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## **New Partners Initiative - Round Two**

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### **Camfed USA Foundation**

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

**Cooperative Agreement Number: GHO-A-00-08-00007-00**

**Annual Report  
Project Year 1: FY08**

**Reporting Period: April 1 - September 30, 2008**

**Submitted October 31, 2008**



***“The training has opened my eyes; I know I can do a lot of things in my life.”  
Valentina (pictured with her daughter), a Cama member from Iringa, Tanzania***

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## Acronyms

Cama	The Camfed Association (previously called CAMA)
Camfed	The Campaign for Female Education (previously called CAMFED)
CDC	Community Development Committee
MVC	Most Vulnerable Children
MKUKUTA/NSGRP	Mpango wa Kukuza Uchumi na Kupunguza Umasikini Tanzania (National Strategy for Growth and Reduction of Poverty)
OVC	Orphans and Vulnerable Children
WEC	Ward Education Coordinators

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## **I. Overview**

This project aims to tackle the root causes of vulnerability to HIV infection for orphans and vulnerable children and young women. It will improve school retention by providing material and psychosocial support at critical transition points where children are most at risk from dropping out, and where their risk of contracting HIV is consequently raised. It will support young women primary and secondary school leavers to establish small businesses so that they are not forced to rely on sexual relationships to provide for their basic needs, increasing their vulnerability to HIV. Furthermore, it will strengthen community support structures to create a sustainable response to the HIV pandemic. The project sets very high standards of governance in organizational and project management to optimize the delivery of support to orphaned and vulnerable children (OVCs) and young women.

In the first six months of the project, Camfed has engaged a range of stakeholders in the three target districts, including district education authorities, Community Development Committees (CDCs), school committees, teachers, community members, and Cama - the network of young women activists. Such broad based participation ensures transparency and accountability, effective management of the support to OVCs, and careful tracking of the impact of the project in line with the National Plans to support OVCs.

During the first project phase, Camfed has invested in the training of community members in preparation for their role to deliver and monitor support to orphaned and vulnerable children at the start of the new school year in January 2009. The project targets Iringa Rural, Kilolo and Rufiji districts where Camfed has operated for 4, 3 and 1 years respectively, building on a foundation of community commitment and practical experience of supporting orphaned and vulnerable children to stay in school. 18 CDC members from the three districts were trained. The training was tailored to respond to priorities identified by the three CDCs, including strengthening school and community financial management skills to ensure that children receive their entitlements, and securing the protection of children in a context of extreme vulnerability. New monitoring systems are now in place, with the CDCs rolling out training to school committees across their respective districts for the delivery of support to vulnerable children starting in January 2009. Their support will be complemented by improved psychosocial support from teacher mentors who are scheduled to receive training in early 2009.

With Cama, the young women's network, active at the beginning of the project in the three districts, there was already considerable demand generated for support for business training and grants from young women school leavers. The success of the network in responding to the needs of young women school leavers is clear from the rapid growth of membership in these districts, which now stands at 445 active members in total, including 195 in Kilolo, 180 in Iringa Rural and 170 in Rufiji. Camfed was able to respond to this demand from the project outset, with an established training and mentoring program and Cama management structures in place to disburse business start-up grants. In the first six months, Camfed has already extended support to 94 vulnerable young women by providing business training and supporting young women to submit applications for start-up grants, exceeding the project target of 90 young women trained for the period.

The project has generated important learning over the initial period, particularly with respect to mobilizing community activists and building their capacity in response to identified needs. The clear success of the training programs delivered for the Community Development Committees and Cama members in this period can be attributed to a number of factors:

- The project builds on established relationships with CDCs and Cama which has enabled Camfed to tailor the training to respond to known priorities and challenges.
- Community activists are engaged as active partners in the project. This has generated high levels of commitment and willingness to openly address challenges in areas including monitoring, data management and child protection. While many projects rely on community activists for data collection, through this project CDC members and Cama have a rare opportunity to engage in data analysis, using their experience to inform interpretation of data collected and its application for project learning.
- The project's impact and sustainability is increased as training is invested in existing structures, including local government and community groups which are responsible for delivering support to orphaned and vulnerable children in the long-term.
- The project is creating unprecedented opportunities in the target communities for the active community participation and leadership of young rural women through their involvement in Cama – both as direct beneficiaries of the project and as leaders of a vibrant network of young women dedicated to extending opportunities for marginalized children and young women. Participant responses to the initial trainings indicate that the connection to the network has reduced their feeling of isolation and hopelessness as they see the success of other young women school leavers who are self-dependent and able to make positive life choices.

**Summary Table of Achievement of PEPFAR Targets (Project Year 1: FY08)**

Program Element	Indicator	Cum. Results	FY08 Target		FY08 Achieved	
			Female	Male	F	M
<b>Prevention: Abstinence and Be Faithful</b>	No of individuals reached through community outreach that promotes HIV/AIDS prevention through abstinence and/or being faithful	623	1,013 Primary 1,013 Sec	1,012 Primary 1,012 Sec.	422	201
	No reached through community outreach that promotes HIV/AIDS prevention through abstinence (subset of AB)	623	1,013	1,012	422	201
	No of individuals trained to promote HIV/AIDS prevention programs that promote abstinence and/or being faithful	0	30 Teacher Mentors	0	0	0
<b>Prevention: Other Behavior Change</b>	No of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	94	90	0	94	0
<b>Care: Orphans and Vulnerable Children</b>	No of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex.	0	0	0	0	0
	No of providers/caretakers trained in caring for orphans and vulnerable children	18	84	84	8	10

