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**New Partners Initiative - Round Two**

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**Tackling Girls' and Young Women's Vulnerability to HIV/AIDS in  
Tanzania  
Camfed USA Foundation  
Final Project Report April 2008 – April 2011**



*Girls from Udzungwa Secondary School in Iringa attended an empowerment workshop hosted by Cama, Camfed's young women's empowerment network, which urged these girls to join Cama after completing their studies.*

**June 30, 2011**

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### Acronyms

AGM	Annual General Meeting
Cama	The Camfed Association (previously called CAMA)
CDC	Community Development Committee
CLOCA	Close Out Organizational Capacity Assessment
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
M&E	Monitoring and Evaluation
MoEVT	Ministry of Education and Vocational Training
MVCC	Most Vulnerable Children Committee
NGO	Non-Governmental Organization
NPI	New Partners Initiative
NuPITA	New Partners Initiative Technical Assistance
OCA	Organizational Capacity Assessment
OVC	Orphans and Vulnerable Children
PEPFAR	U.S. President's Emergency Plan for AIDS Relief
PSG	Parent Support Group
SBC	School Based Committee
SMP	Seed Money Program
SNF	Safety Net Fund
STI	Sexually Transmitted Infection
TSH	Tanzanian Shilling
USAID	United States Agency for International Development

## I. Executive Summary

Orphans and vulnerable children (OVC) and young women are making critical steps towards achieving social and economic independence, and communities are uniting to protect children, thanks to USAID's vital support over the past three years under the *Tackling Girls' and Young Women's Vulnerability to HIV/AIDS* project. The comprehensive and community-driven approach of Camfed's holistic program allows it to successfully tackle the root causes of poverty and to fight HIV/AIDS, aligning with USAID and PEPFAR's shared vision.

Camfed's governance model is of critical importance to this partnership with USAID. This structure for change is rooted in a commitment to transparency and accountability to OVC, informing Camfed's organizational principles and procedures at all levels to ignite systemic change. Camfed's power-sharing principle empowers communities to become capable in the long term of better supporting OVC and themselves through the practice of good governance. It is further through this model that OVC can grow to become engaged citizens who know and demand their entitlements to education, basic human rights, and the equal opportunities those bring. And in implementing programs under this model, Camfed consistently looks at how to maximize the value of donor resources by capitalizing on existing government and community infrastructure.

USAID's support under this project has enabled Camfed's holistic model to scale in Tanzania and influence programs across all of Camfed's program countries, with lessons learned from NPI and NuPITA shared across Camfed's programs in Malawi, Zimbabwe, Zambia and Ghana, as well as in Tanzania. During the past three years:

- **22,646 OVC in the Rufiji, Iringa and Kilolo** districts of Tanzania have been provided with education and OVC care services.
- **25,624 community members** have been reached with prevention interventions against HIV/AIDS.
- Camfed Tanzania expanded its program operations from **7 districts to 10 districts**.
- **839 young women** have been provided with economic strengthening services.

Camfed's model mobilizes an entire social infrastructure around OVC to support their development, beginning with primary and secondary education and progressing into young adulthood and working life. Camfed recognizes that girls especially in the poorest rural areas of Africa require a comprehensive package of support in order to get into school, to stay in school, to succeed in school, and to maximize the value of their education for themselves and their communities once they leave school. Through USAID's New Partner's Initiative (NPI) program, Camfed has built its organizational and technical capacities through this project to better support OVC and the communities in which Camfed works and is now even better equipped to respond to the challenges OVC face.

In addition to supporting 22,646 OVC through school, this project enabled Cama Tanzania – Camfed's young women's empowerment network – to thrive as a leading network in innovation among all Camfed operating countries. Camfed Tanzania launched the Revolving Loan Scheme as an extension program to its Seed Money Program (SMP). Camfed's grant-making activity evolved to now distribute loans, and as Cama members' enterprises grow, they are taught to reinvest their

money and work together so they can eventually apply for loans from larger microfinance institutions or banks. Camfed further identified the opportunity to engage in new local partnerships in Tanzania to give Cama members technical and industry-relevant skills to help them identify sustainable income solutions. 579 grants and loans were given through this project with USAID's support to enable Cama members to launch small enterprises.

USAID also supported two major research initiatives for Camfed to look inside its program and assess its impact. In partnership with the London School of Hygiene and Tropical Medicine, Camfed assessed the costs and outcomes of its SMP, the financial training, peer mentorship, and grants and loans program for young women in rural areas. It also conducted an external evaluation of the project to look more closely at the Camfed program through the lens of HIV prevention and OVC care and support, aligned with the objectives of this project. Results from the study in partnership with the London School of Hygiene and Tropical Medicine shows that the SMP enables a later age of marriage; increased decision making and financial autonomy; increased levels of confidence and family approval; resilience through crisis; improved standards of living, and; improved working status.

**USAID Project Reduces HIV Risks**

*"In addition to reinforcing education for OVC, the project has made significant contributions towards reducing risk and vulnerability of OVC to HIV/AIDS in Tanzania. Not only does it provide for a smooth transition for girls from primary to secondary school by providing them with bursaries, it gives them a reason to live by improving their levels of self esteem as well as life's aspirations."*

- USAID Cooperative Agreement  
External Evaluation

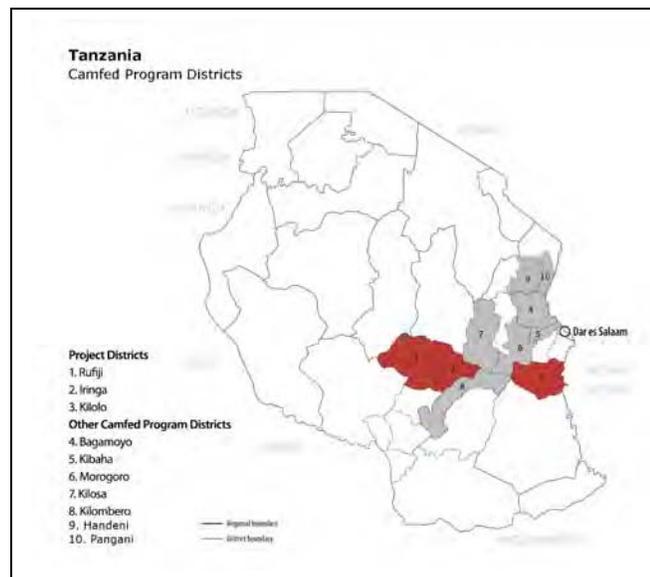
Challenges encountered during this project are revealed most prevalently in the number of OVC in need against Camfed's capacity to provide services, limited by the resources at hand. Camfed is constantly working to expand its partnerships and deepen its impact to enable more OVC to become part of the program. Such impact is reflected in Camfed Tanzania's expansion from 7 to 10 districts over the past 3 years. Further, teenage pregnancy is an issue still encountered in schools, among other issues girls especially encounter in these rural areas. Through Camfed's promotion of child protection and adoption of its child protection policy within all schools, community committees are becoming engaged advocates for OVC's rights, raising the awareness among girls and their surrounding communities to enable them to stand up for their rights and entitlements.

