

# Camfed Governance **Accounting to the Girl**

Working Towards a Standard for Governance  
in the International Development Sector

A report by Linklaters for Camfed

Linklaters



**Camfed**

When you educate a girl, everything changes



# 14 April 2010

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Camfed has developed a governance model to deliver girls' education in impoverished rural communities in sub-Saharan Africa. To date, it has supported 1,065,710 children in five countries and is rapidly expanding its reach. Camfed asked us to study its governance model, place it under scrutiny and report on it.

In our view, Camfed's governance model works for two principal reasons. First, it requires Camfed to render account to the girls it supports – much as good governance for corporations and financial institutions, and their regulators, requires those entities to account to their shareholders, investors or consumers. Indeed, Camfed maintains that it owes the children on whose behalf it acts a duty of care equivalent to that which lawyers and other professionals owe their clients.

Second, Camfed's governance model requires Camfed to establish good governance in rural communities through the implementation of various social assistance programs. Camfed's programs take root in a community, bringing about long term and sustainable change, only when the community comes together, for example, to identify equitably and transparently the children who are to benefit from Camfed's support. In other words, Camfed's education and associated social assistance programs succeed because Camfed gives communities the power and responsibility to run the programs. It is this opportunity which enables communities to become capable, over the long term, of better supporting their children and themselves, through the practice of good governance.

Given Camfed's achievements, it is conceivable that Camfed's governance model – which appears to us to be scalable and replicable in various contexts – could serve as a model for the international development sector whenever the sector is devising programs to diminish poverty and disempowerment around the globe. In preparing this report we felt that the Camfed model itself raises important questions about accountability and the approach to aid, and offer them for further debate. We have set out these questions in section 6 of this report.

We at Linklaters work regularly with corporate and financial institutions on governance issues. We consider, interpret and apply standards for governance issued by the institutions and by the regulatory organisations that oversee them, and represent beneficiaries when good governance is put into question by their own actions, their regulators, governments or courts.

This project presented interesting challenges for us as it involved working in a new sector, and in countries and communities facing special logistical and governance issues.

To be clear, this report is not intended as an audit or due diligence exercise, but as a thought piece in which we analyse governance issues present in the international aid sector through the lens of girls' education. We have found the work most rewarding and we are privileged to issue this report.

## Linklaters LLP

Linklaters has been represented in this exercise by partner Lance Croffoot-Suede and retired partner Diana Good, and their colleagues in New York and London, respectively.

Linklaters is a global law firm. We advise the world's leading companies, financial institutions and governments on their most important and challenging transactions and assignments. Our business is to make our clients' goals possible by providing them with solutions and finding ways to help them succeed. Our longstanding Community Investment Program aims to provide the same level of service at no cost to disadvantaged communities local to our 27 offices around the world. This partnership with Camfed is one of our Global Projects, the aim of which is to contribute our particular expertise and cross border capabilities to organisations that have innovated a practical solution to one or more of the United Nations Millennium Development Goals. This follows a project we undertook jointly with the Schwab Foundation for Social Entrepreneurship in 2005. We produced a report on the legal, regulatory and tax barriers to social entrepreneurship across six different countries, which was launched at the World Economic Forum in Davos in January 2006.

# Linklaters

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## Understand more

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# Section 1.

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Overview

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## A. The Challenge

One of the major challenges in international development is to deliver aid effectively: how does a non-governmental organisation promote and support service provision in impoverished communities in a lasting and effective way?

This report explores one NGO's – Camfed's – model for governance in the delivery of girls' education. This model specifically sets out to help those girls who are most vulnerable and powerless, and ensures this help is permanently effective by encouraging systemic (that is, long term and sustainable) change in these girls' communities. Camfed does this by striving to ensure that accountability for its aid is not limited to accountability to its donor, or to a government, but that Camfed itself is accountable, first and foremost, to the girls its programs are intended to serve. In other words, Camfed is accountable to its "intended beneficiaries" or "clients." We have debated the use of these terms. Camfed certainly views the people it serves as clients rather than dependents or beneficiaries. The term "client" also has the advantage of implying the concepts of accountability and duty of care which are addressed in this report. However, it does not fit in all contexts, and as a result, we use both terms in this report.

This report examines the governance structures that Camfed has erected to meet this challenge, and draws out key principles and practices that may have universal significance and application in the international development sector whenever programs or initiatives are being devised to counter poverty and disempowerment in communities globally.

## B. Camfed

Camfed (an acronym for the Campaign for Female Education) is an international organisation dedicated to eradicating poverty in rural Africa through the education of girls and the empowerment of young women. "Camfed's vision is a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty," in the words of Camfed's vision statement. Camfed's prime constituencies are the girls of impoverished rural families in sub-Saharan Africa. Camfed currently operates its programs in Ghana, Malawi, Tanzania, Zambia and Zimbabwe.

Girls and young women in rural Africa form one of the most disadvantaged social groups in the world today. Due to chronic exclusion from education and from the opportunities that education creates, and due to their position of acute vulnerability, girls in rural Africa are unable to challenge the status quo. It is well recognised that the education of girls is key to achieving systemic change for this group and their societies: educate girls and the statistics show that countries benefit from faster economic growth, a significant reduction in HIV/AIDS, improved education of the succeeding generations, and greater democracy and political participation.<sup>1</sup>

Since its inception in 1993, Camfed has challenged the notion that cultural resistance is at the heart of girls' exclusion from education in rural Africa. Instead, Camfed maintains that the main barrier to girls' education is chronic poverty, which simultaneously prevents impoverished girls in rural communities from continuing their education and forces them into situations of extreme vulnerability, including early marriage or prostitution, with all the attendant risks of HIV/AIDS.

Camfed recognises that in any community most parents want the best for their children, but that in a context of poverty, exclusion and marginalisation, parents often lack the financial means, confidence and political leverage to secure equality and quality in education for their children, especially girls. To begin to counteract this, Camfed offers, in partnership with both the Ministry of Education and local communities, schools and parents, a package of financial and social support that provides girls with all they need to access education in a safe and secure environment. This package of support is provided through long term social assistance programs that follow girls through the critical transitions from primary to secondary education and from secondary education into young adulthood. Local people

"All too often, countries are delivering good quality education for some, while failing to provide for poor, socially marginalised children. We need a scaled-up and more effective aid effort."

**UN Secretary-General Ban Ki-moon,  
January 2010**

<sup>1</sup> Herz & Sperling (2004) "What Works in Girls' Education: Evidence and Policies from the Developing World," Council on Foreign Relations Press; Tembon & Fort (2008) "Girls' Education in the 21st Century: Gender Equality, Empowerment and Economic Growth," World Bank Publications.

are given responsibility to run the programs, and in time the programs become a movement owned by the communities themselves.

What began in Zimbabwe in 1993 as an educational program supporting 32 girls in two schools has become a movement that has supported 1,065,710<sup>2</sup> children across 3,148 schools in rural districts in Zimbabwe, Ghana (since 1998), Zambia (since 2001), Tanzania (since 2005) and, most recently, Malawi (since 2009).

Camfed tracks the development of each girl it supports and has never abandoned the full-term education of any of its beneficiaries. Wherever we refer to “children,” we mean both the girls and boys who benefit from Camfed’s support through primary school, as well as the girls who receive Camfed’s bursary support at secondary school level.

Camfed has set up alumnae networks of 14,005 young women, known as **CAMA members**, most of whom were previously supported by Camfed bursaries in Zimbabwe, Zambia, Ghana and Tanzania. In turn, these young women, along with other community activists, have supported a further 118,384 school children. Many CAMA members occupy positions of leadership and influence in their communities, providing tangible proof of systemic change as a result of Camfed’s programs. Indeed, it is former Camfed beneficiaries who now lead Camfed Zimbabwe and who are rolling out the new programs in Malawi.

All of Camfed’s social assistance programs for children and their communities are delivered by a network of **community activists**, which currently numbers 56,387. Among the activists are young women, local officials, parents, teachers and village chiefs. Through these community activists, Camfed’s programs have gained a momentum of their own in tackling local impediments to girls’ education. Many of these community activists are now in a position to make demands on service-providers and policymakers, for example, because they have gained positions of influence in local, national and international decision-making bodies. This, Camfed maintains, is multiplying the returns on its initial investment in girls’ education and constitutes systemic change.

By tapping into the innate desire of people to improve their lives, and by giving community members responsibility for their own decisions, Camfed’s intended beneficiaries and entire communities are able to move beyond dependency on aid and are motivated to achieve long term and sustainable change at all levels.

Whenever Camfed starts in a new school district or country, the process of introducing the programs and training local people is essentially the same. It is carried out by those who best understand the problems on the ground, in other words, those who have themselves benefited from and helped to shape its programs, such as former beneficiaries and current community activists, as well as national staff from Camfed offices in sub-Saharan Africa. When Camfed starts in a new country, it first holds meetings with the Ministry of Education and discusses, among other things, national level statistics showing the districts with the greatest educational exclusion of girls. At this point, Camfed will be represented by members of its Executive Team, and a Memorandum of Understanding will be signed with the Ministry. When Camfed introduces its programs in districts and schools in a new country, Camfed community activists will carry out this work as well as the subsequent selection of beneficiaries, run community health programs and offer counselling and mentoring.

In Malawi, we at Linklaters participated in the start of the roll out of Camfed’s programs. The introductory meetings with village elders and teachers which we witnessed in Malawi were run by Camfed alumnae from Zimbabwe, who understood the issues faced by the villagers and their children. These former Camfed beneficiaries grew up in remote rural villages themselves, and their families had been too poor to send them to school. They now lead Camfed Zimbabwe. All the meetings consisted of a dialogue in which the villagers were asked to explain what challenges they faced and who in their communities most needed help. They had no difficulty in identifying the most vulnerable children in the village and agreed that the best way to choose them would be to have a transparent process in which all relevant local stakeholders such as parents, teachers, community leaders, traditional leaders, the police and the local Education Board officers would take part.

<sup>2</sup> All figures in this report are accurate as of January 2010.



This is how Camfed begins the democratic process by which stakeholder committees are elected locally to select Camfed beneficiaries and run Camfed's programs. The committees will identify not only which children need help but precisely what help they need (fees, uniform, books, shoes, sanitary pads etc.). The committees will conduct their business in a very transparent manner, recording each item purchased for and provided to each Camfed beneficiary. The progress of each girl and the precise support she is receiving will also be recorded in the Camfed Program Database. Eventually, Mother (and even Father) Support Groups will be formed to provide yet further community-based support for the children. Each Camfed beneficiary will be guaranteed the full four years at a secondary school, and once she graduates from school she can become a member of CAMA.

As we discuss more fully in this report, this is the way in which Camfed encourages and achieves systemic change.

## C. Linklaters

Linklaters was asked by Camfed to observe its governance model in action, question its approach and then articulate its principles for governance. Camfed recognises that it is at a stage in its development, as it extends its reach across sub-Saharan Africa, at which it should document and share its approach to governance.

As a global law firm, we are conversant with the principles and practices underlying corporate and regulatory governance. In the corporate and regulatory sectors, legislation, rules and principles are created, when required, to help to ensure that best practices are observed and that systems of governance protect shareholders, investors and the public.

Our work was not intended to constitute an audit or detailed analysis of each of Camfed's programs but, rather, an analysis of Camfed's governance model and of how and why it works.

Since the Camfed governance model operates on a "bottom-up" approach, we had to identify how the model works, witness whether it works, and then articulate how and why it does so.

Since late 2007, we have worked in partnership with Camfed to produce this report. We have visited three of the five African countries in which Camfed operates to understand both the complexity of the problem and the simplicity of the solution Camfed has identified for removing the barriers to girls' education in rural sub-Saharan Africa. In order to observe the Camfed governance model in its different stages of evolution and the sustainability of the model, in January 2009 we visited Zambia, where Camfed has been operating since 2001; in June 2009 we visited Malawi, where Camfed was preparing to commence operations; and in October 2009 we visited Zimbabwe, where Camfed has been operating since it began in 1993 and continues to operate in 1,713 schools despite the recent political and economic turmoil that has afflicted the country.

We visited a total of 15 schools in areas in which the problems of disease and poverty are at their worst. In each of these remote rural communities, we held meetings with and interviewed hundreds of teachers, parents, students and community and traditional leaders. We also met officials in each country's Ministry of Education, both at regional and national levels. In each of the districts we visited, we travelled with teacher mentors, education officers and members of the local School Management Committees, all of whom work on a voluntary basis with Camfed. We also travelled with national Camfed staff, for example, the former Camfed beneficiaries who now run Camfed Zimbabwe and are rolling out the programs in Malawi. This gave us the opportunity to talk at length with the very people who are implementing and benefitting from the programs. **All the quotes in boxes which follow in this report are attributable to the people we interviewed in Zambia, Malawi and Zimbabwe.** We provide more detail about the work undertaken at the end of this report in section 7.