**The table below details the planned activities and the actual results for Year 1:**

<b>Planned Result 1</b>	<b>Actual Result 1</b>
<ul style="list-style-type: none"> <li>▪ Transparent systems in place for managing resources at school/district level</li> </ul>	<ul style="list-style-type: none"> <li>▪ 18 CDC members have been trained in financial management, monitoring, the rights of children, and the new HIV/AIDS law. This training has improved their capacity to ensure that the funds sent to schools to support OVCs are properly managed. The information on the rights of children and the newly enacted HIV/AIDS law (2008) has equipped the CDCs with the legal framework on which to base their demands on communities to take action to support OVCs.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 18 CDC members and 150 school committee members trained to manage OVC resources</li> </ul>	<ul style="list-style-type: none"> <li>▪ The CDCs have developed plans for rolling out training for 150 school committee members in financial management, which will lead to the establishment and strengthening of transparent systems for managing the project at the school level. This training will equip school committees with the skills to ensure that the financial support provided reaches the targeted children. The CDCs' own capacity will also be enhanced through conducting this training of the school committees.</li> </ul>
<b>Planned Result 2</b>	<b>Actual result 2</b>
<ul style="list-style-type: none"> <li>▪ Constraints and solutions to girls' and OVCs' education identified by communities</li> </ul>	<ul style="list-style-type: none"> <li>▪ 6 empowerment workshops took place in 6 schools: one primary school and one secondary school in each project district. A total of 623 students participated in the workshops: Kilolo (206), Iringa Rural (206) and Rufiji (211). Bringing together students, parents, teachers and other community members, the workshops targeted girls and OVCs to support them to identify the problems that they are facing, and devise solutions.</li> <li>▪ Further consultation meetings in the communities and schools with a range of stakeholders to identify constraints and propose solutions to girls' and OVCs' education will be held in Year 2 of the project.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 30 teachers trained and providing health education and mentoring support in schools</li> </ul>	<ul style="list-style-type: none"> <li>▪ This activity has been carried forward to Year 2 of the project. The upcoming training scheduled for January/February 2009 for teacher mentors will involve 120 teachers from 120 schools (30 teachers originally planned for Year 1 and 90 teachers planned for Year 2), and aims to build their capacity to provide better quality psychosocial support to OVCs.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 18 CDC members trained in OVC support</li> </ul>	<ul style="list-style-type: none"> <li>▪ 18 CDC members have been trained to support OVCs and to train school committees and teachers in supporting OVCs, as described in Result 1 above.</li> </ul>

<ul style="list-style-type: none"> <li>▪ Guidelines developed for the use of grants</li> </ul>	<ul style="list-style-type: none"> <li>▪ Guidelines for the use of the grants have been formulated jointly by Camfed staff and CDCs, and translated into Kiswahili. The guidelines will be discussed and distributed for use at the forthcoming CDC Annual General Meetings in November 2008. The guidelines are an important tool in standardizing activities by the CDCs in managing grants for OVCs.</li> </ul>
<ul style="list-style-type: none"> <li>▪ Practice shared between districts</li> </ul>	<ul style="list-style-type: none"> <li>▪ Preparations are in progress for CDC Annual General Meetings, which are scheduled for November 2008. In addition to reviewing the guidelines described above, the meetings will be used to share best practices in interventions for OVCs across the three districts.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 4050 orphaned and vulnerable children receive psychosocial support</li> </ul>	<ul style="list-style-type: none"> <li>▪ Teacher mentors in the three project districts are already supporting OVCs in a total of 169 schools (Iringa Rural (61), Kilolo (58) and Rufiji (50)). This support includes mentoring and providing guidance and counseling services for the students. Information on reproductive health as well as basic life skills is also imparted by the teacher mentors. This support is crucial given the absence of parents for orphans. Additional training to 120 teacher mentors will be provided in Year 2, with the teachers from the remaining 49 schools receiving training using other funds.</li> </ul>
<b>Planned Result 3</b>	<b>Actual result 3</b>
<ul style="list-style-type: none"> <li>▪ 90 young women trained in business and life skills</li> </ul>	<ul style="list-style-type: none"> <li>▪ 94 young women have received training in business and life skills.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 15 Cama District Committee members trained in grant assessment and financial management</li> </ul>	<ul style="list-style-type: none"> <li>▪ 15 Cama District Committee members from Iringa Rural, Kilolo and Rufiji districts have received training on financial management and effective assessment of grants. This training has built the capacity of the Cama District Committee members to effectively manage the finances of the network, and in that way ensure that the funds are properly used to support their fellow members.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 90 businesses started</li> </ul>	<ul style="list-style-type: none"> <li>▪ 94 young women have submitted successful grant applications and been awarded start-up grants of TSH 50,000/= each to establish their own small businesses. The grants will be disbursed in early October 2008.</li> </ul>
<ul style="list-style-type: none"> <li>▪ 12 Cama members trained and conduct research on economic opportunities and life choices</li> </ul>	<ul style="list-style-type: none"> <li>▪ The training on research skills for 12 Cama members will be conducted in Year 2 of the project.</li> </ul>

## **II. Project Implementation by Strategic Objective**

### **A. Activities Undertaken During FY08**

#### **1. Build the capacity of community structures to support 15,500 orphaned and vulnerable children to stay in school.**

##### ***Training for 18 representatives from 3 CDCs***

18 Community Development Committee (CDC) members from Iringa Rural, Kilolo and Rufiji Districts were trained on financial management and monitoring, the rights of orphans and vulnerable children, and the newly enacted HIV/AIDS law (2008).

6 CDC members from each of the 3 districts participated in this three day training, which was designed to provide CDCs with technical skills with which to overcome practical constraints faced in their work. Priority areas identified by CDCs included accurate financial planning and reporting, ensuring transparent use of funds in schools, and the protection of vulnerable children. The training was organized such that CDCs will now be able to use the skills gained to train school committee members in their districts, with 150 members of school committees to be trained by the CDCs in Year 2 of the project.

Camfed arranged for two external facilitators from Integrated Management Ltd and the Legal and Human Rights Centre to lead the sessions on financial management and child rights and protection. Monitoring and evaluation training was facilitated by Camfed Tanzania staff. The training modules and other materials were prepared by the facilitators under the guidance of Camfed staff.

##### ***Financial Management***

The CDC members were given the opportunity to cite specific examples of practical challenges they face in their work in terms of budgeting and reporting, helping schools to better manage funds, and general monitoring. Challenges that were identified included the preparation of realistic budgets, retirement of receipts, and preparation of budget versus expenditure reports. The consultant leading the training focused on the expectations of the participants, devoting significant time to the challenges that CDC members reported and therefore maximizing the usefulness of the training to the daily work of the CDCs.

##### ***Child Protection***

The CDC members were also trained on child protection and channels for reporting cases of violation of child rights. The CDC training covered the newly formulated Tanzania HIV/AIDS Prevention and Control Act of 2008, enacted by the President in April 2008. Tanzania is the second country in Africa to have an HIV/AIDS law. The law stipulates the legal position of people living with HIV/AIDS, including orphans; the rights of orphans to education, among other rights; the legal implications of transmitting HIV in full knowledge of the act; and sanctions related to different sub-sections of the act. The law adds weight to Camfed's own Child Protection Policy, which is already rolled out across Camfed's programs. Copies of the HIV/AIDS law were made available to the participants to keep and share with other people engaged in project activities. In the training evaluation forms, participants submitted comments indicating that the training will enhance their capacity to handle their duties relating to the protection of children's rights.