This final report describes the progress and impact made in partnership with USAID throughout the life of the project from April 10, 2008-April 3, 2011. Camfed is grateful for the invaluable support, lessons learned, and partnership provided by USAID under this Cooperative Agreement and looks forward to continuing in our shared mission to fight poverty and HIV/AIDS across sub-Saharan Africa.

## II. Project Overview

With USAID's generous support, this three-year project worked in the Rufiji, Iringa and Kilolo districts of Tanzania to protect OVC against HIV by improving school enrollment and retention and fostering entrepreneurship and economic independence. This project in partnership with USAID strengthened and scaled Camfed's holistic model, helping children and young women break the cycle of poverty to become leaders of change. Focusing strongly on the points of transition in a girl's life when she is particularly vulnerable – yet when the greatest returns from her continuing education and development can be achieved – the project focused on the following four objectives:

- 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 OVC;
- 3) Delivering direct resources to OVC 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.



A summary of results through the life of this project can be found here, with a complete set of project results found in Annex 1:

- Camfed's **community structures across 3 districts and 142 schools** were strengthened and empowered to ensure girls' access to education and retention and promote the protection of OVC's rights and entitlements.
- **20,605 OVC across 120 primary schools** received their entitlements through the Safety Net Fund (SNF) to attend school.
- **2,041 girls** were supported with a comprehensive package of support in secondary school.
- **839 young women** of Cama, Camfed's young women's empowerment network, received training in business and life skills to help them see the potential of entrepreneurship and map out plans to identify income generating opportunities.
- **579 Cama members** received grants or loans to launch small businesses.
- **8 Cama members** from Tanzania participated in exchange visits to Ghana, Zambia and Zimbabwe to share experiences and learn from their colleagues there.

### III. Summary Table of PEPFAR Indicators

Reporting Period: April 2008 - April 2011						
Program Area	Old PEPFAR Indicator	Cooperative Agreement (CA) Target	Next Generation (NGI) PEPFAR Indicator	Life of Project (LOP) Target for NGI	Final Report Result 1 (Cumulative achievement on CA LOP target prior to NGI)	Final Report Result 2 (Cumulative achievement on LOP NGI target)
<b>Prevention</b>						
Prevention Sub Area 8: Sexual and other Risk Prevention	2.1 Number of individuals reached with community outreach HIV/AIDS prevention programs that promote abstinence and/or being faithful	30,000	P8.1.D Number of the targeted population reached with individual and/or small group level preventive interventions that are based on evidence and/or meet the minimum standards required	25,000	9,524	25,624
	Female	15,000			5,126	
	Male	15,000			4,398	
	2.2 Number of individuals trained to provide HIV/AIDS prevention programs that promote abstinence and/or being faithful	150			0	
	5.2 No of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	320	P8.2.D Number of the targeted population reached with individual and/or small group level preventive interventions that are primarily focused on abstinence and/or being faithful, and are based on evidence and/or meet the minimum standards required (subset of P8.1.D)	5,000	188	6,289

<b>Care/ OVC Care and Support Services</b>					
	8.1 No of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex	15,500	C1.1.D Number of eligible adults and children provided with a minimum of one care service	4,030	
	Female	7,750	Female	8,310	15,503
	Male	7,750	Male	7,750	7,982
	8.1a Primary Direct		<18 years old	15,500	22,646
	Female	5,500	18+ years old	560	839
	Male	2,250		353	
	8.1b Supplement Direct				
	Female	4,000		560	
	Male	3,750		386	
	8.2 No of providers/caretakers trained in caring for orphans and vulnerable children	1,650		485	
	Female	825		172	
	Male	825		313	
			Number of eligible children provided with shelter and care	15,500	22,646
			Number of eligible children provided with Education and/or vocational training	20,800	22,646
			Number of eligible adults and children provided with psychological, social, or spiritual support	15,500	22,646
			Number of eligible adults and children provided with Economic Strengthening Services	560	839

## IV. Project Implementation Progress by Strategic Objective

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

*Activities 1.1 Provide training to Community Development Committees (CDCs) in 3 districts in the needs and rights of OVC – especially girls – to help them engage with communities and provide effective monitoring and support*

The safety of schools is a fundamental pre-condition to the consideration of quality and access in education, and the community structures within which the Camfed program operates sets the foundation for safety in schools and the sustainability of the program. The CDCs in particular are comprised of an array of district-level stakeholders – from Ministry members to district education officers to Cama members – who work collaboratively and in dialog to address the needs of OVC, provide greater access to education and a safer place for children to go to school, and promote the economic independence of young women.

#### **Impact Snapshot**

- 36 CDC members trained in the needs and rights of OVC across 3 districts.

Over the past 3 years in partnership with USAID, Camfed strengthened the capacity of 3 CDCs and 36 CDC members across Rufiji, Kilolo and Iringa to advocate for children's rights, provide OVC care and support, provide monitoring and evaluation (M&E), and conduct financial management. They are mobilizing their communities to ensure girls' access to education and retention and are promoting the protection of children's rights and entitlements. CDCs are also conducting monitoring to ensure transparency and proper financial management of the support given to recipients. The lessons they have learned have further been cascaded down to school based committees and out to other CDCs in other districts through district exchange visits.

***"Education here is salvation. We have lost so many girls. We cannot lose more. We have made such good progress since we started. 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, District School Health Program Coordinator and a leading CDC member from Iringa, exemplifying the commitment CDC members bring to advocate for and support OVC

*Activity 1.2: CDCs train school based committees (SBC) in project orientation and managing bursaries and Safety Net Funds*

Working with SBCs has proven very effective in ensuring that communities are fully engaged in Camfed's education program and take responsibility in caring for OVC. SBCs are comprised of parents and other community members who are acting on behalf of OVC. 120 SBCs and 1,200 SBC members have been trained since the beginning of the project throughout Iringa, Kilolo and Rufiji by CDCs on child rights, gender, monitoring and evaluation and financial management to ensure OVC are receiving their entitlements.

### Impact Snapshot

- 120 SBCs and 1,200 SBC members trained in managing bursary and Safety Net Funds.