"When people say it cannot be done, they only mean it has never been done before."

**Angeline Murimirwa  
(née Mugwendere),  
supported by Camfed through  
Kwenda High School, Zimbabwe  
and now the Executive Director  
for Camfed Zimbabwe**

This project has been a very rewarding and unusual challenge for us. As lawyers, we are used to reading large quantities of documentation and interviewing significant numbers of individuals in the context of writing reports for our beneficiaries. But our work on this project has brought us into contact with the international development sector, with which we were not previously familiar. We have faced a steep learning

curve, both in terms of our substantive understanding of governance in this sector and the practicalities of implementation (for example, the logistical challenges of interviewing many people in very remote and rural areas). We have devoted nearly 4,000 hours to considering, debating and analysing the issues of governance that are touched on in this report, and have revisited prior discussions as our understanding of those issues developed and deepened on each occasion when we saw Camfed's work in practice.

Linklaters has worked with Camfed *pro bono* throughout this project to become conversant with its organisation, programs and governance model, and to issue this report.

## D. The Camfed Governance Model: Working Towards a Standard for Governance in the Development Sector

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Camfed asked us to identify the vital elements of its model and to articulate them in this report. When performing that analysis, we witnessed both the empowering effect on entire communities when members of a community are given responsibility for identifying which children need help and what kind of help they need. We also witnessed how the Camfed governance model strives to ensure that every aspect of Camfed's programs revolves around the girl in her community.

Camfed wants to articulate and share with the sector the principles, systems and controls that make up its governance model, so that its approach can be made accessible and serve as a platform for debate towards reaching a consensus on standards for governance in the international development sector.

### **Governance means...**

Discussion of good governance in the corporate sector often focuses on the need for a separation between the roles of the board of directors and management; the requirements for independent audit and other committees; and issues relating to the institution's compliance with relevant procedures, rules and regulations. Although these are important tools in achieving good governance, and we talk about Camfed's corporate structure in section 2, governance is a broader and more strategic concept. Each sector and each organisation in a sector seeks to find its own way to promote good governance in its operations. Indeed, governance inside and outside the corporate sector can best be described, perhaps, as "the system and processes concerned with ensuring the overall direction, effectiveness, supervision and accountability of a corporation."<sup>3</sup>

In this report we seek to identify and distil the principles on which Camfed's governance model has grown organically and then describe how they work in practice vis-à-vis the local communities in which Camfed delivers its programs. No governance model can be effective if it rests on principles and theory alone; the proof of a model's effectiveness lies in how the principles are applied in practice.

### **Camfed's governance model...**

Camfed believes that its achievements are due to the distinctive model for governance it has developed. For Camfed, governance is about who has influence; who makes the decisions; who controls the resources; and where and to whom accountability lies within the communities that its programs serve. Governance is also about the evolving processes, relationships, institutions and structures by which communities organise themselves collectively to negotiate their rights and interests, access the resources to which they are entitled and make decisions about what arrangements will best enable them to achieve their goals.

Camfed implements its principles of governance through the process of bringing together all of the constituencies that influence a girl's life in order to ensure that her right to education and the entitlements that follow from this right are protected and accessible. This includes her entitlement to the resources raised in her name, and her entitlement to attend a school where she is safe.

<sup>3</sup> Cornforth (2003) "The Governance of Voluntary Organisations."

This broad view of governance resonates with Linklaters' legal and regulatory knowledge of the duty of care that is owed to the beneficiary, consumer or shareholder in the corporate and financial sectors, as well as with the standards of transparency and accountability imposed for their benefit.

The paramount principle of the Camfed governance model is protection of the beneficiary. Children are the intended beneficiaries of Camfed's programs, so every action that Camfed takes is examined first and foremost by Camfed to determine the effect it will have on the child.

As all actions can risk unintended consequences, Camfed deploys a further four organising principles for governance that serve continually to vet, monitor and modify any action Camfed takes to ensure that it will not unwittingly have a negative impact on the intended beneficiaries.

**The five key principles that inform the Camfed governance model are the:**

**Paramount Principle:**

1. Protection of the vulnerable and disempowered client

**Organising Principles:**

2. Transparency and accountability at all levels and to all involved in the process including, critically, the client
3. Partnerships with existing national and community structures
4. Activism and social capital in the place of dependency
5. A holistic and long term approach to the delivery of both resources and protection to achieve a long term outcome

Camfed strives to ensure that these principles are constantly at work in its systems, procedures and controls. But it is not just the principles that make the governance model distinctive: it is the way in which they are implemented on the ground. Camfed has had to learn many lessons over the 17 years of its development. Its governance model is built on living principles that require constant and vigorous application if they are to work.

In this report we describe a number of instances where things have gone wrong in Camfed's programs and how these incidents have been dealt with. Camfed believes that unless it adopts a wholly uncompromising attitude to the implementation of each of the principles, the model will break down. This is what Camfed means when it describes its principles as non-negotiable: all Camfed employees and activists are expected to observe and promulgate the principles. The way Camfed implements its principles in detail is what allows its model to succeed. See section 4 of this report for more detail.

**Is scalable and replicable...**

We have seen the Camfed model in operation in three countries: Zimbabwe, Zambia and Malawi. From these visits we have seen how the model has been scaled up and replicated in very different situations.

Camfed has developed a governance model in impoverished rural communities in sub-Saharan Africa that currently operates across five countries with differing religions, ethnic groups and political situations. The systems, controls, procedures and ethos of Camfed are what make its model work. In this respect, the essential elements of Camfed's model should be scalable and replicable, both within the education sector and in the wider development community.

While recognising that each development agency and initiative has its own ethos and that the particular arrangements each agency puts in place for governance will be influenced by that ethos, the governance principles that Camfed deploys may be broadly applicable in this sector.

The Camfed governance model, through its transparency and accountability, is striving to catalyse systemic change to create a system and mindset of entitlement rather than dependency.

We now turn to describe in section 2 what Camfed does; in section 3, we articulate the Camfed governance model and the systemic long term change it effects; and in section 4 we examine and test how the principles by which the Camfed model is defined are actually implemented.

In section 6 we pose a set of Questions for Donors and NGOs and a Checklist for NGOs with a view to contributing to the debate around governance in a way that would facilitate the international aid community in applying its efforts consistently towards sustainable long term change.





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# Section 2.

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## Camfed and its Component Parts

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In this section we set out what Camfed does and the context within which it operates. In order to identify and articulate Camfed's governance model, and how and why it works, we had to see how Camfed's aid is delivered in the field. We had to become conversant with how Camfed's policies and its governance structures function in practice, as well as witness the detail of the implementation of its programs in rural communities.

## A. Camfed's Mission

The majority of Camfed-supported children and young women in rural sub-Saharan Africa are orphans, the victims of HIV/AIDS and short life expectancy. For these girls and their communities, poverty has manifested itself not only in poor health and a lack of resources but, more critically, in a poverty of knowledge of the rights and resources to which they are entitled.

This poverty of knowledge is most acute in rural areas where generations of marginalised communities have been excluded from many of the decision-making processes that affect their lives. The result is an “inequality of arms” in which impoverished communities simply lack the knowledge, means and capacity to demand the resources to which they are entitled. This state of exclusion and continual deprivation robs communities of their confidence and forces them into a mindset of dependency in which they consider that the opportunities afforded to much of the world are simply out of their reach. Camfed believes that the process of engagement with communities is the key to unlocking this mindset. *The best examples of this are the support systems around girls, and the girls who we met on our visits to the countries in which Camfed operates and whom we discuss throughout this report.*

In each of the countries in which Camfed operates, over half of the population lives on less than \$1 a day. High levels of malnutrition and HIV/AIDS, coupled with poor sanitation and lack of access to healthcare, have resulted in an average life expectancy of 40 to 45 years.

*Most of the Camfed bursary girls have lost one or both parents and are exceptionally poor or disabled. They are girls who have had to drop out of school or would have had to drop out of school but for the support provided by Camfed. Any girl who survives these challenges to persist in school is a very strong person who understands better than anyone what problems need to be overcome and how. She is a fantastic resource for sustainable and long term change, if only she is given a chance and her attributes are recognised and nurtured.*

In sub-Saharan Africa, AIDS is the leading cause of death among those between the ages of 15 and 59. An estimated 12 million children aged 0-17 have lost one or both parents to AIDS-related illnesses, making the region home to 80%<sup>4</sup> of all children in the developing world who have lost a parent to the disease. It is estimated that by 2010, 15.7 million children or 30% of the projected 53 million orphans from all causes in sub-Saharan Africa will have lost at least one parent to AIDS. As many as 50% of sub-Saharan people are under the age of 15.

The prevalence of AIDS among women is increasing; and because a sexually transmitted disease is likely to infect both parents, so too is the number of double orphans. In Zambia, for instance, it is currently estimated that around 1,100,000 children aged 0–17 years have lost one parent to HIV/AIDS and that 390,000 have lost both.<sup>5</sup> It is anticipated that AIDS will push the number of double orphans in sub-Saharan Africa to approximately 10 million by the end of 2010. The time lag between HIV infection and death means that even where HIV prevalence stabilises or begins to decline, the number of orphans will continue to grow for years.<sup>6</sup>

The impact of the HIV/AIDS pandemic on children has been catastrophic, effectively robbing them of their childhood as well as undermining their future. Of course, for many, the loss or illness of a parent has meant that education is put on hold, and that they become the primary caregivers of the household. For many of these girls, the HIV pandemic has forced them into a life of prostitution where they too are at risk from the disease.

<sup>4</sup> Unicef (2006) “Africa’s Orphaned and Vulnerable Generations: Children Affected by AIDS.”

<sup>5</sup> UNICEF, UNAIDS and WHO (2008) “Children and AIDS: Country Fact Sheets 2008.”

<sup>6</sup> Unicef (2006) “Africa’s Orphaned and Vulnerable Generations: Children Affected by AIDS.”

### **Kasenga, Zambia, 21 January 2009:**

We met a grandmother living in a small village outside of Mpika township. Poverty and AIDS have claimed five of her six children. The village in which she lives is now deserted – only the hut that she shares with her husband, who is blind and ailing, and seven grandchildren is occupied. An all but dried up well sits downhill from the lavatory and two metres from a small maize crop covered in fertiliser. Hunched and supported by a walking cane, she spends her days tending the small field of maize in order to provide food for her family. With little money, little food and little help, she is one of the millions of African grandmothers looking after an estimated 60% of grandchildren whose parents have died from HIV or HIV-related causes.

One of the foundations of Camfed's work is the human right to education, a right that, when implemented, secures multiple economic and social returns.

In furtherance of its stated mission, Camfed has developed, in partnership with parents, schools and Ministries of Education, a package of financial and social support that is aimed at providing girls with all the essential help they need to access education in a safe and secure environment. Together, they deliver and support the programs detailed below, all of which are long term and follow girls through the critical transformations from primary to secondary education, and from secondary education into young adulthood. What distinguishes Camfed, we have heard in Africa time and time again, is its long term and holistic approach: Camfed provides funding for school fees and for long term projects; it creates the environment for and supports the development of community organisations at a local level; it goes out into remote rural districts where few other organisations go; and it is deeply involved at both regional and national levels. **Camfed's programs act as a catalyst and motivator to tap into the desire of the poor and vulnerable to transform their lives. Over time, Camfed becomes a people's movement led by local teams and former beneficiaries who have real passion for what they can achieve for long term change. This holistic approach, we have been told by government representatives and other parties, is unusual and transformational.**

## **B. Camfed's Structure**

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Throughout this report, the term "Camfed" encompasses all of the individuals and entities discussed below.

### **1. Camfed's Local Structure**

Camfed's overall objective is for participation in its programs in each country to reach a level of critical mass from which its community activists can expand the programs and initiatives. To its beneficiaries and their local communities, "Camfed" is a team of local people who are implementing Camfed's programs. These "community activists" consist of: (i) the members of the **School Management Committees** and **Community Development Committees**, whose tasks, among other things, are to identify who in a given school or district is most in need and what they need, and also to run and monitor the Camfed education programs; (ii) the **Mother and Father Support Groups**, which play a variety of roles in the girls' lives, from mentoring and counselling to building housing or providing firewood or making and selling objects to provide the girls with extra food; and (iii) **CAMA**, the Camfed alumnae association, the members of which provide health training, teacher mentoring, and also distribute seed money, run their own businesses, and act as role models for the girls.

