camfed's capacity building under the NuPITA program and becoming a long-term partner with USAID.

Through the implementation of the project under the USAID Cooperative Agreement in the Rufiji, Iringa and Kilolo districts, Camfed has already made a substantial impact in the lives of thousands of children and young women. As reported, Camfed is reaching 2,141 girls through bursary funds and 1,850 other children through the Safety Net Fund under the USAID Cooperative Agreement. The ongoing challenge and message heard from local community partners and Camfed staff has been that there are hundreds of additional identified OVCs in the schools in which we are working, with even more in the districts in total that could be benefiting from Camfed's support and the robust community infrastructure in which the project is investing. Camfed is taking into consideration the feedback of the communities through the consultations supported under this project and brainstorming ways to most efficiently respond to the needs of its beneficiaries. Camfed is focused on maximizing resource utilization through efficient internal operations and is ambitious about gaining more donor funding to channel to the children and young women in these districts.

Other challenges faced during the reporting period include heavy rains and poor roads, which have interfered with the timing of scheduled monitoring visits, as many roads became impassable at critical times. Nonetheless, CDCs were able to visit all partner schools during the past year, and have been resourceful in using other means to gain updates, such as through mobile phones.

## **IX. Upcoming Activities and Next Steps**

USAID's investment is helping Camfed build systems and structures that empower girls and young women to set powerful and inspiring examples to others in their communities. Many of the girls being supported through Camfed's partnership with USAID will be among the first to complete secondary school in their communities, and successful Cama businesswomen are becoming local role models of economic independence and grassroots philanthropy.

Moving forward into the second half of FY2009, we will build upon what was accomplished during this period towards continued success in fighting HIV/AIDS through education and economic empowerment. 300 additional School Committee members are planned to be trained by CDC members to enable them to develop and implement transparent and accountable systems for identifying and supporting OVCs. 100 female teachers will be trained to provide health and psychological support to OVCs in schools. 121 additional young women will be coached in business skills and HIV/AIDS prevention, along with the distribution of 270 business grants to young women. The bursary program will continue supporting the identified 2,141 girls and the SNF will support an anticipated 7,750 OVCs in total this year. Site monitoring and evaluation visits by Cama, CDC and Camfed staff members will continue through April and resume in July. The training of Cama members to conduct research in partnership with the London School for Hygiene and Tropical Medicine is anticipated to commence in the coming month as well as the completion of Camfed Tanzania's five-year strategic plan.

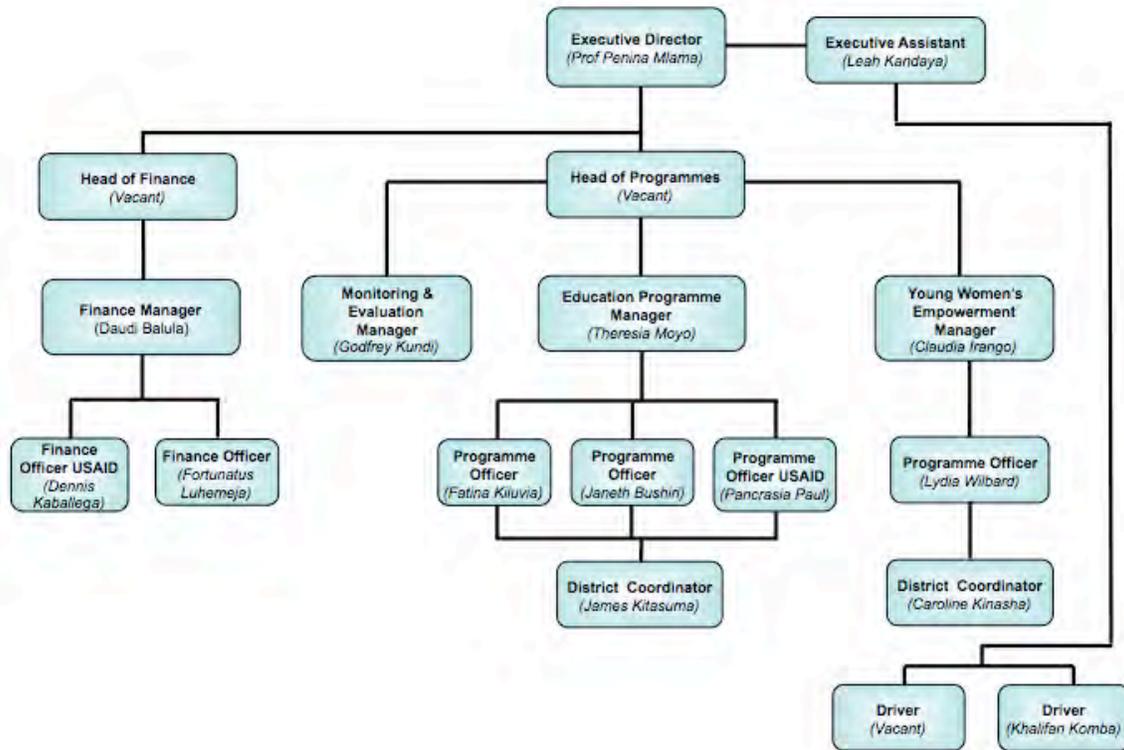
Thank you again for the opportunity to work with USAID. We look forward to bringing further news of the successes made possible through this important partnership.