### ***Monitoring and Evaluation***

The participants identified ways in which they could strengthen the monitoring of Camfed activities. Suggestions included involving Ward Education Coordinators (WECs) in the work of the CDC. The Coordinators are government officers responsible for all schools at the ward level. WECs have their own monitoring schedules, and an opportunity was seen in engaging the Ward Coordinators to monitor finances of the Camfed supported children in the schools; evaluate record keeping, including whether teacher mentors have completed the required books; and to spot check on the attendance of the supported children. The use of school committees in supporting OVCs by more effectively integrating the Camfed program into the school committees' existing responsibilities was also discussed. In this way, the committee will be empowered to better manage funds, participate more actively in the selection of the children to be supported, and provide on-going support to OVCs in their schools.

The CDCs put together an implementation plan for reaching 15 school committees in the three districts, which was incorporated into the second term (July-December 2008) activities for the CDCs. The trainings, which are planned for October-December 2008 and will reach 150 school committee members, are aimed at making systems in schools and communities more transparent and accountable in identifying and supporting orphaned and vulnerable children and more effective in managing grants to meet their educational and urgent material needs, therefore improving the efficiency of delivery of support to the targeted beneficiaries of this project.

### ***Challenges and Project Learning***

CDCs have taken an active lead in identifying challenges and innovative approaches to strengthening project monitoring, and their on-the-ground experience is critical for the project's success. The willingness of CDC members to openly acknowledge challenges has enabled a productive dialog with Camfed to address the practical challenges experienced so far. Camfed is always careful to balance the demands on community activists, particularly CDC members, many of whom work for District authorities and commit considerable time on a voluntary basis in addition to their day to day responsibilities. At the same time as acknowledging the valuable work already done by CDCs, Camfed is working to raise the bar in the quality of CDC monitoring and program delivery. The discussions during the training described above indicate that this commitment is shared by CDCs, not least due to the visible benefits for vulnerable children through improved project management and monitoring. CDC members also report that they value the opportunity for professional training and skills development, which have direct application in their work for the District Councils. The project approach has the advantage of embedding key monitoring and management skills within the government structures which are responsible for providing services to orphaned and vulnerable children on an even broader basis than the direct project beneficiaries, and in the long-term beyond the project period.

- 2. Build the capacity of school and multi-stakeholder structures to provide health and psychosocial support and better meet the needs of orphaned and vulnerable children.**

### ***Community Consultations***

As a key activity under the planned result of identifying the constraints and solutions to girls' and OVCs' education in partnership with communities, empowerment workshops took

place in 6 schools: one primary school and one secondary school in each project district. A total of 623 students participated in the workshops: Kilolo (206), Iringa Rural (206) and Rufiji (211). Bringing together students, parents, teachers and other community members, the workshops targeted girls and OVCs to support them to identify the problems that they are facing, and devise solutions.

The primary objectives of the workshops were:

1. To empower students, especially girls, with the skills to:
  - i. Identify problems which hinder their academic and social performance;
  - ii. Analyze the problems;
  - iii. Find possible solutions; and
  - iv. Develop an action plan toward addressing the identified problems.
2. To introduce students to critical life skills, specifically building self confidence, speaking out, decision-making, negotiation and leadership.

The workshops were organized by Camfed Tanzania staff in collaboration with the district Community Development Committees (CDCs). The training was conducted by MIALI Centre, a firm with extensive experience in facilitating empowerment processes both within and outside of Tanzania, using the Tuseme process (Tuseme is a Swahili word for “let’s speak out”). This is a participatory approach in which participants work in groups, then present their ideas in a method of their choice. The Tuseme process supported the participants to identify issues or problems around the academic environment, social environment, and physical environment at the school; prioritize the problems or issues; formulate an action plan; and form a ‘Tuseme club’ to take the actions forward.

Examples of the challenges that were raised during the workshops and for which suggested solutions were discussed included the following:

1. **Academic environment:** inadequate teaching and learning materials; lack of confidence of students in asking questions in class.
2. **Physical environment:** inadequate desks; lack of science laboratories.
3. **Social environment:** Pregnancy among students; long distances from home to school; the assignment of significant home-based chores by parents.

Additional community consultations to identify specific constraints to orphaned and vulnerable children’s – especially girls’ – education will take place in Year 2 of the project. These activities are designed to be conducted after CDCs have received training on the rights of children. As the CDCs have now been trained, they have included this activity in the October-December period of their implementation schedule.

The Tuseme empowerment workshops were funded through Camfed’s cost-share contribution. By giving students an opportunity to take the lead in identifying and addressing challenges to their progress at school, the workshops are leveraging Camfed’s investment in CDC and teacher mentor capacity to provide material and psychosocial support to meet those identified needs.

### ***Challenges and Project Learning***

The consultation process highlighted the acute vulnerability of adolescent girls in project areas and the reality of the challenges in securing girls’ protection from vulnerability to HIV infection. The Tuseme workshops created a platform for students to speak out about

concerns which are rarely raised openly in the school context, including the harassment of girls, and the social pressure to engage in sexual relationships. The difficulty girls face in resisting the regular advances of boys and men emerged as a theme across participating schools, and the workshops therefore included training in key life skills including negotiation, communication and decision-making.

The Tuseme process is an evidence-based approach which has had a significant impact on girls' confidence, academic performance and reduction in pregnancy in participating schools across Africa<sup>1</sup>. Initial results indicate that putting students at the center of the problem-solving process has dual benefits for this project– in identifying critical causes of vulnerability, and simultaneously empowering students to speak out and protect themselves from harassment or abuse. In the pilot phase of the empowerment workshops delivered in this project, teachers reported a visible change in girls' confidence as a result of the workshops, One teacher noted that: *“Soon after the workshop a female student who was among the trained went to the school administration office to ask for forms as she wanted to compete for a position as school prefect responsible for security. Her courage surprised teachers because in the past they had had real trouble encouraging girls to apply for leadership positions.”* Female students reported that they had never had the courage to challenge men before but that on several occasions since the workshops they had successfully denied the advances of men who were trying to tempt them into relationships. The Tuseme approach has a clear contribution in reducing girls' vulnerability to HIV infection, and will therefore continue to be used and its impact monitored through this project.