We note at the outset that before Camfed arrives in a rural community there are pre-existing community organisations with which it immediately sets to work. Specifically, in many of the regions where Camfed operates there are pre-existing school management committees and parent associations. Camfed builds on and enhances these existing structures: it organises and capacitates. **As we saw in Zimbabwe, where Camfed has been operating since 1993, after Camfed has successfully launched its programs and partnered with local groups, "Camfed" effectively becomes its component local parts – the School Management Committees, Community Development Committees, Mother and Father Support**



Groups and CAMA – and the Camfed national and international organisations recede from view, playing only a supporting role in financing, training, monitoring and evaluating.

## 2. Camfed's Corporate Structure

Camfed's corporate structure reflects a collaborative approach to management and governance.

In each of the countries where Camfed operates (except Malawi), it has a national organisation which maintains a national office. Each office is a separate legal entity with a common constitution. All officers in these national offices are nationals who understand their national education system and the local issues. In Zambia, Camfed was successful in attracting a former Permanent Secretary of Education to become the Executive Director of the organisation. In Zimbabwe, a former beneficiary is now the Executive Director. Each national office has its own board of trustees.

Camfed International and Camfed USA provide coordination and support across all offices in the areas of finance, human resources, programing, advocacy, fundraising, IT and communications.

Camfed International's Executive Director is based in the UK. The organisation is run by an Executive Committee that is international and consists of the Executive Director of each office in Africa as well as finance and development directors from its UK and US organisations, Camfed International and Camfed USA, respectively. The Executive Committee meets every week via teleconference and twice a year in person. Strategic issues such as which countries to invest in, and how best to attract, use and balance the funding available, are discussed and agreed collaboratively by the Executive Committee.

The boards in each country ensure that the legal duties of Camfed (such as reviewing finances, accounts, audits, the risk register, conflict issues, material expense items, etc.) are fulfilled and that international standards are observed in terms of finance and accounting issues. The boards also review the long term strategic plans of the overall organisation. They are given free licence to question: Is the organisation being true to its values? Is it accessing the correct, and sufficiently balanced, funds? Is the organisation acting in the best interests of the girls it is seeking to serve? Is the long term future of Camfed secure?

## C. The Camfed Programs

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Camfed's programs provide holistic support for girls' education. Linklaters witnessed how these programs enable rural communities to help girls complete primary education, make the transition to and complete secondary education, secure a livelihood in their home areas through the provision of further training and micro finance and then, as young educated women, participate in the regeneration of their communities as social and economic activists. Camfed describes this as "the virtuous cycle," illustrated below. A brief overview of Camfed's programs follows.

## The Camfed Program Cycle



Camfed's program model has four key components:

**First**, Camfed identifies vulnerable girls and boys who are at risk of dropping out of primary school and puts in place a comprehensive support system at community level, which includes the provision of cash transfers, known as the Safety Net Fund, administered by School Management Committees to protect the rights and welfare of these children. This may include, for example, provision of books, stationery, clothing and medical costs in order to close the gap in government support and ensure that children not only have access to education but that they have a better educational experience. The large majority of beneficiaries are orphans, have been abandoned, are from child-headed households or are from very poor or destitute families.

**Second**, Camfed continues to support vulnerable girls through secondary school (the level at which tuition fees must be paid and uniforms must be purchased), working with communities and schools to design effective interventions, including locally managed bursary schemes and psychosocial support, guidance and counselling from trained teacher mentors. The focus is on girls because they experience the highest drop-out levels at this stage of education. Camfed makes a commitment to support girls through at least four years of secondary school.

**Third**, Camfed facilitates the post-school transition by providing graduates with the chance to become economically active upon leaving school by offering ongoing training in finance and fostering local enterprise. In some cases, girls will be supported through tertiary education.

**Fourth**, Camfed promotes young women's leadership and ensures that they have the opportunity to influence policy related to girls' education and young women's empowerment on national and international levels. This final component is underpinned by CAMA (the Camfed alumnae association), a pan-African network of young women, further described below. These young women are important role models in their communities and are now leading philanthropic initiatives to support the current generation of vulnerable children to go to school.

In the delivery of its social assistance programs, Camfed partners with local government and community structures that have the potential to support and protect vulnerable children. These structures are not only involved in the programs, they have responsibility for running them, which is central to Camfed's strategy for sustainability

and scale. Set out below are the all-volunteer community activist structures with which Camfed partners.

- > **The School Management Committees** are selected by the community to represent the different stakeholders in the community: parents, teachers, traditional leaders, former beneficiaries, local education officers, etc. Their task is to identify which children in their communities are in need of educational assistance and what kind of assistance can meet their needs. The School Management Committees administer both the secondary school bursaries for girls and Camfed's Safety Net Fund for the benefit of both girls and boys at primary school level.
- > **The Community Development Committees** are democratically elected by their constituencies, including local head teachers, for two-year terms and typically consist of district education officers, head teachers, teacher mentors, health workers, police, parents and CAMA members. At least 50% of the committee members must be women. They review the proposed recipients of Camfed's educational assistance and monitor the accounts. They respond to cases of financial mismanagement and cases of child abuse, and they play an integral role in the development of Camfed's budget for a given district.
- > **Mother and Father Support Groups:** throughout the districts in which Camfed operates, mothers living in villages near schools have formed Mother Support Groups to assist girls in need. In addition to being counsellors and mentors, the mothers plant extra maize or make clothes and use the profits to support more children through school and to make sure they have sufficient food to eat. In Zimbabwe, the communities have also set up Father Support Groups. These groups have proved to be an important platform for parents to engage with local authorities and make demands on behalf of vulnerable children.
- > **CAMA:** the Camfed Association (CAMA) is an organisation for young women. CAMA has a written constitution, holds annual elections for officers, provides health and leadership training, and organises meetings both within CAMA and for the community at large dealing with issues of child abuse, gender and economic empowerment, among others. Members who apply must be between the ages of 16 and 25 and commit to volunteering for a four-month trial period prior to formal membership. Individuals need not be Camfed beneficiaries to join; indeed, the current and previous chairs of CAMA Zimbabwe were not Camfed beneficiaries. CAMA provides young women with business training and seed money to start their own businesses. The Camfed Seed Money Program is run by CAMA members, who are trained by Camfed in preparing business plans and managing finances. CAMA members also train through the Community Health Program as Community Health Officers who go into the communities empowered to teach people about sanitation, infant care and HIV/AIDS. CAMA is currently a network of 14,005 women in Zimbabwe, Zambia, Tanzania and Ghana.

### **How does Camfed select the girls it will assist and how does Camfed provide its assistance?**

1. **The Selection Process:** In all cases each local community is asked to identify the children who are most in need in their community. Existing structures at the local schools, including School Management Committees and Parent Teacher Associations, collaborate with Community Development Committees to ensure a broad and balanced representation by all relevant stakeholders. These committees and their members become part of the team of Camfed activists and are charged with identifying who is most in need and what they need, as they know best who those children are. They then monitor and run the programs without remuneration. We describe the role of social activism in the Camfed governance model in section 4.
2. **The Accounting Process:** All partner schools, Community Development Committees and School Management Committees are required to keep accounts and records setting out the allocation of funds and support that are routinely audited by Camfed. Camfed maintains a central database compiled from information collated locally that enables the progress of each and every individual beneficiary to be tracked. It shows precisely what she has received by way of support and how she is progressing through school in terms of attendance and exam achievements. There are only two financial transactions from the donation of funds to the receipt of them by schools. Each of the schools, the community committees and the donors have complete clarity as to

what the entitlements are and where the money is. The fact that there are only two transactions greatly minimises the risks of corruption and “leakage.” We describe the role of transparency in the Camfed governance model in section 4.

3. **The Monitoring Process:** Camfed’s detailed and extensive monitoring of and support for its programs ensures that girls receive the support and assistance to which they are entitled and that any changes in the circumstances of girls are detected as quickly as possible. Continual evaluation of programs, ongoing training and the sharing of information at local, national and international levels ensures that programs benefit from community feedback and lessons learned in the field. We interviewed many committee members who monitor at a local level, and members of the Camfed national staff, who visit each of the districts on a regular basis. Impressive documentary evidence of monitoring appears in the voluminous Baseline Studies that we describe in section 3.

## D. The Girl Focus

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In the following vignette, we illustrate the all too common circumstances of an African girl living in a remote, impoverished, rural area. The vignette is a composite of the stories of the girls we met and spoke with and, in essence, is representative of the girls Camfed encounters. We set it forth here to illustrate the context within which Camfed developed its governance model for delivering girls’ education.

> If we look at life through the eyes of a girl of 10 or 11 who lives in a very poor rural area in sub-Saharan Africa and is coming up to puberty – “Celia” – the problems she faces are overwhelming.

Currently, Celia goes to school. Primary education is free. Her teachers say she is very bright and her parents are keen to support her. Her parents cannot afford the school uniform or supplies, so she attends in a ragged dress and she does not have pencils or paper. This means she is at a disadvantage and attends school in a constant state of embarrassment. As a result, she is less likely to put herself forward in class than most of the other children. It is a very long walk to school, which is tiring and sometimes dangerous. She also has to help at home with domestic chores. These tasks fall on her rather than her brothers.

There is no electricity or lamp for Celia and her siblings to do their homework in the evenings. They go to sleep on the mud floor, often without having had any or adequate food to eat. When she and her brother do have food to take to school, he is too embarrassed to carry the food, so he makes Celia carry the bag. Later, at school, she is bullied by her brother and his friends to hand over all of the food, so she goes hungry again.

There is not much to look forward to for Celia. There are no role models to show her that life can be different from her current existence. Celia’s mother is 25 and she already has four children. The family survives by means of growing a little maize behind the house. Her father is away working.

Celia attends a school of 1,260 children where, until last term, there were only seven teachers, of whom only one was a woman. Now there are two new female teachers straight out of teacher training college, but both of them are lonely and isolated as they do not come from this district and they are paid very little money. Each class consists of up to 200 children, so it is very difficult to concentrate and learn. The expectation is that the vast majority of girls will not go on to secondary school or get a job. Like the other women in her community who are only a few years older, Celia in all likelihood will get married very young, will have many children and will grow the family food on a “subsistence” plot.

Once Celia starts to menstruate, the challenges become much greater. First, she has no underpants or sanitary pads, so she misses school for a week each month. As a result, she does worse in her exams at school than the boys and she feels stupid. She begins to wonder: what’s the point of trying to gain an education against the odds?

“Our school is 108 km from the District Education Board Office. We face many challenges: the distances which people must travel to come here, a shortage of teachers, and overcrowding, to name but a few.”

**Head Teacher, Mununga Basic School, Zambia, 21 January 2009**

The chances of Celia being impregnated by a much older man who is HIV positive are significant. If she does become pregnant, she is likely to be blamed for her behavior. Already, two of her friends have had to leave school at the age of 13 because they became pregnant. One has since died of AIDS, leaving her baby to be looked after by her widowed mother who already has five children.

Celia's parents are faced with a terrible dilemma. They have barely enough food for the family, and an older man who has money wants to marry Celia. If she were married, she would no longer be her parents' financial responsibility. Rather, her parents could expect Celia to help them financially. Her parents know that the reason the older man wants to marry her is that he believes a virgin will protect him from HIV/AIDS, but he is an influential man in the village and the pressure is considerable.

Celia's parents resist this pressure for the moment because they long for her to have a better life than they did, and the teachers continue to encourage Celia. Her performance is not what it was when she was younger, but she is bright and she is prepared to work hard. She manages to pass her exams and gets into secondary school. Only four out of the 50 children in Celia's grade in primary school make it to secondary school, and Celia is the only girl among them. Fees do have to be paid at secondary school. However, the government has enabled the secondary school to pay for the fees of those who could not otherwise afford them, so Celia is able to attend.

Celia still has to have a uniform, books, and paper and pens. Her family finds this nearly impossible to provide, but they are doing their best. More challenging still, there are far fewer secondary schools than there are primary schools, and the school that has accepted Celia is too far away for her to walk to and from everyday. The school has no hostel and provides no accommodation, so Celia has to stay with people in the village. She receives inadequate food there and may experience sexual harassment or abuse.

After a month in school, the headmaster tells Celia that the bursary money from the government has not arrived and, if she is not able to pay the fees by the end of the term, she will not be permitted to return for the next term.

In the meantime, one of the men Celia has met while living in the village meets her after school and asks to carry her books home. He promises that he will help her financially and give her food, but he expects sexual favors in return.

Celia is now caught in an all too common predicament faced by rural African girls: she has no role models, no money for fees, very little food and is at risk of abuse.

> All of the above details come from the stories of the lives of the children and young women we interviewed in Zambia, Malawi and Zimbabwe.

