

## **Campaign for Female Education (Camfed), Zimbabwe (1993-2009)**

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*When Talent was eight, her father died of kidney failure. At ten, Talent's mother, unable to find work in their rural village in Zimbabwe, left her children to seek an urban job. She never returned. Talent and her two younger siblings were taken in by their aunt, who worked hard to make ends meet raising the children. However, when Talent finished seventh grade, she received devastating news. Her aunt could no longer afford to continue sending the children to school. Talent would have to give up her dreams of secondary and higher education. "All my life, I have wanted to achieve something that is my own. I didn't want to continue to struggle, being poor all the time. I wanted to change my life through education. I knew people who had done it: people from my village who couldn't even afford clothing or food, who had their schooling paid for, and now they work for banks, they work for non-governmental organizations. These people showed me what was possible. They were my inspiration."*

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*Just before school started the next year, Talent was selected as one of a small group of students to receive CAMFED's support. CAMFED paid for all of her school expenses, including things like soap and bus fares. She graduated from high school as a star student. At nineteen, Talent is now one of the top students in her class in medical school at the University of Zimbabwe. With CAMFED as a catalyst, Talent has made her way into the small but growing list of Zimbabwe's women who will be able to provide for themselves and give back to their communities in economically viable jobs.*

### **INTRODUCTION**

It was girls like Talent that Ann Cotton encountered in 1991 when she journeyed to Mola, a small village in the Nyaminyami district of Zimbabwe. She met bright, motivated girls with families who—contrary to common Western belief—recognized the importance of education for their daughters. Many families, however, simply couldn't afford to educate all their children, and with such limited income, the best economic bet was to educate their sons, who would be more likely to find work and less likely to marry and move away from their families.

Cotton, who was there to investigate cultural resistance to educating girls, quickly recognized that culture wasn't the problem. "I was confronted by a level of poverty I had never before seen,"<sup>2</sup> she says. She gave her notes and questionnaires to a school as scrap paper and returned home to the UK, moved by the girls she had met and determined to do something to help.

At the time, the issue of girls' education was receiving copious international attention. Research had shown huge gender gaps in educational access, and that education for girls was a key to fighting poverty and the myriad ills that accompany it. However, even among those on the forefront of the cause, most believed—as Cotton had—that poor, rural, traditional parents would resist efforts to educate their daughters. What's more, there was little funding and even less strategy to combat the problem.

Against this backdrop, Cotton began raising money and grassroots support for girls' education, starting with her friends and family. Many phone calls and bake sales later, Cotton returned to Mola with enough money to send thirty-two girls to school. A day-long community meeting in Mola village in October of 1991 revealed that community chiefs and school officials were supportive of the idea. Together the group laid out a structure for a community-led, democratic, and transparent system for educating girls. The families of the first thirty-two girls followed through on their pledges to support their daughters' education. The girls' high rates of retention and attendance told Cotton and the community that they were onto something.

## **HISTORICAL EVOLUTION**

In 1993, Cotton decided to formalize her efforts, and she founded the Campaign for Female Education—CAMFED—in both the UK and Zimbabwe. In 1994, Cotton was joined by Lucy Lake, who had taught high school in Zimbabwe, and who is now the organization's Deputy Executive Director. By 1995, CAMFED's annual income was £100,000 and the organization was providing scholarships to over three hundred girls (a tenfold increase from the first class of girls in 1991). The model seemed to work, and in 1998, the first group of supported girls was preparing to finish secondary school.

The graduation of the first group of students marked a major success for CAMFED; however, as the time approached, it became readily apparent that without economically viable opportunities in their rural home communities, they would be forced to migrate to more urban areas where they would be vulnerable to exploitation. In addition, their home communities would then lose the benefits of their education. To address this conundrum, CAMFED and the first class of girls founded the CAMFED Association (CAMA) in 1998, a network of young female school leavers designed to provide structured support and post-school training. This training is focused especially on owning and managing money. CAMA's establishment reflected CAMFED's belief in community involvement and leadership. A philosophy shared by CAMA's members is, "Remember the old, the poor and the marginalized who are in your community. Don't forget that you can still carry wood and water. Look around you, see who needs your help and offer it."<sup>3</sup>