### ***Teacher Mentor Training***

Teacher mentors in the three project districts are already supporting OVCs in a total of 169 schools (61 Iringa Rural, 58 Kilolo and 50 Rufiji). This support includes mentoring and providing guidance and counseling services for the students. Information on reproductive health as well as basic life skills is also imparted by the teacher mentors. This support is crucial given the absence of parents for orphans.

In Year 2, training will be provided to further strengthen the counseling and HIV education skills for 120 of these female teacher mentors (30 carried over from Year 1 and 90 as planned in Year 2). The teachers from the remaining 49 schools will receive training using other funds. The training of 30 teacher mentors was carried over from Year 1 to coincide with the start of the new academic year, due to the fact that in the final months of the school year (October – December), both primary and secondary schools are occupied with national examinations. Teachers will receive training on guidance and counseling, reproductive health, mentoring, life skills and HIV prevention so that they are equipped to provide much needed psychological and social support to orphans and vulnerable children in their schools. The training will be conducted over 4 days and will involve one female teacher from each participating school. The training modules will be developed by a consultant and reviewed by Camfed staff.

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<sup>1</sup> The model – originally developed by the University of Dar es Salaam - has been adopted and successfully replicated by the Forum for African Women Educationalists (FAWE) in partnerships with Ministries of Education across Africa.

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

#### ***Investment in Cama - the network of young women school leavers***

This project supports and works through the Cama network - a membership network which has grown organically in response to demand from young rural women for post-school services and training. The Cama network has dual aims: to provide support to vulnerable young women when they leave school, and to create a framework for young women's leadership and activism. Cama Tanzania's constitution, drawn up by the members in 2007, defines the eligibility for membership, which includes any young rural woman aged between 18 and 30 who is committed to personal development and the development of her community. Through Cama's activities in Tanzania and in Camfed's other countries of operation, young women are demonstrating their power to take action to reduce their own vulnerability to HIV, and to support the disadvantaged in their community to do the same.

For example, Cama members are supporting the education of orphaned and vulnerable children to stay in school through their own philanthropy and raising awareness in their communities about HIV prevention and care for affected people. Cama members also conduct health outreach activities, giving health lessons to youth and young women focusing on HIV/AIDS prevention. Girls and OVCs are reached with abstinence and be faithful messages and basic facts about transmission of HIV/AIDS. This ensures that while girls and OVCs are helped to remain in schools through bursaries and the Safety Net Fund, a complementary effort is made by Cama to share vital knowledge to ensure that they remain safe from health risks, including contracting HIV/AIDS.

The network also creates a multiplier effect as young women share their skills and confidence gained through training and motivate other young women to start businesses or become engaged in community development activities. The success of founding Cama members to date has been the driver for Cama's growth in Tanzania, and there are now 180, 195, and 170 active members in Iringa Rural, Kilolo and Rufiji, respectively. This project therefore targets existing Cama members within the network, and works on the expectation that demand for Cama services will increase and more young women will join the network in subsequent years.

#### ***Provision of Business Skills Training and Start-up Grants***

A total of 94 young women have been trained in business and life skills and are establishing small businesses to provide for themselves and their families.

Training was provided to 94 young women who are members of the Cama network in the three project districts. The young women were selected by the Cama District Committees, and included 30 participants from Iringa Rural, 34 from Kilolo and 30 from Rufiji. The training was conducted by qualified consultants from the Association for Community Involvement, Development, Enterprise and Microfinance Advisory Services and Integrated Management Ltd, Tanzania-based consulting firms specializing in financial management, microfinance, enterprise development and community mobilization.



budgeting, financial management, grant assessment, monitoring business grants, and strategies for analyzing and improving the financial management situation within the network. At the end of the session, participants understood their roles and responsibilities as leaders within the network with respect to financial management of the business grants.

Participants pointed out that even though they had finance and business management skills, they were still faced with challenges in handling and assessing business proposals, for example in terms of meeting deadlines. With the training, they were able to develop an assessment guideline which will make their work more effective and efficient. As was pointed out in the training evaluation form of one Cama District Committee member participating, *“With this training, we are going to be able to help many more girls who are joining Cama by assessing their business proposals and giving the necessary support in terms of setting up their business and managing them.”*

Cama District Committees in Iringa Rural, Kilolo and Rufiji have assessed the submitted business proposals and approved business start-up grants for 94 young women. The start-up grants will be transferred to Cama District Committee accounts in early October 2008 to be disbursed on the 94 Cama members with approved proposals. The grants will enable trained young women to start businesses towards improving their livelihoods.

### ***Challenges and Project Learning***

This project benefits some of the most vulnerable young rural women in Tanzania. Out of the 94 young women who received training, 28 have children ranging from 4-8 months old. Some of the young women had been forced to cut short their education as a result of unplanned pregnancy, and others were from very poor families and were unable to proceed with secondary education. As a result, many of the young women had relatively low levels of education, which made the business training more challenging than training young women with a higher level of education. In response to this challenge, the mentoring aspect of the program, which provides on-going support to new businesswomen, will be critical in ensuring their success going forward.

Key innovations to Camfed’s model in this round of training brought significant benefits, and because of their proven efficacy, these approaches will be used in subsequent trainings:

- In the past, new Cama members were trained and then prepared business plans on their own after returning to their communities. In this round of training, business plans were developed during the training workshop itself, which created the opportunity for facilitators to provide more one-to-one support to Cama members. As a result, more proposals were submitted than usual and of a higher quality, which meant a higher success rate in the approval of business grants by the Cama District Committees.
- The provision of training to Cama District Committees in grant assessment from the outset had a visible impact on Cama members’ skills and the speed of assessing the grant applications. This ensured that new Cama members will receive their start-up grant more quickly after having submitted their proposals, and also increased the disbursement of start-up grants beyond the expected 90 young women to 94 young women.
- Combining business skills and life skills in one training proved to be effective both in terms of the impact of the training on the young women and in terms of cost efficiency. The program benefits young women aged between 15 and 24, who are at greatest risk

of exposure to HIV infection, and the training has helped Cama members to understand different risk behaviors and situations that they are exposed to because of their position in their communities. The provision of practical support to enable young women to start businesses directly addresses young women's vulnerability and restores their hope and options for a safe livelihood, whereas they would otherwise be forced to enter into exploitative relationships due to the lack of life choices and economic difficulties facing them in the rural setting.