## Annex I – Activities and results achieved this reporting period

The following table sets out the strategic objectives, numbers targeted, and results achieved to date:

Strategic Objective	Expected Results Oct 2008 – Sept 2009	Actual Results Oct 2008 – March 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"> <li>▪ 18 Community Development Committee (CDC) members trained</li> <li>▪ 750 school committee members trained</li> <li>▪ Transparent systems in place for managing resources for vulnerable children</li> <li>▪ Best practice guidelines developed around use of grants</li> <li>▪ 6 CDC members have visited other program districts to share best practice</li> </ul>	<ul style="list-style-type: none"> <li>▪ 17 CDC members (6 from Rufiji, 6 from Kilolo and 5 from Iringa) received trained in Child rights and protection, psychosocial support to OVC, identification of OVC constraints, project monitoring and financial management.</li> <li>▪ 450 school committee members were trained</li> <li>▪ Financial and program delivery systems in place.</li> <li>▪ 6 CDC members from project districts visited other programs to share best practices</li> </ul>
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"> <li>▪ Constraints to orphaned and vulnerable children’s education identified and solutions drawn up by communities</li> <li>▪ 100 teachers trained and providing mentoring support in schools</li> </ul>	<ul style="list-style-type: none"> <li>▪ 30 consultative meetings were conducted to identify constraints to orphaned and vulnerable children’s education and solutions drawn up.</li> <li>▪ Preparations for training of Teacher mentors are complete and the training is scheduled for April.</li> </ul>
3. Deliver financial support to orphaned and vulnerable children	<ul style="list-style-type: none"> <li>▪ 2,141 secondary education bursaries provided for vulnerable girls</li> <li>▪ Safety Net Fund grants disbursed to 120 schools, benefiting an estimated 6,480 children</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1000 girls have been supported through bursaries</li> <li>▪ Safety Net Fund have been sent to 74 schools</li> </ul>
4. Enable young women school leavers to attain economic independence through training and support to set up businesses	<ul style="list-style-type: none"> <li>▪ 180 young women trained in business and life skills sessions at community level</li> <li>▪ 270 start up grants disbursed</li> <li>▪ 15 Cama District Committee members trained</li> <li>▪ 2 exchange visits conducted, learning documented</li> </ul>	<ul style="list-style-type: none"> <li>▪ 59 young women have been trained in business and life skills training.</li> <li>▪ Start up grants for business has been processed for 59 young women. Disbursement will be done in early April.</li> <li>▪ 15 Cama members trained in grant assessment and financial management.</li> <li>▪ 1 regional exchange visit for learning has been conducted. 2 Cama members and 1 staff member visited Camfed Zambia</li> </ul>

## Annex 2: Camfed Tanzania Organizational Chart



### **Annex 3: Financial Report**

Financial report can be found in the attached Excel spreadsheet.