With the establishment of CAMA, CAMFED's model was transformed from an effective intervention for one generation to a "virtuous and sustainable cycle of development"<sup>4</sup> that creates lasting change for many generations. As elucidated by CAMFED, when a girl achieves primary education, she is able to enroll in secondary school. When she completes secondary school, she has a path to economic independence and opportunities to make choices about her life. The establishment of CAMA provided a framework for the final, generative step: when a woman has means and life choices, she becomes a leader and is able to support not only herself, but the education of the next generation of girls.

### *Expansion and Growth*

The establishment of CAMA also coincided with the expansion of CAMFED's to other African nations. By 1998, CAMFED had begun providing scholarships to girls in Ghana, with the goal of exploring the effectiveness of the CAMFED model in other parts of Africa. CAMFED Zambia was established in 2004 with the hiring of local staff and leadership to run it. CAMFED Tanzania followed in 2006, with the hiring of community members for staff and leadership positions. CAMFED also currently operates in Ghana and Malawi.

CAMFED's expansion to other African nations was made possible by increased income and fundraising efforts. In 2001, CAMFED's annual income was £700,000 and nearly four thousand girls were being supported by CAMFED's scholarships, so CAMFED USA Foundation was founded in order to increase and capitalize on American involvement and support. By 2005, 27% of CAMFED's income came from CAMFED USA Foundation, so in 2006, offices were established in San Francisco and Brooke Hutchinson, who had studied and worked in Kenya, was hired as executive director. Since its founding, CAMFED has served over 645,400 children in five countries, and its annual budget is around \$10 million. CAMFED's goal is to serve 2 million children in by the year 2013.

## **PROGRAMS AND STRATEGIES**

CAMFED has used four strategies to educate girls: 1) These strategies are to "support girls' school access, retention, and participation by meeting school-going costs within a framework of enhanced social support, 2) build the confidence and entrepreneurship of young women, 3) create transparent and accountable structures and systems, and 4) empower individuals, networks, and organizations at the grassroots."<sup>5</sup>

CAMFED seeks to educate girls in areas where educational access is extremely low; however, the success of CAMFED's model is highly dependent on its reliance on the strengths and involvement of the communities it serves. CAMFED identifies that impoverished individuals and communities generally don't expect much of the governments and NGO's claiming to serve them: "services and goods are often provided in a manner that places the individual or community in a position of deference and gratitude."<sup>6</sup> CAMFED seeks an alternative dynamic, one in which the children are entitled to the support they receive and the children and their communities can and do

demand administrative clarity and program compliance so they can function as “informed and empowered clients.”<sup>7</sup>

In order to foster a culture of empowerment and sustainability, CAMFED spends six to eight weeks at the beginning of its work in a community consulting with community leaders, especially national and local education officials, existing local NGO’s, and community Chiefs. After this period of community consultation, a Community Development Committee (CDC) is formed from Chiefs, teachers, police, education officials, and other community leaders. Often, this group includes CAMA members—educated, established women whose involvement sets a new precedent for female leadership in these highly traditional and patriarchal communities.

CAMFED believes that a high level of transparency and accountability to the community are an intrinsic part of protecting children from exploitation, so CAMFED does most of its work through the CDC’s, and no individual ever has sole authority over resources the girls need. This is CAMFED’s strategy to “create transparent and accountable structures and systems.”<sup>8</sup>

The CDC works as a group to choose girls to receive CAMFED scholarships, a process designed to safeguard against the otherwise common practice of girls being forced to sleep with male teachers or principles in order to be awarded scholarships. CDC’s manage the support at a local level, including the administration of the scholarships, which cover all the direct costs of a girl’s schooling, including uniforms, shoes, books, and sometimes even things like soap. In most cases, the support begins in the last years of primary education or the first years of secondary education, when girls’ dropout rates begin to grow, and scholarships are provided for groups of girls in each partner school so that the students have a supportive social network within the school. Extensive tracking and regular auditing by CAMFED ensures that each child receives the entirety of her intended scholarship. The CDC’s monitor attendance and provide non-monetary support to the students and their families. In turn, CAMFED supports the CDC’s with consultation, training, and support. CAMFED also facilitates a network of the local CDC’s, who can then collaborate and support one another.