The opportunity to connect with a network of confident and successful young women role models plays as much of an important role as the technical skills imparted through the training. Valentina, age 19, pictured on the front cover of this report, is one of the young women who attended the recent business and life skills training. She explained her extremely difficult personal situation to Camfed Tanzania staff, and the impact of the training in raising her hopes for the future: *"From the training I got a new picture of life and myself. I learnt that I am not alone, I met other girls who have problems like me, some with bigger problems than me. I also heard stories of successful girls in business despite failing to proceed with school. I want to start a 'mama lishe'<sup>2</sup> business in Nzihi. I want to be able to take care of myself and my child, siblings and my mother. I am ready to start again. I have never thought this way in my entire life. I have already prepared my business plan and written a proposal. I really look forward to receiving the grant and starting my business. My aunt and her children used to tell me I can't do anything useful in life. I used to believe them. The training has opened my eyes; I know I can do a lot of things in my life."*

### **Cama Research**

A Baseline Survey which will involve the training of 12 young women (4 from each of the three districts) in participatory research techniques and later their engagement as research assistants is now scheduled for January 2009. The survey will assess the link between young women's risk-taking and their economic empowerment. The results of the survey will be applied to the improvement of the Camfed economic empowerment program to increase its success in reducing risk behavior relating to HIV infection.

In Year 1, planning for the survey and the training of Cama members in research techniques moved forward through the establishment of a partnership between Camfed and the London School of Hygiene and Tropical Medicine, a world-leading academic institution that is renowned for its work in public health, and which has recently published papers on the use of microfinance to empower women and address poverty, gender based violence and HIV. This will also build on the broader Baseline Survey that was undertaken in Tanzania in 2008 across Camfed's education and young women's empowerment programs (further described on page 16 of this report), where Cama members were similarly trained as enumerators.

#### **4. Ensure that orphans and vulnerable children receive primary and secondary education through support to meet school-going costs, mentoring and psychosocial support.**

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<sup>2</sup> "Mama Lishe" is an informal restaurant system where women prepare food at home to sell in their local village either on the streets or from a small stall.

Due to the timing of the NPI grant to Camfed, this strategic objective was not applicable during FY08. It will become an important component of implementation during FY09. This objective includes:

1. Providing bursaries to 1,000 secondary school orphans and vulnerable girls. As indicated in the FY08 Work Plan, the grants are sent to schools in December and January prior to the beginning of the school year, which begins in January 2009. Preparations for this activity are underway. Eligible girls will be identified by CDCs and school committees, who have been empowered by the trainings already conducted and those planned for October-December 2008. The girls will be provided with a comprehensive package of support, including school fees, exam fees, transport costs, school uniform, shoes, stationery, health fees and lodging/food where the recipient lives too far from school to travel daily.

2. Block grants to 30 schools to support 4,300 orphans and vulnerable children, both boys and girls, at risk of dropping out of school will be disbursed to schools at the start of the school year. The grants will provide support to meet children's urgent material needs, which include uniforms, stationery, school fees, exam fees and other special needs. The trained CDCs and the school committees to be trained by the CDCs will play a crucial role in ensuring transparency and accountability in the management of these grants.

## **B. Activities Planned for FY09**

### **1. Build the capacity of community structures to support 15,500 orphaned and vulnerable children to stay in school.**

#### **Activities:**

- i.) **CDC Training:** Consultants train an additional 6 representatives from each of the three Community Development Committees in the target districts on financial management and monitoring, and the rights of orphans and vulnerable children. These will be different CDC members from the ones who attended the first training. The total number of members in one Community Development Committee ranges from 15 to 18.
- ii.) 75 school committees develop and implement **transparent and accountable systems for identifying and supporting orphaned and vulnerable children** and effectively managing grants to meet their educational and urgent material needs.
- iii.) **Best practice sharing:** Community Development Committee members from each of three districts meet once a year to share lessons learned, review existing guidelines for the selection of vulnerable children, and engage in discussions which lead to a cross-fertilization of ideas. Analysis of results from the Baseline Survey conducted in 2008 to inform improved delivery of support to orphaned and vulnerable children.

### **2. Build the capacity of school and multi-stakeholder structures to provide health and psychosocial support and better meet the needs of orphaned and vulnerable children.**

#### **Activities:**

- i.) Conduct **community consultations** to identify specific constraints to orphaned and vulnerable children's – especially girls' – education.
- ii.) **Train and support 120 female teachers (30 originally planned for Year 1, and 90 planned for Year 2)** to provide health and psychological support to OVCs in schools. The teachers will receive training on guidance and counseling, reproductive health, mentoring, life skills and HIV prevention.

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

#### **Activities:**

- i.) **Train 180 young women in business skills and HIV/AIDS prevention.** The training will be carried out by consultants and Camfed staff.
- ii.) **Train an additional 15 Cama District Committee members** in grants assessment, financial management and monitoring business grants in their district (Cama District Committees have 5-8 members each, with 15 members across the three project districts trained in Year 1).
- iii.) 3 Cama District Committees to **disburse 270 start-up business grants** (94 of these grants have already been approved on the basis of proposals submitted in September 2007, with disbursement planned for early October).
- iv.) **Train 12 young women (4 from each district) in participatory research techniques.** These young women will then carry out a baseline survey to assess the link between young women's decision-making and their economic empowerment.
- v.) **Facilitate international exchange visits** for 6 Cama members to build the international Cama network and share best practices.

### **4. Ensure that orphans and vulnerable children receive primary and secondary education through support to meet school-going costs, mentoring and psychosocial support.**

#### **Activities:**

- i.) Provide **bursaries to 1,000 secondary school orphans and vulnerable girls.** Eligible girls will be identified by CDCs and school committees and the bursaries will be guaranteed for four years (the duration of secondary school).
- ii.) Provide **block grants to 120 schools to support 7,750 orphans and vulnerable children,** both boys and girls, at risk of dropping out of school.
- iii.) Provide **effective monitoring of bursary and block grants** at the school, district and national level to ensure that resources reach the most vulnerable children.