> If we continue chronicling Celia's life, assuming Camfed does not find her where we left her, the following is all too often what happens:

Celia hears the news that her father has died of AIDS. There are now five younger brothers and sisters at home and Celia's mother is herself probably facing an early death. If her mother dies, Celia will become head of her household. While her mother is alive, Celia probably has no choice but to marry the older man "with money in his pocket." She will then be able to help her mother and her siblings, and take her younger brothers and sisters on if her mother dies.

What if Celia does not marry and, a year after her father's death, her mother dies? By the age of 14, Celia is alone with no money and no support. Her father's relatives will be quick to take what was left of her family's land and possessions leaving her and her siblings with nowhere to live and no money. Left with no other options, Celia turns to prostitution. Initially she insists on her clients using a condom but many refuse and go with other girls. She begins to see many of the girls with whom she worked fall ill. She knows that if she continues prostituting herself, she might also get sick and die.

What if Celia manages to extricate herself from prostitution and care for her siblings? The vicious cycle will still continue. By the age of 24, Celia will have married and borne her own children, her husband may well die of AIDS, and then she will live under the threat of AIDS herself and will struggle as to how to prevent her own daughters from dropping out of school and being forced into early marriage or prostitution.

> What will Celia's life and school experience be if her school district were in partnership with Camfed?

At the point at which Celia dropped out of school or was about to do so, she and her family would be visited by members of the School Management Committee.

Once the School Management Committee establishes that she is one of the girls most in need in their community, she will be proposed for a bursary funded by Camfed. She and a group of other similarly selected girls would be visited again and told that they will be receiving Camfed bursaries, which Camfed ensures go to the most needy students, not necessarily the best students. The School Management Committee and other community members will do this work because Celia is one of their children. Camfed is not a substitution for parents or the community. Camfed motivates a wider support system to help Celia.

Celia would be told that the Camfed bursary will consist of school fees, uniform, school equipment and anything else without which it would not be possible for her to attend school, such as sanitary pads. If Celia's absence from home was going to make it difficult for other siblings to attend primary school, her brothers and sisters would be eligible for help from the Safety Net Fund, which provides assistance with clothing, school equipment and other incidentals.

Celia and the other Camfed bursary recipients will together and in public be given their uniforms and other support. Celia will have no private meetings with one person of power and influence.

Celia's teachers will receive training and mentoring to ensure that the school environment is safe and protective of all children. It is then likely that more women teachers will be posted to the school, and gender-related violence and abuse will be reduced.

If at any point Celia does not receive her Camfed entitlement, this will become immediately apparent to her, her teachers and the School Management Committee and Community Development Committee who track every girl's progress and forward the information on to Camfed's national centre in that country. The irregularity will be detected and reviewed by the Community Development Committee or the School Management Committee, as they know what Celia is entitled to and they know to whom to elevate the problem. Disciplinary action will be taken if need be, and lessons will be learned and acted on.

At school, Celia will receive mentoring from CAMA members and the Mother Support Group. If she drops out of school at any point, she and family members will be visited and Celia will be helped back into school. **Camfed commits to support girls through the four years of secondary school and has never let down any child on that commitment.** Camfed does not accept the substitution of "Winnie" for "Celia" once Celia has been selected by the local community as the most in need of assistance.

If Celia's school is too far away for her to travel to each day, Camfed will try to make Celia's accommodation near her school as child safe as possible and will work with the Community Development Committee and School Management Committee to improve her protection and that of other children who are away from home. A Father Support Group may help by gathering firewood for the girls' cooking fires and making tools in order to sell to provide the girls with money to buy food.

"We had seen Camfed at other schools and we wanted it to come to our school. This School Management Committee works together. We are a strong community and we agree that we need to support girls."

**School Management Committee member, Kasenga, Zambia, 21 January 2009**

If Celia gets a place at university, Camfed will endeavor to secure her sponsorship, including national government scholarships.

When Celia finishes her secondary education, she can join the CAMA association, from whom she may receive seed funding to set up a small local business to earn her livelihood. She may give back to the community by supporting other members of her family and other children in need. She will receive training and will be invited to participate in Camfed's programs such as the Community Health Program through which she and other CAMA and Mother Support Group members will go into remote villages to teach the communities about the risks of HIV/AIDS.

"We provide counselling to pregnant girls and enlighten children as to what rights they have. We also sensitise parents about the child's right to go to school. Most parents do not know that the child has a right to education."

**Child Welfare Officer, Community Development Committee, Mpika, Zambia, 2 January 2009**

> As an adult, Celia, in all likelihood, will choose to support other children in the local community, will make money through running a small business or will become one of the teachers or doctors who will show other girls that they can aspire to these role models and that there is a way to change their lives. Systemic change will be underway.

## E. The Holistic Delivery of Camfed's Programs

Camfed believes that it has been able to catalyse systemic change, first and foremost, because it ensures that its programs are delivered in a holistic manner in service of its paramount principle of child protection. We illustrate this on the following pages by tracking a young girl's typical experience with Camfed's programs and providing the perspective of each of the categories of people the young girl encounters. **It is each of these categories of people, in addition to "Celia," who are empowered by Camfed's programs and who contribute to systemic change.**

In Malawi, the Director of Finance and Administration told us that the Ministry is specifically worried about the drop-out rates for girls from school:

"In the '60s we were taught under a tree and we thought that education for our grandchildren would be better. We should not go to our graves and be ashamed because children are still suffering."

**Director of Finance and Administration, Malawi Ministry of Education, 5 June 2009**

"The Camfed model is based on principles of democracy and inclusion and it reflects the application of those principles. The communities don't work with numbers – they work with real people and the system we have developed reflects that. This has a broader catalytic effect as people see the results of their input, which unlocks the potential for wider change."

**Luxon Shumba, Director of Finance, Camfed International, June 2008**



This diagram illustrates how Camfed's programs catalyse systemic change throughout the community.

### It all starts with a girl...

My name is Rosa. I am 14 years old. I am an orphan and my brother and I live with my aunt. My aunt's husband died of AIDS last year, and she now looks after five children as well as my brother and me. My brother is seven, so the government pays for him to go to school. He does not have a uniform though and finds it very difficult to study as he has no books so often he does not go.

I am 14, so the government no longer pays for me. I should have started grade 8 at the beginning of the year, but my aunt could not afford to pay the school fees, so I had to stay at home.

A couple of months ago a teacher from my school came to see me and my aunt and told us about the Camfed program. I started back at school last month and am one of five girls in my school who are being supported by Camfed. Camfed pays for my school fees and has given me a uniform, shoes, underpants, books and pens, a school bag and toiletries. Because of Camfed, my brother also now has a uniform and some books and is going to school every day. When I finish school I want to be like the CAMA members who come to visit us at school, and start my own business so that I can take care of my aunt and my brother.

### ...Camfed alumnae: sustainable change...

My name is Barbara. I am 18 and the head of CAMA in our district and also a member of the Community Development Committee. Like Rosa and her brother, I grew up in poverty and my parents died when I was young. When I was 15, I dropped out of school because my grandmother could not afford for me to live in the boarding house at the high school which is 15 km away. In the beginning I would walk to school, which took two hours each way, but I became scared to do so after a girl from my school was attacked on the road – so I stopped going.

Camfed started supporting me when I was 16 after the head teacher at the school told them about me. In addition to paying for my school fees and providing me with a uniform, they also paid for me to live in a boarding house with other Camfed girls near the school. In the beginning I was scared, but the teacher mentor and mothers from the Mother Support Group visited me regularly and told me that I could come and speak to them any time I wanted.

After three months, a CAMA member came to our school. She had also lost her parents when she was young and dropped out of school like me, but Camfed supported her and now she is educated and is a nurse at the district hospital. She talked to me about the importance of education and encouraged me to succeed in my studies so that I could have an education and be a professional woman one day like her. She was my role model and friend and it is because of her and Camfed that I am now a business woman and a role model in my community, and I visit Rosa and other girls like her in their schools and tell them my story.

### ...commitment to change from Mother Support Groups...

My name is Teresa. I am a mother of four children. There are many children in our community like Rosa and her brother who are vulnerable and in need. The people who work on the Camfed committees in our district do not get paid. They do this because they want to help the girl.

When we heard about this work, the women in our village decided that we must help too and we formed a group. We are currently growing maize and knitting clothes which we then sell in the market and use the profits to pay for other children to go to school. We do this because the children in our community are suffering, particularly the girls.

We worry for Rosa a lot because she is 14 and vulnerable to abuse. We talk to her often about the importance of staying in school and not getting married or pregnant when she is too young. We also talk to her about sexual abuse and HIV/AIDS. My parents could not afford to pay for both my brother and me to go to school. They chose my brother because as a man they thought he would be more able to get a job when he finished. I stayed at home and got married when I was 15. Life is very difficult and I struggle a lot. I do not want this for my daughter or for Rosa.

People used to think that education was not necessary for girls but now they think differently. There are now women in our community who have their own businesses and are teachers and nurses. This is what I want for my daughter and for Rosa.



### ...local knowledge is key...

My name is Patricia. I am a teacher mentor at the local high school. Three years ago, people from the Community Development Committee came to our school and asked me to join a committee to select beneficiaries for the Camfed programs and to allocate the funds and resources. Our committee now has eight members including the head teacher, a policeman and parents.

Rosa lives in my district and I know about her situation. When she stopped coming to school, I spoke to the School Management Committee and asked them to put her on the list of girls to be supported for Camfed's bursary scheme. As she is a double orphan and therefore very vulnerable, she was given priority over other children who were identified for support.

### ...Community Development Committee: local participation...

My name is Anita. I am the district child welfare officer and a member of the Community Development Committee. Also on our committee is the village chief, a policeman, a journalist, a priest, a local education officer, parents and a CAMA member. Last month we met to review the list of vulnerable girls provided by each of the schools for the Camfed programs.

Rosa is on the list for the bursary scheme and her brother is on the list for the Safety Net Program. A number of us on the Community Development Committee knew Rosa's parents and know how difficult life has been for her and her brother. We also know her aunt. As Rosa and her brother are double orphans, and we know that her aunt cannot support them, we have approved their names being on the lists. The lists have now been sent to Camfed's national office in Lusaka for final approval.

### ...links with national office...

My name is Benjamin. I am the program manager for Camfed Zambia. Two weeks ago, we received the lists from the Community Development Committees and the School Management Committees with the names of children to be supported in the districts. We checked these lists to make sure that the children fit the criteria provided in Camfed's guidelines and have now sent this to Camfed International in the UK with a request for the funds to be drawn down to our bank account. Once we receive them, the money will then be sent directly to the school's bank account.

Throughout the year the School Management Committee, the Community Development Committee and Mother Support Group will monitor the program by going to visit Rosa and her brother's schools and checking that they are still attending and that they have received their entitlements. They will also forward to us their accounts and receipts for any purchases, as well as a list with each of the children's names with a signature from the child and their guardian acknowledging that the items have been received. We will also conduct our own monitoring visits and audits of accounts.



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## Section 3.

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### The Camfed Governance Model: Effecting Systemic Change

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In this section we identify the Camfed governance model. It has not previously been distilled or documented in this comprehensive form. We also seek to describe here the sustainable and transforming change that is brought about by the Camfed model. In section 4, we provide a detailed description and analysis of the implementation of the governance principles that drive the model.

## A. Camfed's Governance Model

Camfed's governance model underpins all of its programs and was developed to ensure accountability to the girl by means of the overarching principle of child protection and the organising principles of transparency and accountability, partnerships with government and community, activism and social capital, and a holistic long term approach. **The governance model is designed to ensure that the right of girls to education is protected and promoted. It also provides innumerable intangible deterrents against fraud because it instils from the "grassroots up" a culture of integrity in which participants at all levels work together to guarantee that a girl's right to education and protection is respected and supported.**

### 1. What is "Governance" to Camfed?

For Camfed, governance is not just about the formal structures and corporate technicalities that Camfed as an organisation uses to deliver its programs. Governance is about who has influence; who makes the decisions; who controls the resources; and where and to whom accountability lies within the communities that its programs service. Governance is also about the evolving processes, relationships, institutions and structures by which people in rural communities organise themselves collectively to negotiate their rights and interests, access the resources to which they are entitled and make decisions about what arrangements will best enable them to achieve their goals.

Camfed implements its views of governance through the process of bringing together all of the constituencies that influence a girl's life in order to ensure that her right to education and the entitlements that follow from this right are protected and are accessible – such as her entitlement to the resources raised in her name and her entitlement to attend a school where she is safe.

This broad view of governance resonates with Linklaters' legal and regulatory knowledge of the duty of care to the client, consumer or shareholder in the corporate and financial sectors, and the standards of transparency and accountability imposed for their benefit.