The commitment and progress of SBCs is shown in the stories and testimonies of the members themselves, like Japhet Mtweve, an SBC member of the Kaning'ombe Primary School in Iringa. He said, *"I was selected by parents in 2008 during a village public meeting to be on the [government-initiated] school committee in our village. During my first year, I didn't do much on the committee, and we never received any training. Camfed through the CDC then began training us that we should be at the forefront of overseeing education in our community. After the*

*training, we decided that as a school committee, we need to mobilize communities so that we can address some of the problems that the government has failed to address. We organized a meeting with parents and identified constraints that are within our capabilities as parents in this community. We prioritized constructing a rain water harvest system so that students can have safe drinking water in the school and to start contributing maize flour and beans so that students can get lunch at school. For the first time, I came to understand that as a member, the community expects me to make sure that the schools are a safe place for the children and that the school has all the necessary resources like books, classrooms and other infrastructure."*

### Activity 1.3 Exchange visits between districts to share best practices

### Impact Snapshot

- 36 CDC members attended two exchange visits and Annual General Meetings in Iringa and Rufiji to share best practices.

In 2009 and 2010, 36 CDC members from the project districts attended other districts' Annual General Meetings (AGMs) (described in more detail under Activity 1.4) to learn from each other and visit the schools in those districts. Prior to the AGMs, they consulted together to exchange lessons learned and share best practices related to HIV/AIDS, child rights and how to most effectively disseminate that information to teacher mentors and SBCs. This approach (adopted throughout the duration of this project) where CDCs from other districts get a chance to participate in a monitoring visit or a consultation meeting within the community one day before the AGM has

various advantages; CDCs receive hands-on knowledge and skills in identifying and developing solutions to constraints to girls' education and get an opportunity to share and discuss these strategies during the AGM. These monitoring visits and consultation meetings with communities are usually structured to address very specific issues raised throughout the year.

CDCs who visited the Rufiji district, for example, participated in a meeting with Masaai leaders, parents, village leaders and opinion leaders in the community to discuss and set plans to convince parents from the Maasai group to discontinue the practice of marrying their daughters immediately upon completion of primary school, as this practice prevents girls from progressing to secondary education. The Maasai parents reached through this activity recognized that marrying off school girls was damaging to their futures, and declared to change this practice. School girls who participated in the dialogue also learned about avoiding risky behaviors that could cause early pregnancies and sexually transmitted infections (STIs).

#### *Activity 1.4 Annual General Meetings*

Following the district exchange meetings, Camfed's AGMs bring together CDCs, teacher mentors, heads of school, OVC, and Cama members to present ideas and share challenges with the other participants. AGMs were conducted in 2009 in Rufiji and 2010 in Iringa under this project.

During the AGM conducted in September 2010 in Iringa, for example, 36 members from Iringa, Kilolo and Rufiji gathered to share their successes and challenges and develop a way forward on how to improve the challenges, especially regarding children's rights. Teenage pregnancies were cited as a major challenge encountered throughout the Camfed program, with students who were forced to terminate their studies in the case of pregnancy. CDCs, teacher mentors, heads of school and Cama members are now championing action to reduce teenage pregnancies through empowerment workshops in schools. In 2009, Msafiri Secondary School had 10 pregnant girls who dropped out due to pregnancy, but after the empowerment workshop conducted in September 2010, no pregnancies have been reported (pointing to a positive shift that could be linked to the program). Teacher mentors are also continuing to conduct sexual reproductive health classes in school to provide girls with reproductive health information to help prevent pregnancy and STIs.

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

#### *Activity 2.1 Community Consultations*

##### **Impact Snapshot**

- 120 community consultation meetings conducted to understand problems OVC face.

CDCs conducted a total of 120 community consultation meetings over the life of the project to understand and devise solutions towards problems students face. Some of the findings that the CDCs reported were that excessive domestic chores, lack of mentoring both at home and in schools, and poor school infrastructure are some of the main constraints for OVC.

In 2010, a three-day community consultation empowerment workshop was conducted in Rufiji, for example, where students identified constraints that hinder their academic performance and performed theatrical dramas to raise awareness about these constraints in their communities. Some of the constraints mentioned by the girls and discussed during the post-performance discussion included:

- **Shortage of water.** The community members together with the school administration agreed to coordinate all efforts to get water to the school. Community members have already contributed 500,000 shillings (\$330 USD) to the cause.
- **Truancy.** Parents advised that students leaving school should be given a gate pass, and if a student does not hold such a pass when seen outside of school grounds, disciplinary action will be taken against him or her at the school.
- **Long distances to and from school.** School Headmasters are working to get approval from the government for hostels, especially for girls, to be built.
- **Pregnancy.** Parents advocated to government authorities to take actions against those men who cause early pregnancies and to other parents to provide basic needs to their daughters to help prevent early pregnancies. It was also unveiled that initiation ceremonies are a major

root cause of pregnancy, an issue that raised discussion between two different ethnic groups present. Camfed facilitated the discussion in order to promote a useful dialogue, and it was agreed that all should be aware of their children's rights when conducting these ceremonies.

- **Shortage of Teachers.** Because the school management has decided to opt for temporary teachers, parents and community members collectively decided to pool funds so they can contribute to temporary teachers' salaries.

Since the workshop, school and community members have reported that students who participated in the empowerment workshop have shown increased confidence. Each student who attended the workshop is now linked to three other students who did not attend to share the lessons learned and help other students become more aware of their potential. In this way, more than 400 students are now connected to the empowerment messages learned in the workshop. The school has reported that the truancy rate decreased from 20% to 5% since the workshop because parents in collaboration with Ward Executive Officers are acting as "watch dogs" for students roaming outside the school campus, and head teachers are now giving out gate passes for students who want to go out of school during school hours. Water is also now available at school, thanks to the efforts of parents and village leaders. After the empowerment workshop and action planning meeting, parents finished the installation of the water line.

#### Activity 2.2 Teacher Mentor Trainings

##### **Impact Snapshot**

- 157 teacher mentors trained to provide psychosocial and health support to OVC.

Since the beginning of the project, 157 teacher mentors have been trained to provide psychosocial support and health education to OVC. Teacher mentors play a pivotal role in ensuring OVC receive the care and psychosocial support necessary for them to succeed in and complete school and advocate for their needs throughout the community, including providing referrals. One example of teacher mentors making an impact in OVC's lives is shown in Teacher Mentor Ms. Rashidi in Rufiji, described below.

#### **Teacher mentors provide psychosocial support to HIV-positive students**

Ms. Rashidi was conducting a group counseling session in the classroom when she noticed a student, Aisha\*, wasn't participating in group work and saw that Aisha was missing school frequently. After questioning Aisha's grandmother about Aisha's lack of participation in school, Ms. Rashidi discovered that both Aisha's parents died of AIDS. Using Camfed's referral list of local VCT clinics, Ms. Rashidi suggested that Aisha be taken for HIV testing at a clinic nearby. It is here that Aisha found out she was HIV positive. Aisha has since started ARV treatments, attends the health clinic twice per month, and is still attending school.