**USAID**  
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# SUCCESS STORY

## Female entrepreneurs become community and household leaders

**Cama gives young women skills and confidence to build successful income-generating businesses**



Amina Mpili learns how to better manage her cold drink business with the help of Cama, a network of young women entrepreneurs dedicated to becoming economically independent.

*“After dropping out of school, I came to realize that life is a battlefield and I’m in it. So, I equipped myself with the best tools I have and an ‘it’s not yet over’ attitude and ventured into business.”*

– Amina Mpili

*When you educate a girl, everything changes*

**The Campaign for Female Education**

[www.camfed.org](http://www.camfed.org)

U.S. Agency for International Development  
[www.usaid.gov](http://www.usaid.gov)

When Amina Mpili started her first year of secondary school in a rural town outside of Dar es Salaam, Tanzania she, like many other young women living below the poverty line, became pregnant without a means to support herself. Unmarried and with no financial support from the father of her child, she was forced to drop out of school and begin earning an income.

Amina capitalized on a small micro-loan of TSH 100,000, distributed by a local non-governmental organization (NGO), to engage in a small business selling new bed sheets. After repaying that loan, she was issued another loan of TSH 400,000 that enabled her to buy a deep freezer so she could sell cold drinks and fresh milk.

Thereafter, Amina discovered a network of female entrepreneurs in similar situations to her own. Cama, created by the Campaign for Female Education (Camfed), is a group of young rural women who come together committed to seeking economic opportunities where training and formal employment is scarce. With the support of USAID, Camfed is able to help Cama grow into a network dedicated to helping thousands of young women identify business ideas, establish businesses and management skills, learn prevention mechanisms against HIV/AIDS, and become independent income earners.

Because of Cama, Amina was able to receive coaching to run her business well, network with other like-minded Cama members, and create more awareness of her business within her community. Now that she can fully support herself on all of her basic needs, she is optimistic that some day she will be able to open a large retail clothing shop.

Camfed is an NGO dedicated to fighting poverty and HIV/AIDS in rural Africa by educating girls and investing in their economic independence and leadership once they complete school. They are funded by various international donors, including USAID.



**USAID**  
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# SUCCESS STORY

## Supporting girls on the path to success under Camfed's bursary program

**Camfed's bursary program provides four-year scholarships to vulnerable or orphaned girls to attend secondary school**

*As an HIV-positive orphan, Halima finds hope through Camfed's four-year bursary program, where she can complete her secondary school education and live in a healthy, supportive environment.*

*When you educate a girl, everything changes*

**The Campaign for Female Education**  
[www.camfed.org](http://www.camfed.org)

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Halima\* and her sister moved to Iringa, a rural district in Tanzania, in 1998 to live with their uncle shortly after their mother passed away. Her family, however, did not have the means to support her transition from primary to secondary school where the costs of education rise steeply. Halima was then introduced to Camfed and offered a four-year bursary to attend secondary school.

Camfed, in partnership with USAID, provides comprehensive packages of support to enable girls from poor families to complete their secondary education. The package includes school fees, exam fees, transport costs, school uniforms, shoes, stationery, health fees, and lodging and food costs when the student lives too far from school to travel daily.

The holistic nature of Camfed's support is critical to vulnerable girls, provided not only in the form of bursaries but also through psychosocial support. Camfed connects each of its students to committed volunteers that provide mentorship and are dedicated to understanding the girls' personal circumstances through its teacher mentor program and community development committees.

Before Halima joined secondary school, a blood test confirmed that she was HIV positive, tragically due to a sexual assault. It was Halima's teacher mentor that recognized her personal struggle, listened to her story, and who serves as her key advocate in making sure Halima's social, material and psychological needs are met on a daily basis.

Through this personal relationship and her teacher mentor's advocacy efforts, Camfed became aware of Halima's specific needs and now covers the costs of her monthly trips to an HIV/AIDS health clinic as well as her daily food and lodging expenses.

Camfed is dedicated to fighting poverty and HIV/AIDS in Africa by educating girls, investing in their economic independence, and ensuring they have a healthy, safe environment in which to live and go to school.

\* In accordance with Camfed's Child Protection Policy, names have been changed in this document to protect the privacy of individuals profiled.