### 2. The Key Principles in the Camfed Governance Model

The key principles which drive the Camfed governance model are as follows:

- (i) **Protecting the Interests of the Intended Client:** At all levels of Camfed's involvement and delivery of programs, it requires that everyone involved in the programs be aware of and observe child protection policies. These inform all of the Camfed processes, structures and systems. (See section 4 A.)
- (ii) **Transparency and Accountability:** This is essential in all systems, structures and processes for the selection of beneficiaries, financial management, social auditing, impact assessment, etc. For Camfed, transparency and accountability must be afforded to every individual on whose behalf it works, as well as to their community. It also provides equal and mirror image transparency to donors. (See section 4 B.)
- (iii) **Partnerships:** Camfed enters into dynamic partnerships with government, local communities, and parents and teachers. It believes that the only way to achieve systemic change is to use and complement existing structures, by ensuring that there is a constant dialogue, and by influencing and effecting change to the institutions at each of the national, regional and local levels. (See section 4 C.)
- (iv) **Social Capital and Activism:** The Camfed governance model turns the traditional approach of paying people to carry out their civic duties on its head. The community members who are Camfed's community activists are rarely paid to attend committee meetings or for other activities they undertake to deliver girls' education through Camfed's programs. **Community members get involved and become Camfed activists because they care passionately about the future of their community and they want to help – not because they are motivated by financial gain.** As a Community Development Committee chair in Wedza District, Zimbabwe told us, Camfed taps into people's innate hunger for education and advancement; these people do not need to be paid. By reducing the potential for financial self interest, the collective interest –

"It is common knowledge in this area that girls are suppressed and we want to help. Children require assistance and as Zambians we want to contribute to our national development."

**School Management Committee member, Kasenga, Zambia, 21 January 2009**

"Camfed has helped open up our eyes and move forward to help our own children without having to wait for help."

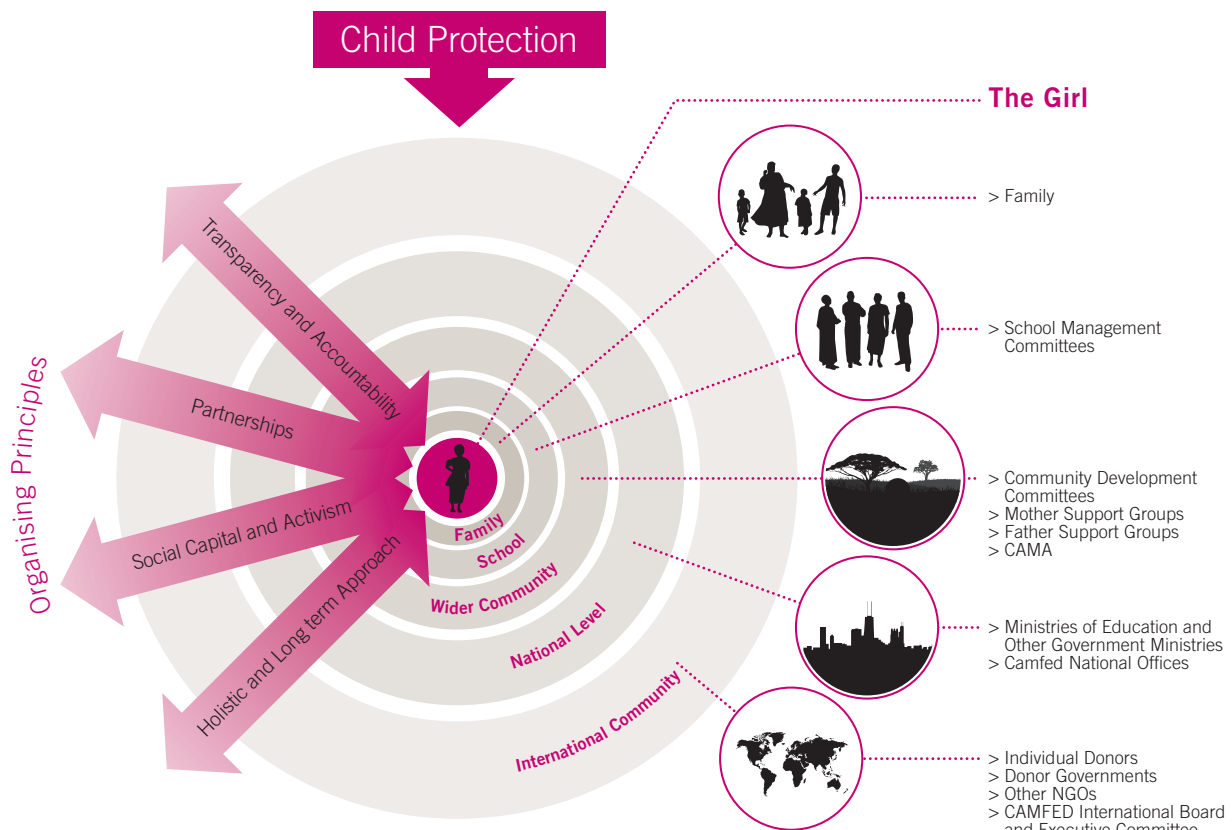
**School Management Committee member, Chilufiya, Zambia, 20 January 2009**

the advancement of girls and young women – and the individual's sense of ownership in the community are promoted. (See section 4 D.)

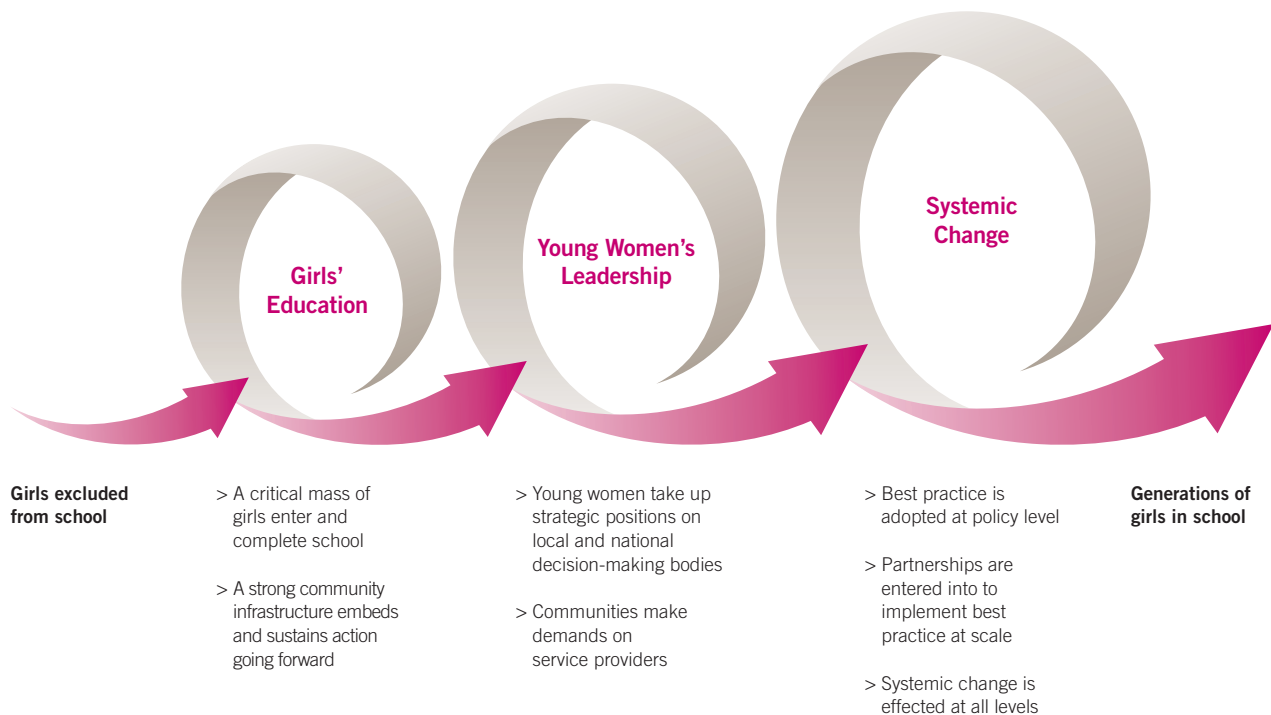
- (v) **Holistic and Long term Approach:** Sustainable change is effected by ensuring that all aspects of a girl's development are met through the involvement and consequent enrichment of the community in which she lives. Money and resources committed even in the long term are not enough. The Camfed governance model strives to ensure that beneficiaries go through the school system and become active members of their communities who give back to the community and assume a leadership role. By involving the community at all stages, and by providing mentoring, counselling and training programs to more than just the Camfed beneficiaries, the community itself becomes empowered and strengthened. (See section 4 E.)

The two diagrams that follow illustrate Camfed's governance model and the process of systemic change that it sets in motion. First, we describe how each of family, school, community, national government and the international community are engaged by Camfed for the benefit of the girl. Next, we illustrate the long term change that Camfed's governance model puts into effect: first, through creating a strong local infrastructure through which to secure girls' entitlements; second, through enabling young women to take up strategic decision-making positions; and finally, through making demands on other service-providers, including government, and influencing policy change and implementation at national level.

#### Accounting to the Girl: Principles and Levels of Governance in the Camfed Model



## The Camfed Model: Effecting Systemic Change



## B. Effecting Systemic Change

Camfed encourages systemic change by giving communities themselves the responsibility for running the Camfed programs and making the critical decisions. Local stakeholders take ownership of the problems and find the solutions with Camfed's support and through long term programs that ensure that those who are excluded from education receive it, and those who have no voice are helped to the confidence and means to determine their own futures and influence change for others.

### > Aggregate Figures

What began in Zimbabwe in 1993 as a program with 32 girls in two schools has now become a movement supporting 1,065,710 disadvantaged children across 3,148 schools in rural districts in Zimbabwe, Ghana (since 1998), Zambia (since 2001), Tanzania (since 2005), and most recently Malawi (since 2009). Camfed has set up an alumnae network of, presently, 14,005 young women who take on roles as mentors and trainers and run seed money schemes. CAMA members, along with community activists, have themselves supported 118,384 children since CAMA began. *It is a testament to the sustainability of the Camfed model that Camfed's programs are still thriving in Zimbabwe notwithstanding the recent political turmoil and violence in that country. Indeed, it is alumnae of the Zimbabwe Camfed educational programs who are leading the introduction of Camfed to Malawi.*

### Camfed Programs: Current Statistics

The figures below show current statistics as at January 2010 and have been provided to us by Camfed International.

Activities	Zimbabwe	Ghana	Zambia	Tanzania	Malawi	Total
Partnerships with schools	1,713	275	646	457	57	3,148
Girls receiving bursary support	6,555	4,000	6,899	3,757	138	21,349
Boys and girls benefitting from the Safety Net Fund	24,976	5,615	64,400	21,606	1,323	117,920
CAMA members	6,946	2,191	3,354	1,514	Not yet applicable	14,005
Children supported by CAMA and community activists	23,522	7,172	8,724	7,128	Not yet applicable	46,546
Paid staff	14	8	23	16	Not yet applicable	61
Unpaid community activists	35,206	4,026	11,826	5,169	160	56,387

#### > Monitoring and Evaluation

Camfed's figures are so precise because Camfed tracks each girl it supports.

Camfed's database tracks the progress of each girl through secondary school and beyond. Camfed also maintains at national level a copy of the hard copy records kept by the schools of every boy and girl who receives assistance from the Safety Net Fund at primary school, and precisely what each child has received. Camfed's figures relating to the number of girls receiving bursary support are for the total number of girls currently receiving four years of secondary education. The number of children supported by CAMA members and community activists is based on (i) reports made by individual CAMA members to CAMA district committees, which are reported at the CAMA Annual General Meeting, (ii) the survey results obtained during the Baseline Studies (described below) in the three countries where the studies were conducted, and (iii) reports made by community representatives at district and national Annual General Meetings. The number of community activists is calculated based on the number of Community Development Committee members, CAMA members, School Based Committee members, Mother and Father Support Group members, and teacher mentors, for all of whom Camfed maintains records.

In 2008 and 2009, Camfed developed and implemented a large-scale impact assessment in Zambia, Tanzania and Zimbabwe (with Ghana and Malawi to follow in 2010) designed to establish a baseline against which to measure the future success of its programs in the countries where it operates (the "Baseline Studies"). The Baseline Studies are a key component of Camfed's monitoring process and consist of a rigorous, detailed, exhaustive survey of key stakeholders invested in the success of girls' education in the communities where Camfed is operating its programs. They are designed to assess the knowledge, attitude, behavior and practice of those stakeholders as they support the girls through their education. The interviews are carried out by local Camfed activists. In total, some 5,818 interviews have been conducted to date in Zambia, Zimbabwe and Tanzania. Camfed will repeat the exercise in each country at five-year intervals in order to continue to measure Camfed's impact on long term systemic change. The purpose of the Baseline Studies is to compare progress in schools and communities where Camfed programs have been very recently introduced, with those where they have

had more time to become embedded. The Baseline Studies involve training local populations in the use of the survey technology. In Zimbabwe, we participated in two days of meetings with Camfed activists who had conducted the survey there and who were analysing, discussing and learning from the results. The results are published and shared, both with local communities and national governments.