\* Aisha's name has been changed to protect her identity, per Camfed's Child Protection Policy



## C. Deliver financial support to orphans and vulnerable children

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

#### **Impact Snapshot**

- 2,041 girls supported with bursaries and a comprehensive package of support to attend secondary school.

The bursary program is crucial to vulnerable girls' success in completing secondary education as young, capable women ready to pursue economic independence and leadership through Cama. 2,041 girls were supported with bursaries under this project. 1,000 girls received support for each year of this project and an additional 1,041 girls received bursary support during the first term in 2009, thanks to additional donor support under cost share. The comprehensive scholarship package includes school fees, exam fees, transport costs, school uniforms, shoes, stationery, health fees, and lodging and food when the recipient lives too far from school to travel daily.

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

### 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 SNF 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.

#### **Impact Snapshot**

- 20,605 OVC received a comprehensive package of support to attend primary school across 120 schools.

***Last year, I was in Standard 6 and was among those who benefitted from Camfed SNF support at my school. I got a uniform, and I was so happy. I feel I am now the same like other children here at school. I am in Standard 7 this year, and again I received Camfed support for getting stationary. This will assist me in preparing for my Standard 7 national examinations. Without Camfed, I am sure I wouldn't be able to get where I am now. The support has raised my attendance, and I am now motivated in my studies. I am working hard so that I perform well on my Standard 7 national exam.***

- Paulina, Standard 7 student in Kilolo, Tanzania and recipient of support through Camfed's Safety Net Fund

Without these funds, far fewer children – especially girls like Paulina (profiled on pg 10) – would be able to progress to secondary school. Thanks to USAID’s support, 120 schools have received Safety Net Funds to support vulnerable girls and boys with scholastic materials. A total of 20,605 OVC (12,623 girls and 7,982 boys) have benefited from this fund.

*Activity 3.3: Provide effective monitoring of bursary and Safety Net Fund program*

Members of CDCs and SBCs conduct the day-to-day monitoring of the bursary and SNF programs, aided by training and support from regular field visits by Camfed Tanzania national staff. These community members – all volunteers – are ideally placed to gather and interpret information from the field as they build relationships within their communities. M&E training was delivered to 36 CDC members from Rufiji, Iringa and Kilolo to emphasize the importance of monitoring and evaluation for this project as well as to review and refine M&E tools the CDCs are using now. Monitoring visits were conducted to 142 schools throughout the life of the project 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.

**Impact Snapshot**

- 36 CDC members were trained in managing the bursary and Safety Net Fund programs.
- Monitoring visits conducted across 142 schools.

In order to address the challenges of conducting M&E activities in the rural areas where potential inefficiencies are encountered by using paper data collection methods, CDCs, teacher mentors and Cama District Committees are discussing ideas to incorporate new technologies into Camfed’s systems in Tanzania. 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 building upon the successful experience of the extensive baseline study conducted in Tanzania in 2008 with the use of

Personal Digital Assistants. 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. Digital data collection methods are currently being rolled out in Ghana by Camfed— the learning from which will be applied to Tanzania and other program countries.

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

*Activity 4.1 Train 560 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. 839 young women have been trained in business skills, HIV/AIDS prevention and life skills during this project. 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

### **Impact Snapshot**

- 839 young women trained in business skills, HIV prevention, and life skills.
- 180 Cama members visited small to medium-sized enterprises to see the possibilities of starting a group business.

included local poultry keeping, Tie and Die (Batik making), candle making, and poultry rearing, and Cama members were also taught how to write business plans and supported with start-up grants to venture into entrepreneurship. They also discussed specific challenges women face, promoted greater self esteem, taught HIV prevention techniques, and analyzed the best business opportunities for women by looking at them through a gender-specific perspective.

The young women who attended the trainings are from poor families and the majority are currently without employment. Their main motivation for joining Cama was to gain new skills in order to secure an income, and engage more actively in work to develop their communities. One strategy Camfed pursued under this project in order to open up opportunities for Cama members to grow through the business and life skills training is to work with partners dedicated to addressing women's business and economic needs.

In an effort to maximize the support to Cama members provided under this project, Camfed identified the opportunity to engage in new local partnerships in Tanzania to give Cama members technically-specific, industry-relevant skills as well as to gain new networking contacts to help them identify sustainable income solutions. This program helped Cama members understand and recognize the abundant resources that exist within their local areas to make the most of their entrepreneurial endeavors, including various agricultural schemes, financial and non-financial services, technology, business networking, and national loan schemes. All of these opportunities were accessed by encouraging and coordinating proper linkages between Cama and existing entrepreneurial infrastructures available within the local area. 180 Cama members from Kilolo, Rufiji and Iringa visited small to medium-sized enterprises to enable them to see the possibilities of starting a group business.

### **Cama members in Iringa test the Money Maker Pump during a business training with Kick Start**

A series of business training workshops incorporated new strategic partnerships with Kick Start, the Tanzania Farmers Association, the Centre for Sustainable Modern Energy Initiatives, and the National Microfinance Bank. Kick Start specializes in developing and marketing new low-cost agricultural technologies in Africa, which are proving highly relevant to the kind of businesses established by young women in Cama. There has been considerable interest among Cama members in the Money Maker Pump, a manual irrigation pump suitable for vegetable gardens and small farms, to raise their agricultural output. Some Cama members in Kilolo have already purchased the pump through profits from their businesses after realizing its potential through presentations from Kick Start in the training.



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

##### **Impact Snapshot**

- 137 Cama members trained in intensive financial management and grant assessment.

Cama members who receive business training are then eligible to submit applications for business start-up grants or loans through Camfed's Seed Money Program (SMP) and/or Revolving Loan Scheme. As more young women are trained in business and life skills and are starting businesses through the SMP, there is a need for an increasing number of Cama members who have the capacity to provide support to their peers in these areas, and grants and financial management trainings provided through this project have helped them

succeed in leading the program. Cama District Committees learned to assess grant and loan proposals to ensure that the applicant has a viable business plan based on the strength of her market research, her understanding of the risks and competition associated with her chosen business, and the breakdown of expected costs and profits. The 137 Cama members trained in intensive financial management during this project are now promoting the sustainability of the SMP and Revolving Loan Scheme by equipping other Cama members with financial management knowledge and skills to enable them to manage, plan, organize, monitor and report on the grants and loans more effectively and efficiently.