## **III. Monitoring and Evaluation (M&E)**

This section will set out the following: A) M&E activities that have taken place so far under the project; B) M&E activities upcoming over Year 2 of the project; C) Challenges that have been encountered, and how they have been mitigated; and D) Actual results achieved to date.

### **A. Monitoring and Evaluation Activities Undertaken During FY08**

A major M&E achievement for this project to date has been the completion of an M&E plan, which was prepared in consultation with all staff. This plan sets out:

- i.) The activities that will take place as part of this project;
- ii.) Outputs and outcomes for these activities;
- iii.) Appropriate indicators of achievement and means of verification;
- iv.) How the necessary information for these indicators will be collected and analyzed; and
- v.) How indicators will be interpreted and communicated (both internally and externally), with key responsibilities allocated, and timings indicated for the most important steps in the process.

Wherever possible, we have matched the M&E activities for this project with Camfed's broader M&E approach<sup>3</sup> for its program in Tanzania – this is to avoid a proliferation of indicators that measure similar outcomes in slightly different ways. We are confident that we have struck the right balance between having sufficient information to support program management across the breadth of Camfed's work (including within this project), and not collecting too much information such that the quality, interpretation and communication of data would suffer.

M&E training has been delivered to 18 CDC members from 3 districts, as described above. This training has emphasized the importance of M&E for this project, and reviewed and refined M&E tools and approaches that the CDCs were using already.

M&E tools and frameworks have been developed for schools and CDCs. For example, attendance forms have been developed through which schools will record the attendance of individual Camfed beneficiaries at school. This attendance data (one of the set of Camfed's new Key Performance Indicators – see footnote 3) will serve as an 'early warning system', whereby girls whose attendance is low can be followed-up on and can receive an appropriately-tailored package of support. These attendance forms have been distributed to schools in all three project districts and will be collected at the end of school year (in November/December 2008) to be analyzed, and going forward on a regular basis.

A business quiz was also designed to test Cama members on different aspects of business knowledge before the training and after the training that was conducted. The questionnaires will now be analyzed and a report produced. The outcome of the report will then be used in strengthening future Cama trainings on business skills in terms of the module, the number of days allotted for the training, and teaching methods.

## **B. Monitoring and Evaluation Activities Planned for FY09**

### ***Ongoing Program Monitoring***

The major M&E activity over the coming months will be the receipt, and subsequent analysis, of monitoring reports from teacher mentors, CDCs and Cama members: these are expected to reach the Camfed Tanzania office at the end of the school year, in November/December<sup>4</sup>. As teacher mentors are already active in schools, their reports will inform the development of the training program for additional mentors to be trained and refresher training provided next year.

The findings from Cama, CDC and teacher mentor reports will be used to determine what is working well, and what can be improved in the project. The findings will also be incorporated into Camfed Tanzania's annual work-planning process.

Visits to project sites by Camfed Tanzania staff and CDC members will take place at the end of February and beginning of March 2009. These visits will take place twice-yearly.

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<sup>3</sup> In short, Camfed's broader program is monitored and evaluated using three different tools: i) a set of input/output measures on a quarterly basis; ii) a newly-introduced set of Key Performance Indicators to monitor longer term outcomes and impact on a 6-monthly to annual basis; and iii) comprehensive surveys about the more qualitative aspects of Camfed's work, on a 3- to 5-yearly basis

<sup>4</sup> Reporting is twice-yearly, in June/July and in November/December

Site visits to Cama businesses will take place over February and March 2009 – these will be conducted by Cama District Committee members, and will follow the disbursement of business start-up grants.

Camfed Tanzania will conduct its annual planning meeting in November. The meeting, among other activities, will be used as a platform to engage all staff in preparing the annual M&E plan, which takes into consideration all indicators that are planned to be reported on in this project.

As described in the activities section around Objective 3 above, the training of Cama members to conduct research has been moved to Year 2, but work on the foundation for this study has been laid in partnership with the London School for Hygiene and Tropical Medicine.

### ***Evaluation and Impact Assessment***

Camfed made a major investment in the collection of Baseline Data across our programs in Tanzania in 2008. In November 2008, a workshop will be held in Tanzania to review the preliminary findings of the survey. The data includes perspectives from over 2,000 stakeholders in Tanzania on questions relating to the provision of support for orphaned and vulnerable children, (including capacity and transparency in delivering support), understanding of the risks facing girls from poor families, and improvements to girls' and young women's confidence and support networks.

Initial trends have been drawn out by Camfed International staff working with an independent consultant, but minimal interpretation has been done to enable the active involvement of representatives from CDCs, Cama and the Camfed team internationally in the data analysis. The workshop will include a review of the data collection process and the rationale behind the survey design, and key interpretation principles and skills. The aim of the workshop is to conduct a deep analysis of the program data using the range of participants' perspectives to understand the findings in context. The findings will inform program strategy, as Camfed Tanzania embarks on developing its 4-year Strategic Plan. The data also forms a baseline for this project.

### **C. Monitoring and Evaluation Challenges Encountered and Mitigation**

There have been few challenges encountered to date around the M&E activities for this project, but those that have occurred have mostly related to the logistics of data collection. These challenges were identified by CDC members in the CDC M&E training mentioned above.

Two specific challenges identified were:

- i.) The accessibility of the project districts mean that conducting monitoring visits during the rainy season is difficult, or sometimes impossible. The suggested mitigation approach is to schedule monitoring visits for times outside of the rainy season.
- ii.) CDC members mentioned that, historically, there had been a shortage of monitoring booklets in their districts. These booklets act as a guide for the information required from schools, and the support to which program beneficiaries are entitled. Insufficient booklets had meant that they remained at the District Center, and therefore the consistency of the data gathered when monitoring visits took place suffered. As a result of this feedback, the Camfed Tanzania office will send more

monitoring booklets to the districts, so that each CDC member will have their own copy.

As CDCs have gained substantial experience in the collection of data to manage and monitor support to vulnerable children, Camfed is committed to raising their involvement in the analysis and use of data for the program. The Baseline Workshop scheduled for November 2008 mentioned above is a key part of this strategy. It builds on a major investment made in CDC and Cama capacity earlier in the year to collect the baseline data, and creates the opportunity for community activists to understand program data in context and benefit directly from a rich data set to inform their work.