#### > The Intangible Metrics

Through “bottom-up” community leadership, and management guided by Camfed’s monitoring and evaluation of results, rural communities are incentivised and inspired to deploy their ideas to the fullest, so that they not only achieve short-term benefits, but their actions and interventions also foster a continual cycle of community renewal and improvement, which results in systemic change. From a program’s inception in a new educational district, Camfed engages local communities who drive Camfed’s work forward and maximise its impact on the girls within those communities. The synergy within the communities created by these programs generates the systemic change Camfed sets out to achieve. This systemic change is measured by intangible metrics such as: the extent to which (i) local communities take ownership over and expand Camfed’s programs; and (ii) individuals, enlightened and empowered through Camfed’s programs, themselves become powerbrokers on behalf of their constituencies.

Camfed believes that girls’ circumstances can improve only if their communities are in a position to support them and to access the resources that lie behind the girls’ and the community members’ rights and freedoms. In turn, rural communities realise their own rights and freedoms as girls’ circumstances improve.

#### Becoming Powerbrokers

CAMA members are becoming genuine powerbrokers at national level. They are increasingly occupying important positions in government and NGOs. They are accessing international platforms, including a member of CAMA Zambia, who spoke at the Fortune Most Powerful Women Summit in acceptance of the Goldman Sachs & Fortune Global Women Leaders Award in September 2009, and the National Chair of CAMA Zimbabwe, who travelled to San Francisco in April 2008 to speak at the Seventh Annual Global Philanthropy Forum. Other examples include former CAMA members who are now on the National Youth Council of Zimbabwe and the Provincial Head of the Victim Friendly Unit of the Zimbabwe Republic Police.

Camfed is a catalyst for systemic change because entire rural communities learn, through working with Camfed to deliver girls’ education, that they can transform themselves by taking responsibility for programs. They do it as a matter of civic pride, and thereby become decision makers ready to affect, influence and bring change to their societies.

#### Taking Ownership

In Zimbabwe, where Camfed has operated the longest, the results of the Baseline Study indicate that in the minds of the stakeholders interviewed “Camfed” consists of the community activist programs that Camfed has set in place, rather than “Camfed” being perceived as a national/international entity. During the discussion of the Baseline Study, we were shown diagrams that had been produced by local community members to describe how Camfed contributed to the survival of their schools during the upheaval in 2008 when many schools had to close. These diagrams showed that as Camfed’s programs became embedded over time, the local communities took ownership of the programs. One diagram was put together by local people in a school where Camfed had only just started its programs in the previous year: there, Camfed was named as one of the external NGOs who provide aid. Another diagram was put together by local people in a school where Camfed’s programs had been operating for many years: there, Camfed, the external NGO, is no longer referred to. Instead, Camfed is seen as its local constituent elements (CAMA, the Mother Support Groups and the local Committees). We found these to be a powerful illustration of the way in which Camfed, over time, becomes assimilated into the communities where it operates to such an extent that, in the minds of community

“I am giving back to my community hard work and commitment to school. I am a role model and I tell other girls to work hard too.”

**Camfed beneficiary, Lwitikila, Zambia, 20 January 2009**

members, Camfed is a thoroughly local entity. As one Community Development Committee chair told us, the major accomplishment of Camfed has been to help people view education as something in which they have a stake, as something of which local people can take ownership. This is systemic change.

**Camfed wonders, how the vicious cycle of poverty in sub-Saharan Africa can be broken unless a governance model that is geared towards the intended client is implemented?**

Camfed maintains that the building of new classrooms alone will not help “Celia” and the thousands of girls like her. Nor will mere assistance with school fees. Clearly, assistance with fees is vital if the very poor are to attend secondary school; but Camfed maintains that problems persist when financial or other assistance is provided without adherence to a governance model like Camfed’s that places the intended client at the centre of all its systems and structures.

For example, even if money for school fees comes through, a girl like “Celia” needs more than money to help her overcome the challenges she faces through the school system. Without a governance model tailored to her needs, how can she succeed?

Camfed maintains that it is only multi-faceted, long term, holistic assistance to “Celia” and her community that can keep her in school and then break the vicious cycle of poverty and disease.

In Malawi, we travelled with the Executive Director and the Training Manager of Camfed Zimbabwe, both of whom were Camfed clients in the early 1990s. They were then girls who were too poor to go to school, and faced all the threats and challenges set out above. They received Camfed bursaries to attend secondary school and were pioneers of the Camfed Association (CAMA); organising seed money funding for girls to set up small businesses and providing role models, mentoring, counselling and training for other girls and the wider community. We witnessed how girls in “Celia’s” position are affected by being able to meet and talk to women like this, who come from exactly the same background as them but who have “made it” and are now giving back to the community. It provides the girls like “Celia” with a palpable sense of optimism and determination.

What is more, the structures that Camfed puts in place for the delivery of its programs make its governance model scalable and replicable. Camfed’s model already works in rural communities across sub-Saharan Africa in the largely Muslim North of Ghana, in different ethnic areas in Zambia and across Zimbabwe, and can be scaled up through the principles by which Camfed’s programs are governed.





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# Section 4.

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## The Camfed Principles for Governance in the Development Sector

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In this section, we isolate and discuss each of the five principles of the Camfed governance model, in order for the international development community to consider how each principle might be applied to other programs and initiatives where poverty and disempowerment lie at the heart of the problem.

**The five key principles that inform the Camfed governance model are the:****Paramount Principle:**

1. Protection of the vulnerable and disempowered client

**Organising Principles:**

2. Transparency and accountability at all levels and to all involved in the process including, critically, the client
3. Partnerships with existing national and community structures
4. Activism and social capital in the place of dependency
5. A holistic and long term approach to the delivery of both resources and protection to achieve a long term outcome

Camfed regards each of these principles as a non-negotiable and essential element of its governance model for the delivery of real accountability to the intended client. This is because, in essence, the Camfed governance model is a framework for the provision of a service – namely, the empowerment of disenfranchised populations through the transformative effects of education – which depends on each principle working at all levels and at all times. **The components of the model, and the principles woven through it, are thoroughly interconnected, so that if one of the principles is not actively lived and promoted by all parties involved at all times, the Camfed governance model will break down.** For instance, if the local communities were not held accountable to the girl and were not afforded transparency, they might not be willing to devote their time and energy to the education of children without pay or to report misconduct and abuse, and, consequently, might not take ownership of the wider problems their communities face. In this way, the systemic change that the Camfed governance model is designed to effect would be thwarted.

Of course, this is not to say that Camfed's way of doing things is without problems or is perfect. Many of its problems are directly attributable to the exercise of democracy and the uncompromising approach at the heart of the model. Throughout the pages that follow we have included anecdotes provided to us by Camfed that illustrate some of the challenges it has had to confront. As with any organisation in any sector, Camfed has encountered issues which require it to make difficult decisions, quickly, in order to avoid devaluing and undermining its principles. This means that Camfed has to take immediate and vigorous action which includes, where necessary, terminating employment, standing out against senior government officials, or refusing donations from donors who are not willing to comply with Camfed's rigorous commitment to the protection of the girl. Qualified prospective employees have walked away when they learned that Camfed does not pay "bush allowances," as many organisations do.

The Camfed governance model was not created overnight. The model has been, and continues to be, a work in progress for nearly 20 years, and is in large part the product of how it has responded to the varied challenges it has had to overcome. Camfed's way of doing things demands that it and those it works with constantly recommit to the principles that give shape to the governance model. It is only through the rigorous application of the principles and perseverance in upholding them that the Camfed governance model succeeds.

As lawyers, we owe our clients a duty of care that requires us to act in the best interests of the client at all times and imposes on us an obligation to make full disclosure to the client of all relevant matters. In Camfed's principles of protection of the intended client, and transparency and accountability, we at Linklaters recognise the principles of the duty of care which we and other professionals owe our clients. These also resonate with the duties of care that corporate and financial institutions owe to the consumer.

By analysing each of the principles underpinning Camfed's governance model, this report aims to provide the international development community with the means by which to consider whether these principles could be (i) incorporated into other programs or initiatives where poverty and disempowerment lie at the heart of the problem, and (ii) utilised to set a standard for governance in the sector.

## A. The Paramount Principle for Governance: Protecting the Interests of the Intended Client

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For Camfed, protecting girls against abuse in all its forms is an ethical and moral responsibility, and one which is paramount to the empowerment of women and the realisation of their rights. Camfed maintains that providing material and financial resources alone will never be enough to stem the abuses to which we have referred above.

In Camfed's governance model all actions lead back to the same imperative: the protection of the girl. What does it mean to protect the intended client of a development program or initiative? It means ensuring that all processes and structures of that program or initiative are designed for the protection and the benefit of that person and are effective in providing that protection and the designated benefits.

It is crucial that the systems both exist and operate effectively. By way of comparison, many companies and banks have been fined by regulators for having bodies of rules such as handbooks and manuals yet either no, or inadequate, systems and controls to ensure that these are translated into practice. Indeed, a company may be sanctioned even more heavily by its regulators if it has procedures in place but cannot prove that (i) those procedures are observed at all levels in the company; and (ii) irregularities are acted on quickly and effectively, and are punished.

Camfed's approach is to ensure that the principle of child protection is imbued in all of its strategic planning and at every stage of the delivery of its programs. Camfed seeks to ensure that the communities where the children live themselves assume responsibility for protecting the vulnerable, and that governments will act on the learning and experience of Camfed's clients so as to protect all vulnerable young people.

We describe below: (1) Camfed's child protection policy; (2) the way in which it is embedded at national and local levels; (3) the way in which the selection of those who benefit protects the child from abuse; (4) the way in which the principle of protection of the vulnerable becomes embedded by giving local communities responsibility for ensuring that abuse is eradicated; and (5) a case study to illustrate the impact of questioning what is really in the best interests of the intended client.

### 1. The Child Protection Policy and Code of Conduct

Camfed has written a clear and unequivocal Child Protection Policy and Code of Practice based on the principles enshrined in the United Nations Convention on the Rights of Children and its Resolution for a World Fit for Children. The policy:

- > aims to protect all children, young people and vulnerable adults with whom anyone has contact (direct or indirect) because of their relationship with Camfed;
- > has to be signed by everyone whether they are paid by Camfed or voluntarily carrying out work for Camfed, including staff, members of all Camfed District and School Management Committees, CAMA members, partner agencies and government or civil authorities, board members and consultants. The signed declaration states that they have read and understood the provisions of the policy and the code, and that they agree with the principles contained therein and accept the importance of implementing child protection policies and practices while associated with Camfed; and
- > imposes a proactive duty to act in the best interests of the children as embodied in a detailed code of behavior; it defines contact with a child and what constitutes child abuse; and provides an array of strategies for carrying out activities that impact children in a way that ensures their safety. The policy provides a detailed

procedure to follow for reporting and reacting to an incident of child abuse. All Camfed activists receive training, and the implementation and effectiveness of the policies are monitored regularly.

Before Camfed or its activists take any action, one question is always asked – is it in the best interests of the child? By way of example, the policy contains a Communications Policy that regulates the gathering and publication of images of children: consent must be obtained from the child's parents or guardians; confidentiality must be protected; and the participants must be allowed to see how their story is to be used in Camfed's materials (they must not be portrayed as victims). Camfed's approach requires that every action it takes be challenged, even if at first glance it might appear to be in the best interests of the girl.

It is of utmost importance to ensure that child protection policies are embedded at all levels. According to the Baseline Studies, conducted in 2008 and 2009, 40% of respondents were unaware that corporal punishment in schools is no longer legal. While officials and teachers appear to be better informed about the fact that corporal punishment has been outlawed, more than 60% of students and parents still believe it is legal for a teacher to beat a student who misbehaves. These attitudes suggest that corporal punishment may still be widely practised, despite changes in the law. Furthermore, the culture of silence around school-based gender violence remains strong: the Baseline Studies indicate that 58% of stakeholders said that few or no cases of abuse are reported.

## 2. Embedding the Child Protection Policy at National and Local Levels

Camfed ensures that its child protection policy and procedures are embedded at both national and local levels. Its policy applies across all the countries in which Camfed works, and Camfed is working to ensure all MOUs with governments contain child protection clauses. Furthermore, child protection is never introduced for Camfed beneficiaries alone. Indeed, all of the child protection measures that are adopted by the schools with which Camfed works – including the child protection policy, the teacher mentors, the training – benefit all of the vulnerable young people in those schools, not just those who are Camfed beneficiaries.