#### *Activity 4.3 Business start-up grants*

Micro-grants and loans are 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 microfinance 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 SMP. In this respect, Camfed's model is considered best practice in reaching a marginalized group of women underserved by microfinance programs and most vulnerable to HIV, due to their lack of safe livelihood options. Through this project, 579 Cama members received grants or loans to start businesses through Camfed's SMP and Revolving Loan Scheme.

##### **Impact Snapshot**

- 579 Cama members received grants or loans to start businesses.

Camfed's SMP is an innovative initiative that combines financial training, peer mentorship, and non-repayable grants and microloans targeting young women in rural areas to help them gain the business and life skills necessary to become independent. As the Cama network became more developed in Tanzania through the course of this project, Camfed's grant-making activity evolved to now distribute loans through Camfed's Revolving Loan Scheme. Grants are distributed to Cama members who are launching new enterprises. As their enterprises grow, they are taught to reinvest their money and work together to make their money and collateral grow so they can eventually apply for loans from larger microfinance institutions or banks.

Through Camfed's Revolving Loan Scheme, Cama members contribute to the loan scheme every week or month an amount that they have collectively agreed upon. They then open a bank account and when the fund reaches 1 million shillings (\$712) and above, Camfed contributes three times their capital to the fund. Thereafter, each Cama member who has contributed to the

loan scheme can apply for a loan through the Cama district Revolving Loan Scheme committee, ranging from two- to three-times what she has initially contributed. A repayment schedule and interest rate are set, and borrowers are accountable to the district Cama leaders and Cama committees.

**Revolving Loan Scheme Enables Bread Makers to Launch Enterprise and Earn Healthy Profits**



After receiving technical training in bread making and business skills, a group of 16 young women in the Rufiji contributed 300,000 TSH (\$198) of their own money and borrowed 900,000 TSH (\$593) from the Revolving Loan Scheme to launch a bread making enterprise. The Ikwiriri Bread Makers (pictured), equipped with newfound business training and skills, successfully launched and began to scale a profitable enterprise. The Ikwiriri Bread Makers used their loan to buy an electrical oven and all the equipment needed for bread making. These bread makers are

now earning sales of 325,000 TSH (\$214) per month. After repaying almost half of the loan from initial profits just after the business launch, they successfully repaid the rest of their loan payment of 470,000 TSH (\$310) within one year. The Ikwiriri Bread Makers would now like to expand their skill set to learn wedding cake decorating, birthday cake making, and other services related to parties and social gatherings.

*Activity 4.4 Train 12 young women in participatory research techniques*

**Impact Snapshot**

- 12 Cama members assisted in executing the research study by coordinating communications, arranging inter views, and acting as key informants.

In partnership with the London School of Hygiene and Tropical Medicine, 12 young women were to 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. In developing the methodology for the research on Camfed’s SMP (as described in more detail under Activity 4.5), it was identified by the London School that instead of enabling 12 new Cama members to become enumerators for this particular study, it was best to engage 12 previously trained Cama enumerators from the 2008 baseline study to build upon their research knowledge and gain greater skills in

coordination and execution of research-based activities to ensure complete impartiality of the study. These Cama members assisted the London School in managing the execution of the study by coordinating communications, arranging interviews, and acting as key informants.

*4.5 Cama research and continuation of baseline survey to assess young women’s life choices and economic options*

In partnership with the London School of Hygiene and Tropical Medicine and with USAID's support, Camfed took a closer look at the impact the SMP is having on women's lives in Tanzania and Zimbabwe by initiating a research project to explore the costs and outcomes of the program.

Studies have shown that even when employed, women tend to be more poorly paid and informally employed with no stability or secured earning<sup>1</sup>. Self-employment is a potentially viable option out of poverty, but self-employment alone is not enough. In addition to earning income, programs should also focus on empowerment to help women achieve higher confidence and gender awareness in order to sustain a positive outcome for them in the long term,<sup>2</sup> which is a major goal of the SMP.

This study used a mixture of quantitative and qualitative methods in two selected rural areas in each Zimbabwe and Tanzania with a total of 156 Cama members participating. Zimbabwe is Camfed's most established program country and Tanzania is a newer program country, providing a good point for comparison among the two groups. A summary of the findings from the study are as follows, and the full report can be found in Annex 5:

#### **Results of Exploring the Outcomes of Camfed's Seed Money Program Study**

- **Later age of marriage:** Among married women in the Camfed sample, age at first marriage was between 14 and 26 while in the non-Camfed group, the age range for first marriage was between 8 and 35.
- **Increased decision making and financial autonomy:** 88 percent of respondents in Chikomba, Zimbabwe and 79 percent in Nyanga, Zimbabwe reported they are the sole income earner in their household. Between women who decide alone and women who decide jointly with their husband, over 90 percent reported making financial decisions on how her profits were spent.
- **Increased levels of confidence and family approval:** Among five scenarios on whether a man is justified in hitting his wife, over 85 percent of study participants who disagreed with all the scenarios had earned a profit in the past month.
- **Resilience through crisis:** Despite the challenges faced during the economic crisis in Zimbabwe, for example, 45 percent of women who launched businesses under the SMP managed to keep them running through innovative and flexible methods of trading.
- **Improved standard of living:** 70 percent of the women surveyed reported that the SMP had made a major difference to their life while only 4 percent felt there was not much difference.
- **Current working status:** 75 percent of respondents in the Camfed sample reported to be running their own business, where only an overall 14 percent of women reported to be running their own business in the sample.

#### *Activity 4.6 Cama exchange visits*

During this project, 8 Cama members from Tanzania traveled to Zambia, Zimbabwe and Ghana to visit other Camfed programs and build the Cama network across country borders. The learning gained from these exchange visits informed and enhanced Cama Tanzania's on-going activities under this project.

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<sup>1</sup> Cheston, S. and L. Kuhn, Empowering women through microfinance, Women's Opportunity Fund. p. 1-64;

<sup>2</sup> Endeley, J.B., Conceptualising women's empowerment in societies in Cameroon: how does money fit in? Gender and development, 2001. 9(1): p. 34-41;

Two Cama members from Iringa and Rufiji participated in the first international exchange visit to Zambia in February 2009. 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. During a second exchange visit to Zambia in 2009, two other Cama members were equipped with skills on how to use theater performance in assisting the community to understand the right to girls' education.

During the third exchange visit to Zimbabwe in June 2010, two more Cama members met with the District Education Officer for Chikomba East and West, Zimbabwe as well as Cama business women, Mother Support Groups, CDC members, teacher mentors and partner schools to learn from their peers. A common challenge discussed was how Cama members find themselves running similar businesses, many of which are seasonal, and it creates too much competition. Cama Tanzania members shared with the Zimbabwe members the success the Revolving Loan Scheme is having to diversify businesses and promote realistic competition.