To augment the support provided by scholarships, CAMFED also provides educational materials and trainings to the schools and teachers, and brings CAMA members into schools to share their success stories with the students. CAMFED also partners with national health agencies and other NGO’s to provide health education to the students in its partner schools. In addition, CAMFED trains at least one female mentor per school: a female teacher or member of the community who can provide psychosocial support to the girls in the predominantly male school environment. Finally, for girls who live too far from school to safely commute, CAMFED works with communities to build and manage hostels close to the schools.

Another of CAMFED’s strategies is to “build the confidence and entrepreneurship of young women.”<sup>9</sup> The Seed Money Program, which is managed primarily by CAMA members, provides small grants to recent graduates to start new businesses, and provides

financial and management training to empower young women to become economically independent. CAMA members serve as business mentors and psychosocial support.

In addition to the Seed Money Program, CAMFED launched a Leadership and Enterprise program in 2009. This program, which is currently operating within Zambia, is designed to provide leadership training and opportunities for young women, placing particular emphasis on the economic value that educated girls bring to their communities. The program has already empowered 150 young women to establish new enterprises in their communities, including a pre-school for vulnerable children and a farming business designed to increase the diversity of food available to the community.

One of the most exciting endeavors of the Leadership and Enterprise program is an IT center in a rural area of Zambia, one of the first of its kind. Specially trained CAMA members manage the center and provide IT training to other members of their community. The IT center provides this rural community with unprecedented access to IT resources, which in turn offers members of the community increased opportunities for professional contact and entrepreneurial activity. CAMFED hopes to use the extensive CAMA network to establish similar IT centers across Africa.

CAMFED is also empowering CAMA members to take part in the international dialogue on African social issues through recently established film production programs. In Ghana and Zambia, these programs have trained forty-four women in journalism, filmmaking, and radio broadcasting. These women have produced sixty broadcasts and films on the topics of child labor, domestic violence, and gender issues related to HIV/AIDS. These CAMA members, empowered by CAMFED, are using their education and training to advocate for their communities.

Health education is another area in which CAMFED provides opportunities for CAMA members to reinvest in their communities. CAMFED trains CAMA members to become health educators who then educate their communities about family planning, HIV/AIDS prevention, child abuse, and other health issues. This education provided by CAMA health educators empowers entire communities of women to make more informed choices about their health and pass on that education to their own children. This reinvestment in the community is a hallmark of the CAMFED model and the leadership of CAMA members.

The final strategy CAMFED employs is to “empower individuals, networks, and organizations at the grassroots.”<sup>10</sup> This strategy is, in many ways, the key to CAMFED’s success and can be seen as the underpinning of all of CAMFED’s work. Facilitating mentoring and networking between individuals and communities allows them to take control of the efforts being made on their behalf, by CAMFED and other organizations. This model of community investment and leadership is the systemic version of CAMFED’s “virtuous and sustainable cycle of development.”

Evidence of this cycle can be seen in the emergence of Mother Support Groups, a grassroots organizational effort taking place across CAMFED-involved areas of Africa.

Within many local communities in which CAMFED is involved, CAMA members and other women are forming coalitions called Mother Support Groups, whose goal is to support and protect the vulnerable children in their communities.

Seeking to expand on CAMFED's work, the Mother Support Groups raise funds to provide their own scholarships to community children. In addition, the groups seek to support the high number of child-headed households that result from the high rates of HIV/AIDS among these rural populations. They provide food and childcare so the children of these families—including the eldest, who often must leave school to take on a parent role—can continue their educations. Mother Support Groups also serve as community advocates against child abuse, bringing up cases of child abuse with local authorities. Though these Mother Support Groups are part of the networks that CAMFED has helped to build, it is clear that they are not CAMFED's creation. CAMFED's investment in women and their communities has empowered those women to take up the causes of education and child protection as their own. With CAMFED as a catalyst, these girls and women are becoming leaders in their communities.