#### D. Results Achieved During Reporting Period

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

Strategic Objectives	FY08 Expected Outputs (Target)	FY08 Actual Outputs
<p><b>1.</b> Build capacity of community structures to support orphaned and vulnerable children to stay in school.</p>	<p>18 CDC members and 150 school committee members trained in financial management, monitoring and policies on protection of OVC's</p>	<ul style="list-style-type: none"> <li>• 18 CDC members have been trained in financial management, monitoring and child rights/policies on protection of OVCs and the HIV/AIDS law.</li> <li>• An implementation plan to train 150 school committee members on financial management, monitoring and child rights has been prepared. This activity has been shifted to Year 2, following the CDC training conducted in September 2008.</li> </ul>
<p><b>2.</b> Build the capacity of school and multi-stakeholder structures to provide health and psychological support and better meet the needs of orphaned and vulnerable children.</p>	<p>30 teacher mentors trained</p> <p>Constraints to OVCs' education identified and solutions drawn up</p>	<ul style="list-style-type: none"> <li>• Preparations to train 30 teacher mentors to provide health and psychological support to OVCs in the schools are underway. The training was not conducted in Year 1 because of the ongoing national examinations which run for 3 months for both secondary and primary schools.</li> </ul>
<p><b>3.</b> Enable young women school leavers' economic independence through</p>	<p>90 young women trained in business skills and HIV/AIDS prevention</p> <p>90 start-up grants disbursed</p>	<ul style="list-style-type: none"> <li>• 94 young women trained in business and life skills and HIV/AIDS prevention</li> <li>• 94 business proposals from</li> </ul>

training and support to set up businesses	15 district committee members trained in financial management and grants assessment and monitoring of businesses  12 young women trained in participatory research techniques and pilot baseline survey conducted in 3 districts	Cama members assessed by Cama District Committees and Camfed staff and approved for disbursement of grants in early October 2008.  • 35 Cama District Committee members (including 15 members from the three project districts) were trained in financial management and grants assessment and monitoring of businesses.
4. Deliver financial support to OVCs to meet school-going costs	1,000 girls receive bursaries for 4 years of secondary education  4,300 OVCs receive support to meet school-going costs through the Safety Net Fund	The bursary and Safety Net Funds will be sent to schools in December/ January for the beginning of the 2009 school year.

#### IV. Management Activities

Camfed Tanzania currently has 10 employees, with staffing structured around the twin pillars of Camfed’s programs - investment in educational access and quality, and young women’s empowerment, as shown in Camfed Tanzania’s organizational chart included in Annex 3. Activities in FY08 have been led by the Program Manager – Education and Community Mobilization, and the Program Manager – Young Women’s Empowerment, with the support of Program Officers in these respective programs managing training logistics and communication with schools and Cama.

Recruitment and procurement processes are on track. Camfed Tanzania is finalizing the recruitment of a Program Officer, Finance Officer and District Coordinator. They will join the Camfed team early in November/December. The recruitment of a Driver has also been finalized. Procurement processes for a project vehicle are ongoing. The vehicle will accelerate implementation and monitoring of the Year 2 project activities.

Camfed USA and Camfed International continued to provide training and technical support to Camfed Tanzania and coordinate lesson sharing with other Camfed programs in Zimbabwe, Zambia and Ghana through regular conference calls with Camfed Tanzania’s Executive Director and program management teams involving program and finance Managers from each country. During this period, re-design of Camfed’s program database was finalized and the new database was launched in Tanzania and other countries. Camfed uses Sun Systems to track project expenditure, and has introduced a new analysis code to track project cost share so that codes can be assigned to expenditure for the funder directly financing the activity as well as the matched funding element. New grants confirmed during this period include support from the European Commission for a project titled “*Civil Society Action for Girls’ Education in Tanzania*”, which will provide cost share for this project.

There are several key staff training opportunities in the coming quarter:

- Annual General Meetings planned for November 2008 provide a valuable opportunity for new staff appointed for the USAID project to understand program challenges, opportunities and FY09 priorities through multi-stakeholder reviews of the program. This is also an opportunity for new staff to fully understand Camfed's approaches and principles, including the commitment to financial transparency and child protection in our programs.
- All staff will participate fully in developing Camfed Tanzania's 2009 budget and workplan, which includes mapping the current portfolio of Camfed Tanzania projects on to one integrated plan.
- Staff from Camfed Tanzania, Camfed USA and Camfed International will participate in the Baseline Data Analysis Workshop (described above), which will include training in data analysis and collaborative working to understand program data and to develop a shared strategy to communicate lessons emerging from program data and their application in order to strengthen the delivery of Camfed's support to vulnerable children.
- Camfed Tanzania Program Manager – Education and Community Mobilization, Theresia Moyo, will travel to the UK in November 2008 to work with Finance, Operations and M&E teams to review project management systems in place in Tanzania and plans for strengthening systems in 2009.
- Cama District Coordinator Lydia Wilbard will travel to Zambia to participate in the Goldman Sachs 10,000 Women Certificate Program in Young Women's Leadership and Enterprise. The certificate program launches a joint project between Camfed, the University of Cambridge and Goldman Sachs to promote young women's leadership, and Lydia will support part of the training for young rural women from the Cama network in Zambia, using her experience from leading the Cama network in Tanzania. Lydia will benefit from the Zambia training, including development of facilitation skills and leadership and management skills.

## **V. Budget**

Planned project costs for April 1, 2008 – September 30, 2008 were \$255,488, with a contribution of \$201,596 from USAID and project co-financing of \$53,892.

Total project expenditure for FY08 was \$139,085, of which \$90,222 was funded by USAID and \$48,863 was contributed as cost share by Camfed. Co-funding for this period was provided by the Big Lottery Fund and the UK Department for International Development.

The following activities have been carried forward to Year 2, as indicated in this report, the budget attachment and the FY09 Workplan submitted to USAID on September 30, 2008:

- Counseling and HIV/AIDS training for 30 female teacher mentors
- District level meetings to develop best practice guidelines
- Disbursement of 94 business start-up grants to Cama members who submitted successful grant applications
- Research training for Cama leaders and Baseline Survey on young women's economic options
- Procurement of vehicle, computers and office furniture

The full financial report is attached.