#### **Impact Snapshot**

- 8 Cama members from Tanzania conducted exchange visits in Zimbabwe, Zambia and Ghana to share best practices and lessons learned.

The final Cama exchange visit took place in March 2011 in the northern region of Tamale, Ghana. Two Cama members from Rufiji interacted with Camfed Ghana staff, Cama Ghana members, Mother Support Group members, and girls participating in Camfed Ghana's bursary program. Some of the most prominent lessons learned and exchanged were:

- **Identifying new business opportunities:** Cama Ghana members are making school uniforms for needy children out of locally procured fabrics.
- **Vocational training:** Camfed Ghana has a comprehensive higher education program, supporting Cama members into university and vocational training, such as hotel management.
- **The importance of record keeping:** The team from Tanzania advised Cama Ghana members to make sure that they keep accurate records.
- **Lack of capital to expand businesses:** Cama Tanzania advised Cama Ghana to access other microfinance institutions like community banks to better enable their loan making program.
- **Mother Support Groups lack funds:** Cama Tanzania advised Camfed Ghana's Mother Support Groups to diversify their activities, such as gardening and poultry keeping, to generate more funds to support OVC and also look for other stakeholders and NGOs who can support their initiative.

## **V. Capacity Building**

As a central part of the NPI program, Camfed received an abundant amount of capacity building support from USAID and NuPITA to help it comply with USAID rules and regulations as well as better manage its programs in relation to HIV prevention. Specifically, Camfed received support through USAID's Organizational Capacity Assessments, NPI advisors, group trainings, and an end-

of-the-project external evaluation. A summary of the activities and capacity building achievements received are as follows.

### **Organizational Capacity Assessments (OCA):**

To begin the OCA process of building Camfed's credentials in USAID project management and compliance, Camfed conducted a Pre-Award Survey Audit in 2008 and submitted the official auditor's report to USAID in 2009 showing progress against the pre-award survey, which granted Camfed approval to proceed with program implementation. Camfed then conducted in partnership with USAID and NuPITA three OCAs over the course of the project to measure its overall organizational, administrative, and technical capabilities in implementing USAID projects compliantly, using the Pre-Award Survey Audit report as a baseline for measurement of progress.

The first OCA was conducted in Cambridge and Tanzania in 2008. Camfed Tanzania's overall organizational capacity score came to a 3.3 out of 4, and Camfed USA and Camfed International's score came to 3.6 out of 4. By the end of the project, Camfed Tanzania increased its scores to 3.9 out of 4.0 and Camfed USA and Camfed International increased its score to 4.0 out of 4.0, showing the overall progress Camfed made in becoming USG compliant and the value the NPI program had in helping Camfed achieve this.

Major lessons learned from these OCAs were an overall strengthening of Camfed's financial and administrative procedures, all of which are now reflected in its Operations Manual. Not only is Camfed fully compliant with USG regulations, but the lessons learned from this project are being adopted into Camfed's overall policies, such as implementing timesheets for all staff and becoming more aligned with PEPFAR and international standard guidelines for HIV prevention and OVC care. Looking forward, Camfed is considering expanding its board membership in Tanzania, developing guidelines to monetize volunteer time, expanding its relationships with key stakeholders, and broadening its referral system into a more comprehensive approach, among other actions.

After the final OCA, USAID further conducted an end-of-project debrief to assess the project and provide feedback and recommendations. USAID representative Ben Isquith traveled with Consultant Ann Miceli, Camfed Tanzania Program Officer James Kitsuma, and a translator to Iringa to conduct the debrief. Illustrative observations from the debrief visit are as follows:

- CDCs have a good relationship with schools and government and are receiving quality training.
- The process for selecting girls at the village level is excellent, as truly the most vulnerable are being selected for support.
- Headmasters are very involved in the program and knowledgeable.
- The education component overall is very in tune without much Camfed support. The structures are strong.
- Cama members are very dedicated and confident.
- As Cama grows, there are new economic strengthening best practices Camfed could adopt, such as integrating economic household strengthening into the program.
- A stronger link could be formed to HIV prevention/OVC care within Cama.
- Cama members expressed the need for more training.
- There could be more monitoring conducted of Cama businesses.

- Hostels could be risky environments because of low adult supervision, and the risks to this approach should be considered.
- Camfed's health program needs more linkages with health partners. The Camfed structures are strong and in place to incorporate a more comprehensive health program, and local health partners can easily tap into Camfed's structures.

### **NPI Advisors:**

Camfed had the opportunity to recruit and hire three NPI Advisors to help build the technical and organizational capacity of the Camfed Tanzania team and program more widely.

NPI Advisor Peter Riwa supported the ongoing development of Camfed Tanzania's M&E system, including development of M&E plans and tools to support the USAID Cooperative Agreement and its identified PEPFAR indicators. He also assisted in reviewing and providing suggestions for strengthening the M&E framework for compliance with the Next PEPFAR Generation Indicator requirements. The Camfed M&E teams found this consultancy especially helpful in aligning the PEPFAR indicators with Camfed's already-established set of 64 core indicators.

NPI Advisor Dr. Pretti Shroff-Mehta visited Camfed Tanzania to help develop a policy advocacy strategy and database for mapping policy/program mandates and best practices. Dr. Shroff-Mehta helped Camfed identify advocacy themes across the program, plan advocacy training and capacity development for staff and stakeholders, develop national and local advocacy partnership approaches, and plan for community awareness events, among other activities. Camfed Tanzania was determined to develop a comprehensive advocacy strategy before this project began, and this consultancy allowed Camfed to brainstorm and organize ideas into an action plan ready for implementation.

NPI advisor Terry Isert was hired to help Camfed assess Cama's small businesses and enterprises (specifically in horticulture and livestock production) in order to improve their viability, profitability and potential for growth. Mr. Isert recommended that Camfed develop a comprehensive value chain program to adequately develop these small enterprises – from local production to national market - with the future potential for exporting, if enterprises scale to that level. This consultancy gave Camfed a deeper understanding and vision for the potential of its Seed Money Program as it scales.

### **Training:**

NuPITA provided invaluable capacity building training to help Camfed become USAID compliant. Trainings by NuPITA provided Camfed staff with professional development opportunities and helped Camfed build upon its 17 years of programming. NuPITA representatives Mark Kowalski and Katrina Kruhm also provided one-on-one support to address Camfed-specific questions throughout the entire project and were a closely utilized resource for Camfed. Camfed participated in the following trainings throughout the project:

- Project Start-Up and USAID Compliance
- Sub-Grants Management
- Monitoring and Evaluation
- USAID State of the Art Meeting
- Client Targeting and Retention

- Human Resources Management Workshop
- Quality Assurance and Quality Improvement
- Resource Mobilization
- Project Close-Out

**External Evaluation:** In FY2011, Camfed conducted an external evaluation of the project to look more closely at the Camfed program through the lens of HIV prevention and OVC care and support, aligned with the objectives of this project. The evaluation assessed and documented the extent to which the project met its objectives, whether there were unintended outcomes, and whether there are lessons that might have implications for scale or advocacy. Two external consultants conducted the evaluation in January and February 2011. A summary of the findings can be found here, and the full report can be reviewed in Annex 6.