### ***Goals***

In 2010, CAMFED established four goals for the future of its work. The first of these goals is that “the right of the child to education and protection is fulfilled.”<sup>11</sup> In order to achieve this goal, CAMFED seeks to continue its expansion and provide educational opportunities and protection to an increased number of children. Partnerships with governments and other international agencies will be a key factor in this endeavor, and CAMFED also seeks to utilize these partnerships to set higher standards for child protection. As CAMFED's work has demonstrated, education and protection from exploitation are inextricably linked.

The second of CAMFED's goals is “the realization of young women's potential to catalyze social and economic change.”<sup>12</sup> Many of CAMFED's current programs function in support for this goal, including the Seed Money program, the health education training program, and the film production program. All of these programs utilize the extensive CAMA network, and some of CAMFED's programs are managed primarily by CAMA members. Because this has been such a successful strategy, CAMFED seeks to continue its investment in CAMA and its members by establishing additional opportunities for entrepreneurship and leadership, including microfinance.

CAMFED strongly values accountability and clarity at all levels of its operations, and it seeks to expand these values beyond its own programs: its third goal is “the accountability of governments and agencies to girls and their communities.”<sup>13</sup> Based on its own model and track record in the field, CAMFED plans to develop a governance blueprint “based on the principle of entitlement and driven by commitment to the girl.”<sup>14</sup> CAMFED's goal is to share this model with governments and other agencies so that it can and will be replicated. In addition, CAMFED hopes to remove rural communities from their isolation, connecting them to each other and the rest of the world so they may be more deeply involved in the global dialogue and more effectively advocate for themselves.

Finally, CAMFED seeks “greater efficiency, speed, and effectiveness in service delivery to rural communities.”<sup>15</sup> CAMFED recognizes that many of the problems it seeks to solve have deep roots. However, CAMFED believes that these problems can be more effectively addressed by establishing partnerships between rural communities and social entrepreneurial organizations. In addition, CAMFED seeks to expand on and share its own knowledge base by establishing a “hub of best practice”<sup>16</sup> that can be a resource for governments and agencies, bringing multiple parties together to work more effectively toward the same end.

## **GOVERNANCE AND FINANCE**

CAMFED’s strategy of partnering with local schools and encouraging community investment and involvement means that the organization is run by a small staff of about one hundred employees. A particular point of pride for CAMFED is the fact that over 60% of its staff is African, with each African branch led by natives of the respective countries. In fact, CAMFED Zimbabwe’s Director, Angeline Murimirwa, was one of the first thirty-two girls supported by Ann Cotton’s fundraising efforts in 1991.

The organization’s five branches are: 1) CAMFED International, the headquarters of the organization, located in the UK; 2) CAMFED Zimbabwe, the lead African branch; 3) CAMFED USA Foundation, primarily a fundraising, advocacy, and program development branch; 4) CAMFED Zambia; and 5) CAMFED Tanzania. Each branch is supported by a board of trustees, and an international Advisory Board supports the organization as a whole. This diverse advisory board includes academics, African chiefs, and celebrities.

CAMFED’s highest-level managers comprise an international decision-making body referred to as the Executive Team, that meets twice a year and holds conference calls regularly. The Executive Team consists of founder and Executive Director Ann Cotton, Deputy Executive Director and Director of programs Lucy Lake, Director of International Research, Khadijah Fancy, CAMFED USA Foundation Director Brooke Hutchinson, CAMFED Zimbabwe National Director Angeline Murimirwa, and Finance Director Luxon Shumba.