“The introduction of the zero tolerance policy has been very instrumental in this community. When children are sensitised about their rights, they are able to report on abuse as they know it is wrong.”

**Child Welfare Officer, Community Development Committee, Mpika, Zambia, 20 January 2009**

“The Zero Tolerance and Child Rights program was launched in our school in 2008. Most of the pupils here come from vulnerable families. Girls are now able to express themselves and issues of early marriage have been reduced.”

**School Management Committee member, Kopa, Zambia, 22 January 2009**

- > Camfed maintains constant dialogue with government and school officials about child protection at national, regional and local levels. Camfed also provides annual reports on its community meetings, training and program monitoring to the Ministries of Education and the relevant gender and equity committees within those Ministries. This ensures a cross-fertilisation of ideas. It also ensures that Camfed's programs are aligned and complementary with the national government's policies and objectives and that the reverse is also true. For example, Camfed provides feedback to governments from its Baseline Studies and works with governments to ensure that best practice is disseminated throughout the country.
- > Camfed promotes a zero tolerance campaign in all the countries in which it operates. Camfed's **Zero Tolerance to Child Abuse Campaign** breaks through the culture of silence surrounding child abuse and calls on all sectors of society to put an end to it. Through this initiative, Camfed is collaborating with Ministries of Education to ensure that a **National Child Protection Policy** is implemented in the countries in which it works. Camfed is also reaching out to educators, families, law enforcement officials and politicians to establish safe and effective systems for reporting child abuse, and to ensure that perpetrators are brought to justice. The Child Protection Policy will be adopted throughout the entire school system in each country in which it operates and training will be provided to educational leaders. For example, in Zambia, all parents and teacher representatives are trained by first being asked to produce lists of the threats to which children are exposed, potential solutions to the threats and lists of commitments. The process engages and forces communities to examine their practices through the lens of child protection.
- > Camfed Zambia launched its Zero Tolerance to Child Abuse Campaign in March 2008. This national initiative brings together stakeholders from all sectors of the community: families, teachers, law enforcement officials and politicians, with a

common goal of eradicating child abuse. Camfed has engaged local communities in the Campaign, through workshops, consultations and outreach sessions. Representatives of Victim Support Units from police departments described the various forms of child abuse; child protection workers explained the role that families play in identifying and reporting abuse; and students performed dramas highlighting both the direct and indirect ways that abuse harms children. After the presentations, Camfed staff members led community members in discussions about what they had heard and listened to the community members' proposed solutions, many of which are being put into effect. The national media has been involved in promoting the Campaign, which is resulting in a National Child Protection Policy being adopted throughout the entire system in Zambia.

- > Camfed works closely with the District Education Office (a senior officer is usually on each Community Development Committee) in each country and region in which it operates to ensure that the DEO understands the child protection policy, participates in Community Development Committee meetings and disseminates good practice in all schools. In Zimbabwe, Camfed is working with ChildLine (with funding from the European Commission) to promote actions that reinforce child protection in schools. Reported abuse cases are referred, either to the school head or, for more serious cases, to the relevant School Development Committee and ultimately to the Victim Friendly Unit of the local police, which provides crisis counselling to children and investigates and arrests perpetrators of abuse. Camfed enters into partnerships with other programs and entities – including the local police, the committee organising the World Day Against the Abuse of Children commemorating the 20th anniversary of the UN Convention on the Rights of the Child – to advance the protection of children in every way possible. As Camfed's community activist committees mature, they become more aware and proactive in supporting child protection actions.

32% of the School Management Committees in new districts had reported the abuse of a child to a local authority in the six months prior to the research for the Baseline Studies; in districts where the Camfed program is established, that number rose to 45%. In new districts, 18% of the Community Development Committees had responded to incidents involving students as victims of physical or sexual abuse in the previous 12 months; by contrast, that figure in established districts was 64%.

- > Each person who works with Camfed beneficiaries in schools is required to sign the child protection policy we refer to above. It is introduced in training workshops and meetings. Beyond that, Camfed works with schools in developing their own child protection policies, offering its own policy as a model but not a ready-made package, in order to encourage local schools, administrators and communities to engage with the issues underlying the policies. Camfed's national offices monitor each partner school every year.
- > Continual evaluations of Camfed's programs and the sharing of information at local, national and international levels ensures that programs benefit from community feedback and lessons learned in the field. The Baseline Studies (described in section 3) are the most comprehensive example of Camfed's commitment to monitoring and evaluation in service of its paramount principle of child protection.

### 3. Protection in the Selection of Beneficiaries

Camfed's methodology for the selection of beneficiaries illustrates the way in which the protection of children and vulnerable young women is central to Camfed's delivery of girls' education. Parents, teachers and local communities become empowered by the transparency of the systems, as well as the knowledge that abuse should not be accepted, and that steps can and will be taken to prevent repetition. The transparency and "safety in numbers" approach practised by the Camfed governance model, discussed below, are essential tools in its delivery of child protection:

- > Camfed never offers bursaries to only one or two girls in any school, or in any one year. The Camfed ideal is to offer assistance to a minimum of 10 to 15 girls in any school. This means that no one girl can be singled out for special treatment. Similarly, no one adult is ever given the power to select the girls needing assistance, or given control over the money to be provided to them.

- > Girls are selected for assistance by the locally elected School Management Committee, and the entitlement of each girl is both publicly known and recorded in the Camfed Database.

#### The Start of the Selection Process in Malawi

In June 2009, we saw the beginnings of the selection process in Malawi, where Camfed was about to start running its programs. We sat under a tree at a community meeting of local leaders and members of the parent teacher association. In that meeting, there were 15 men and only two women. (By the time that Camfed has worked with the local community to ensure that there is a wider representation of members of the community on the School Management and Community Development Committees, approximately half of the committee members will be women, which was the case in all of the committees we met in Zambia.)

The people at this community meeting learned that Camfed has limited resources and will not be able to help all the children who are poor and need assistance. They also learned that it would be for the community to decide whom they wanted to benefit from Camfed assistance and what assistance those children should receive. They learned this, primarily, through questions Camfed posed to them. For example, they were asked, “Who should select and how? We want to hear from you.” The group responded, “We are the village heads, but we cannot decide alone. We know each household, so we will get the families together and weigh up what one family has against another: one family will have two bags of maize and another family will have nothing. The teachers have the knowledge. It is very obvious whether people are wearing uniforms or not and whether their clothes have been washed with soap or with corn husks.”

Without prompting, the village leaders (nearly all men) had described Camfed’s approach to the selection of beneficiaries: selection of the poorest of the poor by means of inclusive, transparent and local decision making.

We found it striking that in every community we visited the members of the community stated they could and would easily identify those who are the most vulnerable in the village for assistance from Camfed.

- > The bespoke database, as discussed in section 4 B(2), captures, among other things, every girl and her entitlement in great detail. The local communities know what the entitlement is because they decided on it and so, without any need for instruction, they assume monitoring responsibility. If a girl drops out of school, the local committee follows up with her and her family. By way of example, if a girl drops out of school because she is put under sexual pressure by a teacher, the School Management Committee and/or Community Development Committee initiate disciplinary action on the perpetrator of abuse.
- > Beneficiaries are selected based on local knowledge. In the communities in which Camfed operates, people know one another, and they therefore know of the development of circumstances – the loss of a parent, or the illness of a sibling – that could make it difficult for a child to attend school. School Management Committees and Community Development Committees, therefore, detect quickly when a child is potentially in an unsafe situation.

We saw the impact in Zimbabwe of Camfed’s child protection policies and their contribution to lasting change: children have been empowered to self-report incidences of abuse, using boxes placed in Camfed partner schools to anonymously report abuse, abuser and nature of abuse. For example, in Wedza District, Zimbabwe, drop-out rates due to pregnancy have fallen dramatically and attitudes towards gender have evolved. This is attributed to the active child protection policies developed in partnership with Camfed.

- > Children are themselves encouraged to report abuse, and CAMA members work with Mother Support Groups to train local community leaders and bring issues to their attention. This way, children and vulnerable young women find a voice and a means of ensuring transparency.

#### 4. Embedding Child Protection in Local Communities

Camfed gives responsibility to the local stakeholders to eradicate abuse and gives the vulnerable a voice to enable them to change their futures. Camfed then works holistically to ensure that the underlying attitudes of the communities towards children are transformed.

- (i) **Training:** Camfed ensures that employees, volunteers and local stakeholders receive training on best practice, and how to recognise abuse and respond to it. In Zimbabwe, we learned that Camfed frequently brings together community leaders for child protection training. These community leaders return to their communities and in turn hold training sessions, thereby disseminating the values underlying the child protection policy.

##### **Camfed Zimbabwe, 2007:**

As a result of actions taken by the School Management Committee, a teacher at a Secondary School in Zimbabwe is currently on suspension pending imprisonment for having a sexual relationship with a minor and making her pregnant. The report came from pupils who saw the teacher with the girl in compromising situations. The teacher was called in and cautioned by the parents' board. The police and the teacher's employer (the Ministry of Education) are both now involved. The School Management Committee is pursuing both legal and government disciplinary action. Although this girl was not attending school when the teacher perpetrated his abuse, the School Management Committee extended its protection to girls outside the school.

This is an important indicator of the School Management Committee's strong stance on child protection, which was adopted following their work with Camfed on the child protection policy, and an example of Camfed's uncompromising approach to child protection and corruption.

- (ii) **Giving young women a voice:** Camfed ensures that the very girls who have themselves been at risk of abuse participate in decision making. CAMA members sit on School Management and Community Development Committees, assume positions of responsibility and bring their experience to bear in transforming the way in which issues of child abuse are handled. By way of example, in Midlands Province, Zimbabwe, the current Provincial Victim Friendly Unit Coordinator is a former CAMA member. CAMA members also play an instrumental role in giving young women a voice against sexual abuse. Children are empowered with the knowledge that abusive behavior is wrong; and the Camfed system operates such that if bad behavior comes to light, it is not tolerated.

In addition to giving young women a voice in situations in which they are overcoming adversity, CAMA members and Mother Support Groups act as enormously positive female role models for girls. When girls see their friends and relatives becoming economically independent as a result of their education, they recognise the potential for education to bring about change in their own lives. We have been told repeatedly how invaluable this is. In previous years in the rural areas we visited, we were told there were very few women role models who were either educated and in professions or running businesses. Today, that is no longer true, with many women represented in the professions and government and undertaking decision-making roles. In this way, young women become leaders within their communities and can bring about lasting change.

- (iii) **Mentoring and counselling:** Conversations with the girls themselves are integral to Camfed's monitoring system. When Community Development Committee members visit a school or community, in addition to ensuring that beneficiaries have received their entitlement, they can speak with girls about their right to be protected from sexual abuse.



“We are concerned about girls who are coming from far away as boarders. We feel responsible for them as they are vulnerable. We counsel them and watch out for them.”

**Mother Support Group member, Mununga, Zambia, 21 January 2009**

“We met CAMA members at our school. They encouraged us to study hard. They told us that they had struggled too and made mistakes and that now they are business women. They explained that what has happened is not the end of the world.”

**CAMA member, Mpika, Zambia, 20 January 2009**

“When we see girls who are acting in a certain way, we counsel them. We are currently speaking with a girl and her parents who live in another district who are not watching out for her.”

**Mother Support Group member, Lwitikila, Zambia, 20 January 2009**

#### **Camfed Zambia, 2008:**

Following local meetings with Camfed to emphasise the importance of child protection in Nakonde District, Zambia, a girl told her neighbor that her uncle was abusing her but she was too scared to tell her mother. The neighbor went to the police, and the police apprehended the man in question. The girl was admitted to hospital for tests where it was confirmed that she was being sexually abused. However, the case became complicated when the police unlawfully released the abuser, who was a government employee, on police bail. This action angered the local Mother Support Group who wrote a letter of complaint to the police officer in charge. Critically, they copied in the Magistrate for Nakonde District and the District Commissioner (who was a member of the Community Development Committee) and requested that the man be re-arrested. As a result of their action and the involvement of the Magistrate, the man was re-arrested and the case was taken to court. It was subsequently discovered that the medical report had been tampered with and that the girl had been intimidated. Following these events, the Magistrate supported the girl to testify freely and the medical doctor who conducted the tests on the girl was also called to testify. The doctor's corroboration of the girl's evidence ensured that the abuser was successfully convicted.

This demonstrates the power of Camfed's community structures in bringing to justice those who perpetrate abuse. The empowerment of local communities, and in particular of young women who are at their most vulnerable, is at the heart of Camfed's work, and instances such as this demonstrate the incontrovertible impact of empowerment.