## **VI. Other Issues: Sustainability and Coordination with Partners**

Camfed's long-term commitment to the communities with whom we work 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. These include Camfed's strong partnership with the Ministry of Education and Vocational Training through a Memorandum of Understanding, and work with district councils, with the District Education Officer in each district in which Camfed operates serving as the chairperson for the Community Development Committee, and other CDC members comprised of representatives from additional district-level groups in areas such as health. Camfed continues to invest in the strengthening of the Cama network, which now has its own infrastructure and is involved in the monitoring of Camfed activities in communities. Camfed's grassroots governance structure – made up of CDCs and Cama, as well as ward and village level administrative leaders, school committees, head teachers, and teacher mentors – ensures that all stakeholders actively participate in decision-making and accountability over resources. The involvement of communities in managing and monitoring resources supports a system of checks and balances at every level, and builds the capacity of civil society to demand accountability from government officials.

During the first six months of the project, careful consideration was taken in bringing a range of stakeholders on board. Camfed has been working very closely with district officials in the three target districts for this project. High profile sensitization meetings on the Camfed program and the need to further strengthen the partnership between Camfed and the district level officials was undertaken in Iringa Rural, Kilolo and Rufiji, with the Camfed Tanzania Executive Director and Program Manager attending the meetings. The meetings acted as an important opportunity to clarify program issues with district officials, and top district officials, including the District Commissioners, District Executive Directors and District Education Officers committed themselves to supporting the project during these dialogs.

Additionally, during a courtesy call in Kilolo district, the Camfed team was invited by the District Commissioner to attend a public meeting at which the President of the United Republic of Tanzania, HE Jakaya Mrisho Kikwete was the guest of honor. The District Commissioner commended Camfed's work in the district and asked Camfed to extend its support to all schools and communities in the district. Recognizing the work that Camfed is doing in Kilolo and Iringa Rural, the President invited the Camfed team for dinner in Iringa. Commenting on our work, he commended Camfed for its programs, which complement government efforts in realizing the Millennium Development Goals as well as the National Strategy for Growth and Reduction of Poverty, (MKUKUTA). He urged Camfed to support more vulnerable children and to consider expanding to other districts.

## **VII. Success Stories**

Please see Success Stories attached separately as Annex 3

**Annex 1: Summary Table of Achievement of PEPFAR Targets by Camfed (Project Year 1: FY08)**

Program Element (example: PMTCT, AB, etc.)	Indicator	Cumulative Results	FY08 Target		FY08 Achieved	
			Female	Male	Female	Male
<b>Prevention: Abstinence and Be Faithful</b>	Number of individuals reached through community outreach that promotes HIV/AIDS prevention through abstinence and/or being faithful	623	1,013 Primary 1,013 Secondary	1,012 Primary 1,012 Secondary	422	201
	Number reached through community outreach that promotes HIV/AIDS prevention through abstinence (subset of AB)	0	1,013	1,012	0	0
	Number of individuals trained to promote HIV/AIDS prevention programs that promote abstinence and/or being faithful (teacher mentors)	0	30	0	0	0
<b>Prevention: Other Behavior Change</b>	Number of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	94	90	0	94	0
<b>Care: Orphans and Vulnerable Children</b>	Number of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex.	0	0	0	0	0
	Number of providers/caretakers trained in caring for orphans and vulnerable children	18	84	84	8	10

### Success Story: Building the Capacity of Local Organizations

A key objective of the PEPFAR-supported Cooperative Agreement with Camfed is to build the capacity of community structures in the Iringa Rural, Kilolo and Rufiji Districts of Tanzania to support orphaned and vulnerable children to stay in school. Camfed provided training to 18 members of Community Development Committees (CDCs) – local organizations comprised of a diverse range of stakeholders who are actively securing vulnerable children's access to education – from the 3 target districts. Focusing on financial management, monitoring, and the rights of orphans and vulnerable children, the trainings have empowered these 18 community members with the skills to now provide training to 150 school-based committee members in their districts.

Mary Mwakajwanga, the District School Health Program Coordinator and a leading CDC member from Iringa, attended the recent training. Ms. Mwakajwanga has worked in partnership with Camfed since 2005 and is at the forefront of community action to tackle the migration of girls to work in cities as “housegirls”, where they face abuse and exploitation, and consequently a high risk of HIV infection.

Ms. Mwakajwanga is determined to turn this tide of migration and HIV infection by keeping children in school: *“Education here is salvation. We have lost so many girls. We cannot lose more.”*

Through her tireless work to bring girls back to school from exploitative work, Ms. Mwakajwanga is inspiring other community activists and is a key player in the PEPFAR project. *“We have made such good progress since we started,”* says Ms. Mwakajwanga. *“We got a letter from Mkungugu village to say they managed to bring another girl back who had gone to work as a housegirl. We do what we do on top of other jobs, but it is not a burden. They are our children. I don't even have words to tell you how happy I am to be doing this work.”*



Mary Mwakajwanga (right) on a monitoring visit to Camfed partner school Pawaga Secondary, with fellow Community Development Committee member and local pastor Mama Bituro (left) and a student teacher from Pawaga Secondary School (center).

**Addressing Gender Issues: Increasing Young Women's Economic Empowerment**

The PEPFAR-supported Cooperative Agreement with Camfed is investing in business skills training and start-up grants for young women school leavers in the Iringa Rural, Kilolo and Rufiji Districts of Tanzania. By targeting this highly vulnerable group, Camfed's aim is to empower women with the skills and capital that they need to provide vital goods and services to their rural communities, resulting in a critical impact on the life choices of the women themselves as they earn an income, as well as on their families and the rural economy.

With 10 years of experience training young women in economic and business skills, Camfed has found the mentoring aspect of our program – where young women who have previously benefited mentor new businesswomen in their communities – particularly important. To date, this project has seen 35 young women trained in grants assessment, financial management and monitoring of business grants given to peers in their districts.

Aziza is one of the young women who participated in this training, and who is a previous beneficiary of the program, having started an animal husbandry business with the training and grant received from Camfed. Aziza (pictured below) is now sharing what she has learned with other Cama members who will benefit from the grants and training provided through the PEPFAR funds.



In an interview with the *Financial Times* as part of their Seasonal Appeal for Camfed, Aziza remarked on the vulnerability of young rural women to HIV/AIDS when they lack a safe livelihood, and the impact of the economic independence that Camfed's programs are designed to secure: *"Someone without anything can be cheated (sexually) for such small things... Sometimes people do it just to get soap to wash their clothes. Now I am completely dependent on myself for my life."*