CAMFED is still a relatively small non-profit: in 2008, its total income was £7,132,826 (equivalent to \$13,087,754). CAMFED’s funding comes from a variety of sources, with the vast majority of it coming from a combination of trust or foundation grants and government grants. In 2008, 51.07% of CAMFED’s funding was derived from trusts and foundations, primarily in the United States and the United Kingdom, and 25.9% came from governmental grants from agencies in the UK, the US, Ireland, and the European Commission. Other smaller but nonetheless important funding streams included: 11.72% from individual donations, (including donations from schools and colleges); 6.96% from income-generating activities, (like fundraising events and investments); 3.18% from corporations, and 1.16% from in-kind donations.<sup>17</sup>

More than 90% of CAMFED's income is applied directly to charitable spending, a feat that has earned the organization numerous awards for excellence, including four stars from Charity Navigator, which is the highest rating awarded by that organization for efficient financial practices.<sup>18</sup> Between 2000 and 2008, CAMFED's expenditures totaled £18.47 million. Of that total, 53% was spent on educational programs, 20% on programs designed to empower educated women, 12% on advocacy efforts, 6% on research and development, 6% on fundraising, and 3% on governance and management costs. In that same period, CAMFED's yearly expenditures increased by an average of 76% per year. Between 1994 and 2008, the yearly increase in CAMFED's investment in charitable activities averaged 60%.<sup>19</sup>

## **FUTURE CHALLENGES**

CAMFED is growing rapidly and it has set for itself a bold goal of improving educational opportunities for two million children by the year 2013. Achieving this goal will require continued growth and strategic change. In 2006, CAMFED identified four areas in which its expansion provides both opportunities and challenges.

The first is direct implementation related to the work CAMFED does in schools and communities and with CAMA. This work is at the heart of CAMFED's mission and CAMFED's growth is directly related to achieving CAMFED's goals. CAMFED already has established networks and can build on those networks to multiply its areas of coverage. CAMFED also has high standards of quality and strong adherence to the core principles that guide its work. As CAMFED grows, the organization has the opportunity to maintain that high quality and adherence to its principles.

Direct implementation also presents significant challenges. Meeting its goals will require CAMFED to expand rapidly in many communities and countries simultaneously. It may be a challenge to preserve CAMFED's unique organizational culture if new staff members are hired at a faster rate than they can become acculturated and integrated into CAMFED's team. In order for this expansion to happen successfully, it is important that staff are fully trained in and held accountable for their application of the CAMFED model and principles, so that CAMFED's model and principles be applied as diligently in each new partnership as they were in CAMFED's earlier partnerships.

Partnerships with governments are the second area in which CAMFED faces both opportunities and challenges. CAMFED has a strong history of successfully partnering with governments: some are providing office space, technological support, and in some cases, even staff people. The trust and knowledge base CAMFED has established through these successful partnerships provides an opportunity for sustainable and scalable growth in both new and expanded government partnerships. It is not just CAMFED that benefits from these partnerships: they also infuse resource-scarce governments with additional outside resources, leadership, and community connection. This is essential to CAMFED's work, as sound governmental practices and programs are an important variable in the long-term sustainability and viability of educating girls.



However, these deep, ongoing partnerships with and assistance to governments also present a risk of diverting CAMFED's staff resources. CAMFED's own mission and values must remain paramount, even as CAMFED and governmental education ministries become increasingly integrated. Related to this is a funding issue: as CAMFED integrates with governments, it may run the risk of losing some measure of independence, which could compromise its ability to remain singularly loyal to the agendas of its funders.

An important part of CAMFED's work, and one that distinguishes it from many similar organizations, is its commitment to "mapping the levers of change."<sup>20</sup> Tracking processes and outcomes has been a priority for CAMFED from the start, but this area is the third area in which CAMFED has both opportunities and challenges. Documenting the outcomes of CAMFED's work and the variables that affect them help CAMFED to deepen its understanding of the effectiveness of its model. This offers CAMFED a significant opportunity to learn from and expand on its successes. In addition, well conducted research validating the effectiveness of CAMFED's model may secure additional support and respect in the field. Finally, including community-level stakeholders in the research process empowers the communities to engage in the process and gives them an opportunity for their voices to be heard.

However, CAMFED's research will require significant time, attention, and funds, especially since social and political factors may complicate the research process. Such an undertaking may compete with other activities for staff, time, and resources. For example, if the quality of direct implementation is sacrificed because staff members are pressed to complete outcomes research, the research is sabotaging the very outcomes it seeks to measure. It is important that CAMFED find a balance between its research and direct implementation efforts, especially since the organization seeks to establish a scalable, adaptable model to be shared on a global scale.