All the stakeholders who were interviewed said that Camfed-supported interventions were relevant and useful to strengthening community structures. They noted that prior to Camfed's intervention, they had not organized themselves in well-structured teams that would work towards upholding the rights of the OVC to education and protection. It is recommended that Camfed strengthen the understanding and efforts of community support structures to deliberately and consciously work towards achieving the ultimate impact of a sustainable a comprehensive prevention response to HIV.

The evaluation concluded that teacher mentors were better able to detect signs, investigate root causes and deal with cases of child abuse and neglect. Students' self esteem increased, and they had higher life and career aspirations. Students now have an increased understanding of HIV risk and vulnerability, and students reported that they now say no to rewards and sexual advances. Unwanted pregnancies were reduced, and students were engaging in less risky sexual practices and drug abuse. It is recommended that there is a need to strengthen understanding and efforts of schools to provide health and psychological support with an aim of reducing HIV risk and vulnerability of OVC.

The evaluation team further found that the project was relevant and useful in enrolling and retaining OVC in school, enabling them to graduate into their respective higher levels of education. Without Camfed, these OVC "would have been stranded at home, perhaps engaged in child labor or sex for survival, and maybe at worst case scenario facing unwanted pregnancies, HIV or sexually transmitted infections."

And within the Cama program, the external evaluation concluded that Cama district committees successfully are managing financial resources and administering business grants for Cama members in Rufiji, Kilolo and Iringa. There is an increased knowledge and skills on how to manage business and protect themselves from HIV infection. Economic empowerment has reduced HIV vulnerability of Cama members since they engage less in transactional, unprotected or non-negotiated sex. They are more self reliant and do not depend on a man to provide for them.

In final concluding remarks, the external evaluators said, *"It is very clear that the 'Tackling Girls' and Young Women's Vulnerability to HIV/AIDS in Tanzania" project is a relevant and useful project in Tanzania."*

## **VI. Sustainability and Coordination with Partners**

Camfed engaged in an array of community-based alliances to achieve this project's objectives, and it is through these community-based structures and partnerships that Camfed's holistic model is demonstrated as one of true and lasting sustainability. These community structures work collaboratively and in dialog to address the needs of OVC, provide greater access to education and a safer place for children to go to school, and promote the economic independence of young women.

At the district level as this report details, Camfed's CDCs act as central coordinating bodies to link stakeholders together, manage and monitor the program, collaborate with Tanzania's Most Vulnerable Children Committees and advocate for OVC and rural schools. At the school and local level, School Based Committees mobilize community resources for school improvement, identify OVC, monitor child protection in schools, and provide OVC care. Teacher Mentors provide an atmosphere of trust and safety in schools by providing psychosocial support to OVC, and Parent Support Groups support teacher mentors and organize within the community to provide support and care for OVC.

The depth and breadth of volunteer partnerships through which Camfed's programs are delivered at a local level testify to the deep sense of responsibility communities feel for their vulnerable children. Camfed's model effectively leverages immense social capital, recruiting volunteers into committees that work in all the distinct spheres that influence the child's welfare, extending through family and school to local and national governments. Rather than constructing separate parallel structures for service delivery, Camfed weaves its service delivery platform into local infrastructures by mobilizing volunteers from families, schools, alumni, communities and government.

In the private sector, Camfed has formed vital alliances and is continuing to strengthen these alliances with local organizations and international implementing partners to share best practices and avoid duplication of efforts as well as engage in sub-partner agreements to enhance components of the project and provide an effective network through which Camfed can provide referral services to OVC. It is these partnerships and the network woven between them and around OVC that is ensuring the sustainability of activities after the project's close. Camfed continues to work closely with the MoEVT under Camfed's Memorandum of Understanding with them to ensure Camfed's program is consistently complementing the MoEVT's Primary/Secondary Education Development Plan and sharing lessons learned at the national level.

## Annex 1 – Summary of All Program Indicators

The following table sets out the project strategic objectives and PEPFAR old and New Generation Indicators, numbers targeted, and results achieved to date:

Objective	Indicator/Target	Target for Life of Project	Life of Project Result
<b>1. Build the capacity of community structures to support 15,500 OVC to stay in school</b>	Provide training to CDCs in 3 districts on needs and rights of OVCs	18 CDC members	36 CDC members
	Train school based committees to establish transparent systems to manage resources for vulnerable children	1,200 SBC members in 120 schools	1,200 SBC members in 120 schools
	CDCs from 3 districts meet to discuss best practices (Annual General Meetings)	2	2
	Exchange visits between districts to share best practices	2	2
<b>2. Strengthen the capacity of schools and teachers to provide health and psychological support to orphaned and vulnerable children</b>	Conduct community consultations with stakeholders to identify constraints to vulnerable children, especially girls	N/A	120
	140 teacher mentors receive counseling and HIV/AIDS training to provide psychosocial support and health education to OVCs	140 teacher mentors	157 teacher mentors
<b>3. Deliver financial support to orphaned and vulnerable children</b>	Provide a comprehensive package of bursary support to support 1,000 girls from poor families for 3 years.	1,000 girls in secondary school	2,041 girls in secondary school
	Provide SNF grants to 120 schools to meet immediate school going costs for 15,500 OVCs	15,500 OVC in primary school	20,605 OVC in primary school
<b>4. Enable young women school leavers to attain economic independence through training and support to set up businesses</b>	Train young women in business and life skills	560 young women	839 young women
	Cama District Committees gain training to manage finances and assess business	3 Cama District	3 Cama District Committees and 137

	grants	Committees	Cama District, Ward and Village Committee members
	Cama District Committees manage the distribution of 560 start-up business grants	560 grants/loans	579 grants/loans
	12 young rural women from Cama receive training in participatory research techniques and then participate in baseline survey	12	12*
	Cama exchange visits to Zambia and Ghana	6 Cama members	8 Cama members
<b>PEPFAR (OLD)</b>	2.1 Number of individuals reached with community outreach HIV/AIDS prevention programs that promote abstinence and/or being faithful	30,000	9,524
	Female	15,000	5,126
	Male	15,000	4,398
	2.2 Number of individuals trained to provide HIV/AIDS prevention programs that promote abstinence and/or being faithful	150	0
	5.2 No of individuals reached through community outreach that promotes HIV/AIDS prevention through other behavior change beyond abstinence and/or being faithful	320	188
	8.1 No of orphans and vulnerable children (OVC) served by an OVC program, disaggregated by sex	15,500	4,030
	Female	7,750	3,291
	Male	7,750	739
	8.1a Primary Direct		
	Female	5,500	2,731
	Male	2,250	535
	8.1b Supplement Direct		
	Female	4,000	560
	Male	3,750	386
	8.2 No of providers/caretakers trained in caring for orphans and vulnerable children		
	Female	825	172
	Male	825	313
<b>PEPFAR (Next Generation Indicators)</b>	P8.1.D Number of the targeted population reached with individual and/or small group level preventive interventions that are based on evidence and/or meet the minimum standards required	25,000	25,624
	P8.2.D Number of the targeted population reached with individual and/or small group level preventive	5,000	6,289

	interventions that are primarily focused on abstinence and/or being faithful, and are based on evidence and/or meet the minimum standards required (subset of P8.1.D)		
	C1.1.D Number of eligible adults and children provided with a minimum of one care service		
	Female	8,310	17,369
	Male	7,750	7,982
	<18 years old	15,500	22,646
	+18 years old	560	664
	Number of eligible children provided with shelter and care	15,500	22,646
	Number of eligible children provided with Education and/or vocational training	20,800	22,646
	Number of eligible adults and children provided with psychological, social, or spiritual support	15,500	22,646
	Number of eligible adults and children provided with Economic Strengthening Services	560	839

\* See Activity 4.4 in this report for description of activity and change in activity methodology

## **Annex 2. Financial Report Overview**

Camfed has met or exceeded all life of project targets during this project. At the close date of this project, Camfed expended \$2,503,611 in funding, with \$1,229,767 in USAID funds and \$1,273,844 in cost share funds expended (representing an exceeded spend in cost share above the originally anticipated \$1,246,452 in cost share). The remaining \$16,685 in USAID funds will be used to cover close-out expenditures up to 90 days after the April 3, 2011 project close date.

Key program expenditures throughout the project surrounded the bursary program, Safety Net Fund, and Cama's business training program. Consultancy costs to support the research study conducted in partnership with the London School of Hygiene and Tropical Medicine as well as Camfed's newly integrated monitoring and evaluation database are reflected largely under cost share in the program consultancy lines. Staff costs have all been allocated under cost share in the final year of the project to allow for maximum spend of USAID funds on direct program activities.

The full financial report detailing all expenditures from this period can be found as an attachment to this report.



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## SUCCESS STORY

### Cama Exchange Visits Empower Young Women to Gain New Business Perspectives and Health Skills

**Cama, Camfed’s young women’s empowerment network, gives Cama members the opportunity to learn cross-culturally by sending them on exchange visits to other Cama country networks to gain new business and life skills.**



*“I am thankful for getting the chance to go to Zambia. I am empowered to go somewhere I never expected before. I learned a lot about health issues and can now teach people about family planning.”*

- Mariam Ndundu, Cama Ward Chairperson and participant in a Cama Exchange Visit to Zambia

*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 Mariam Ndundu finished secondary school in Rufiji, Tanzania, she established a small farm and started poultry rearing. She struggled to maintain a steady income while helping support her mother and managing partial blindness. Mariam heard about Cama- Camfed’s young women’s empowerment network that helps young women eradicate poverty and become economically independent- and she jumped at the chance to register in the Mkongo ward.

After completing a successful Cama business training to learn how to write business grant applications, Mariam applied to be the chairperson of Cama and was elected at both the village and ward levels. Through her exemplary leadership, she was chosen to conduct an exchange visit to Zambia to learn from other Cama Zambia members and bring those lessons learned back to her fellow Cama Tanzania members to share and help build and strengthen the network.

Cama international exchange visits enable members to build the Cama network across country borders. Because the Cama network in Zambia is older and more established than the Cama Tanzania network, this exchange visit gave Cama Tanzania the opportunity to gain valuable business and health techniques from those who have significant experience as well as enabled Cama Zambia to learn innovative ideas to build their network. The exchange visits teach gender equality promotion, the business production cycle, market research, business mapping, family planning, HIV prevention, and financial management, among other skills.

Mariam learned from Cama Zambia how to identify competitive businesses, business start up techniques, and family planning. She took these lessons back to her Cama colleagues in Tanzania. Through a grant from Camfed, she now has expanded her business into livestock rearing and is also selling clothes.



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# SUCCESS STORY

## Teacher Mentors Give Vulnerable Girls the Assurance of Completing School and the Promise of a Brighter Future

**Teacher Mentors provide an atmosphere of trust and safety in schools and help promote a positive and safe learning environment for vulnerable children.**



*“What drives me is the fact that staying in schools gives a girl assurance of completing studies and the promise of a less risky life. It really hurts me when a girl drops out of school as for her, everything ends then and there.”*

- Upendo Kambenga, a teacher mentor from Rufiji, Tanzania, ensures girls receive the necessary psychosocial support in and out of school to help them succeed into adulthood.

*When you educate a girl, everything changes*

**The Campaign for Female Education**

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Upendo Kambenga spares no effort in ensuring that girls who are most excluded and yet most in need of education remain in school. As a teacher mentor in Ikririri Secondary School in Rufiji, Tanzania, she counsels them, befriends them, and provides an impetus of trust and support for them, many who have no other adult mentor.

Upendo ensures that Camfed supported bursary students receive their entitlements and attend school. She follows up on their academic progress and health status, counseling them on the individual and general challenges that they have to face at home and at school.

For one such Form 3 student, Upendo cared for her beyond the school walls. *“Although Prisca was supported by the Camfed bursary program, as time went on, her life became even more difficult because she had no parental care and support,”* said Upendo. *“When Prisca was in Form 2, I started to stay with her and shared with her whatever I had as part of my family. Prisca now lodges with other Form 3 students, but I have been making close follow up on these girls to make sure they are getting their physical and psychological needs.”*

Teacher mentors also impart life skills to students, teaching them about sexual health and HIV/AIDS, avoiding risky behaviors and peer pressure, and tackling stress. *“[Vulnerable] girls become exposed to sexual harassment and become an easy target for men, who lure them into sexual relationships—putting them at an increased risk of contracting HIV/AIDS or getting pregnant,”* Upendo said. *“While in Form 1, one girl decided to leave home for Dar es Salaam because of family problems, where she became employed as a house maid. After knowing this, I reported the issue to the Headmaster and efforts were made to bring her back to school. Now she stays at school lodging, and I remain close to her. I have counseled her several times on the challenges she faces.”*

Camfed invests in identifying and training female teachers in each Camfed partner school to mentor girl pupils and to help promote a positive and safe learning environment for all children.