CAMFED's advocacy efforts are the final area presenting opportunities and challenges for the organization's growth. In this area, CAMFED has the opportunity to bring issues of gender equity and education to the international fore, especially because it has a successful track record in addressing these issues. CAMFED has established itself as an international leader in girls' education and is involved in several international initiatives in this area, including the United Nations Girls' Education Initiative. This position of global leadership provides opportunities to achieve increased resources for girls' education on an international scale. However, like its research efforts, CAMFED's advocacy efforts represent an expenditure of resources that could otherwise be invested in direct implementation. In addition, CAMFED is a relatively small organization, and it therefore may need to join with others to succeed in its advocacy efforts. These partnerships, like CAMFED's governmental partnerships, would require CAMFED to relinquish some of its independence. Finally, CAMFED needs to be intentional about its advocacy efforts and aware that lobbying efforts might compromise relationships with major donors.

## CONCLUSION

From Ann Cotton's kitchen table fundraising and 32 supported students, CAMFED has become a leader in development and education. CAMFED now has an annual budget of about \$10 million, and has provided educational support for 645,400 children in 2,000 communities in Africa. Those communities have seen a variety of positive results, including improved attendance and decreased pregnancy rates. Over 39,000 girls have received full school scholarships, and 600 young women have received college scholarships. CAMFED's business training programs have reached 7,260 women, and 5,132 women have started their own small businesses with CAMFED's support over 1,000 women have been trained as health activists and educators, who in turn have educated 71,750 members of their communities.<sup>21</sup>

CAMFED's unique model has proven to empower girls to make decisions about their own lives. CAMFED's research shows that when a girl in Africa is educated, she will earn up to 25% more income and her investment in her family will be up to 90% of that income. She will be three times less likely to contract HIV/AIDS. She will have fewer children, and her children will be healthier and 40% more likely to live to age six.<sup>22</sup> Most strikingly, and perhaps most importantly, girls in Africa who receive an education become women who reinvest in their communities. Perhaps the most impressive statistic about CAMFED's work is that the 11,921 CAMA members are becoming philanthropists themselves by investing in the next generation: they have provided support for 71,838 children to go to school.<sup>23</sup>

## DISCUSSION QUESTIONS

1. CAMFED cites research showing significant impact on the community level. How might these results be related to changes at national and international levels?
2. How are CAMFED'S successes related to its model of community reinvestment? What strengths or challenges might CAMFED experience as a result of such heavy reliance on community involvement?
3. Could CAMFED's model be used to address educational disparities in the United States? What similarities or differences are there between challenges to education in impoverished and wealthy nations?

## SOURCES

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## NOTES

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<sup>1</sup> CAMFED Website: Success Stories.

<sup>2</sup> Kristoff & WuDunn, p. 181.

<sup>3</sup> CAMFED Strategic Plan, p. 14.

<sup>4</sup> CAMFED Strategic Plan, p. 8.

<sup>5</sup> CAMFED Strategic Plan, p. 15.

<sup>6</sup> CAMFED Impact Report Executive Summary, p. 6

<sup>7</sup> CAMFED Impact Report Executive Summary, p. 6.

<sup>8</sup> CAMFED Strategic Plan, p. 15.

<sup>9</sup> CAMFED Strategic Plan, p. 15.

<sup>10</sup> CAMFED Strategic Plan, p. 15.

<sup>11</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>12</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>13</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>14</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>15</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>16</sup> CAMFED Impact Report Executive Summary, p. 8.

<sup>17</sup> CAMFED Accounts Report 2008.

<sup>18</sup> CAMFED Website: Finances.

<sup>19</sup> CAMFED Accounts Report 2008.

<sup>20</sup> CAMFED Strategic Plan, p. 29.

<sup>21</sup> CAMFED Website: Impact.

<sup>22</sup> CAMFED Website: Impact.

<sup>23</sup> CAMFED Accounts Report 2008, p. 6-7.