In all partner schools, Camfed requires there to be a female teacher mentor who is trained by Camfed and linked with the relevant authorities through the Community Development Committees. The responsibilities of the teacher mentor are communicated and agreed with the school authorities. We saw in the schools we visited how difficult it can be not just for girls but also for young female school teachers in schools when nearly all the staff are men. We also witnessed the impact the female teacher mentors are having on the schools' attitudes towards child protection. The mentors give girls protection and emotional support throughout their education.

CAMA and the Mother Support Groups provide both mentoring and counselling to the girls. They provide a vital support network and source of confidence for girls and young women to whom they can turn to discuss their problems.

CAMA and the Mother Support Groups also go out into remote rural communities to raise awareness and change the attitudes of the traditional community leaders. In Zambia, we interviewed CAMA members who have been trained regarding how to change local leaders' attitudes to issues such as domestic violence. They told us that they go out to remote villages to “chastise” village chiefs about issues such as child marriages. When we asked how girls at 19 years of age could manage to do this, we were told that they take members of the Mother Support Groups with them, older women who have greater influence and standing with traditional leaders. In fact, the successes of the CAMA members are intertwined with the support and teaching they receive from the Mother Support Groups.

- (iv) **Protection through discussion:** In Zimbabwe, CAMA groups have challenged traditional leaders on issues such as virginity testing, a procedure whereby village girls are tested for virginity. This is said to be in the girls' best interests but often is a precursor to marriage or rape by an older man who believes that sex with a virgin is safe, or indeed believes that sex with a virgin will cure him of HIV/AIDS. It is unusual for such issues to be discussed at all in rural areas, let alone for discussions to be led by girls and women. But it is by means of creating awareness and sensitivity among the members of the local population themselves that customs and practices start to change.

Camfed held meetings in Zimbabwe that brought together the Council of Chiefs, CAMA and Ministry of Education officials to discuss the issue of reducing gender-based violence. Their efforts have included examining practices that, though in principle were meant to “protect” girls (e.g., virginity testing), were in fact rendering girls highly vulnerable. In the 10 districts where Camfed has campaigned with the Council of Chiefs, virginity testing is no longer practised.

In addition, participants in the recent Baseline Studies were asked to give their perceptions about sensitive issues such as what happens in the classroom and whether they felt that girls were given the same opportunities to participate and succeed as boys. Participants were also asked about their attitudes towards corporal punishment and their knowledge of the law surrounding this issue. Most importantly, they were asked about the incidence of sexual abuse in their schools and for their views on questions such as whether it is “okay for a teacher to impregnate a girl as long as he marries her or pays for damages,” and “if a male teacher makes sexual comments or advances to a girl student is it usually because she invites it?” The responses to these questions are essential for gauging community attitudes and awareness in relation to child protection issues. More importantly, Camfed’s method of asking local people to work with Camfed to produce the questions to put to stakeholders, of training local people to act as interviewers and of inviting local people to consider and reflect on such issues themselves is vital to encouraging dialogue and debate about these issues within their communities.

The Baseline Study in Zambia, which was conducted in 2008, established that while 68% of interviewees believe that “proposing love” should result in dismissal of a teacher, 40% of teachers disagreed that sexual overture should lead to dismissal, and 14% said that sex with a student should not be cause for dismissal. More than one-third of the CAMA respondents said that a girl would be punished if she did not accept “proposals of love” from her teacher.

## 5. Case Study: What is in the Best Interests of the Intended Client?

Camfed strives to ensure that no step is taken that ostensibly benefits the girl but could in practice put her at greater risk. As a result, Camfed engages in a dialogue with and challenges the local communities to ensure that the causes of problems are identified, understood and tackled so that the solution is always in the best interests of the child.

For example, in many of the schools we visited we were told that lack of accommodation at secondary schools for girls from distant villages, and safety and abuse issues for those who are accommodated in local homes with strangers, are major issues that contribute to drop-out rates for girls. There are far fewer secondary schools than primary schools, so the distances to travel from homes are greater and there is often no accommodation for children who cannot travel that far on a daily basis.

In all cases where this issue was raised with Camfed while we were present, the schools would ask for financial assistance to build hostels within the school precincts. It seems an obvious solution to the problem until one realises that such a hostel could itself put the girls at risk. In a hostel that does not provide girls with protection or food, girls are at risk of rape or may have little choice but to trade sex for food or money to survive.

Of course, the only way these issues can be overcome is for there to be a greater understanding of the risks both within each community and by the donor organisation, and an acceptance on the part of the local community that money and walls are not enough and that action must be taken to tackle and sanction the perpetrators.

The Camfed policy stipulates that where Camfed assists communities in building or setting up hostels it must be ensured that the premises are supervised and safe without compromise to the welfare of the children. So, before offering financial support for any proposed hostel, Camfed asks the school and community members

“The crucial issue is that we need to build attitudes, not just hostels. The community needs to take responsibility for monitoring the welfare of girls in their midst. Just building a hostel means that it can either become a prison for girls, or place girls at risk.”

**Angeline Murimirwa, Executive Director, Camfed Zimbabwe, June 2009**

questions: What preparation has the community made so as to ensure that hostels will be genuinely safe places for girls to stay? Is there provision for food? Who will stay with the girls at night? Will action be taken to punish any perpetrators of abuse? Has the community considered a system of accredited accommodation whereby local families are first vetted and approved before girls are allowed to stay with them?

Camfed explores with the community what is the best method in that school or village for ensuring the long term safety of the girls who need accommodation. In some cases approved homes that are kept under constant review may be the best method: the accommodating family can earn some extra money, and the community that has those approved accommodation homes can learn the importance of helping children to grow up and learn in a safe environment. Accommodation of this kind may well prove to be a much safer, cheaper and more sustainable solution to the problem than simply building a hostel. In other cases, Camfed encourages the community to take steps to ensure that girls in hostels will be safe.

In Wedza District, Zimbabwe, we visited a school that lacked accommodation for its A-level students, who as a consequence had suffered abuse by travelling businessmen, because both the businessmen and the female students were staying at the local business centre. The Mother Support Group and Father Support Group for the school decided to build a hostel for the girls. The school donated the shell of what had been a teachers' home and converted it into a hostel. The Mother Support Group and Father Support Group provided labor and bricks and built a kitchen and toilets; the children provided water; and Camfed provided windowpanes, bars for the windows, glazing materials and beds. A local mother volunteers as the hostel matron, sleeping away from her family six nights a week to look after the children. She's done so for the past five years and has agreed to do so for an additional five years. Thirty girls live in this hostel, which has been open since 2005. Since 2005, there has not been a pregnancy in the hostel.

This case study is but one of many that illustrate the way in which local communities and Camfed collaborate together to help girls succeed in their education. Each stakeholder in a community commits what he or she can, whether it be labor, materials, time or food, and Camfed provides only what the community would have had true difficulty obtaining for itself: the bursaries to the girls and the materials which the community cannot afford.

This case study illustrates how Camfed ensures that the assistance it is providing is “fit for purpose” and that it meets the kind of cost/benefit/risk analysis that we see clients undertaking in the corporate and regulatory sectors.

All of the methods, means and practices detailed above are discussed, implemented and analysed by Camfed at every turn so as to ensure that delivery of its programs is fostering the paramount principle of its governance model – child protection. By implementing its child protection policy in the delivery of support and education through schools, local government and community structures, Camfed's governance model sets out to transform practice around child rights and child protection.

## B. Organising Principle: Transparency and Accountability

“We had one child in our class who owned only one pair of trousers. These were ripped at the side and he had to hold them up with one hand. So he would never put his hand up in class as he was scared that they would fall down when he stood to answer. Small details like this can have a profound effect on a child's ability to learn.”

**Teacher, Chilufya, Zambia,  
20 January 2009**

Camfed maintains that one of the great risks with the provision of aid is that it can create a dependency on the part of the intended recipients, which creates an environment of “infantilisation” that further disables the poor and disadvantaged from making demands on the system. Under the Camfed model of governance, local communities know what it is that they are going to receive and, if it is not received for whatever reason, know how to make demands, and do so. **The Camfed governance model, through its transparency and accountability, is striving to catalyse systemic change to create a system and mindset of entitlement rather than dependency.**

### 1. Transparency and Accountability: Deterring Corruption

Corruption is a major challenge in the countries in which Camfed works. In the 2008 Transparency International Corruption Perception Index, which measures the perceived levels of public sector corruption in a given country, 30 out of the 47 African countries reviewed scored below 3.0, indicating that corruption in that country is perceived as rampant, and 14 scored between 3.0 and 5.0, indicating that

corruption is perceived as a serious challenge by country experts and businessmen. Zambia and Malawi both ranked in the bottom quartile with each scoring 2.8/10. Tanzania and Ghana fared marginally better with a score of 3.0/10 and 3.9/10, respectively.

Corruption undermines economic growth, discourages foreign private investment and reduces the resources available for infrastructure, public services and poverty reduction programs. Corruption hurts the poor by forcing them to pay for essential public services that should be free or by denying such services in the absence of bribes. Corruption also reduces the effectiveness of donor-funded projects and weakens public support for such assistance in the industrial countries.

In the education sector, corruption can take many forms, such as the embezzlement of funds or materials earmarked for schools and children, or cronyism and nepotism among parents and head teachers to ensure that a child has a place in the school or is the recipient of support programs to which they otherwise would not be entitled.

Corruption in education is particularly damaging as it distorts the quality and availability of education services, thereby endangering the country's social and economic future. It also has a pervasive and long term negative effect on the attitudes of the next generation of children, who learn through experience that local governments and institutions are beyond reproach and cannot be held accountable for their actions.

The Camfed governance model deters corruption in the following ways:

- (i) As already described, beneficiaries are selected by stakeholders in a transparent and public manner which reduces the risk of corruption.
- (ii) Financial control over funds is never left in the hands of one person. All transactions managed by School Management Committees and Community Development Committees require at least two signatories; the accounts are reviewed by committee members to check the accuracy of the financial transactions. The books are open for public scrutiny. Post-distribution checks are also conducted to ensure that all participants receive their entitlements. The model is effective in detecting corruption at an early stage and, by working with local government, Camfed addresses these issues and ensures that funds reach the appropriate destination.

**Camfed Zambia, 2007:**

At a Basic School in Mpika District, Zambia, the Head Teacher purchased all requisites for beneficiaries without the School Management Committee's knowledge and consent. He also reported and accounted for funds in the name of the teacher mentor. When this was reported by the School Management Committee and verified by the Community Development Committee, the Head Teacher was cautioned by the District Education Board and had to leave the school.

Camfed's operations are, at times, faced by challenges of corruption, and the situation at this school is an example of such a challenge.

"Transparency is very important. This is aided by the School Management Committee getting each girl to identify what she is going to receive and acknowledging that this support has been received."

**Community Development  
Committee member, Mpika,  
Zambia, 20 January 2009**

- (iii) There are only two financial transactions from the provision of funds to delivery to the schools, limiting the possibility of inappropriate deduction. First, Camfed International and Camfed USA transfer funds received from donors directly to the relevant national office; second, the national office sends funds directly to the schools that the beneficiaries attend and which then allocate funds and resources in accordance with the School Management Committee's decisions and do so publicly. This procedure reduces to the absolute minimum the risk of corruption and leakage of funds. If a problem arises, Camfed identifies it and works with the local community and the individual concerned to rectify the situation.

**Camfed Zambia, 2009:**

A few months ago, we found out that a head teacher had misapplied Camfed money. The School Management Committee told the Community Development Committee and we had to instruct the school accountant to pay the money back from the teacher's salary. We used the District Education Board's influence to get the teacher to agree to reimburse the money.

This anecdote illustrates the kind of problem which Camfed encounters and the assistance which Camfed can draw on thanks to its partnerships with national Ministries of Education, which provide access to the entire educational structure.

- (iv) There are no private meetings at which one teacher or person in authority gives a single girl her entitlement.
- (v) When she becomes a Camfed beneficiary, each girl is aware of her precise entitlement under the program. Her parents or guardians are made aware of it. Teachers within the school know what is provided. The openness of the system makes it extremely difficult for resources to be diverted or misapplied.
- (vi) There is very little chance that the fact that a girl has not received her entitlement or has dropped out of school will go unnoticed or unchallenged.
- (vii) The engagement of a network of unpaid and committed activists removes the incentive of financial gain and significantly reduces the chance of corruption.
- (viii) Each community is encouraged to challenge and question any irregularities in the provision of assistance not only by Camfed but also by government and other NGOs.
- (ix) Transparency and accountability serve to prevent the emergence of "Messiahs," individuals who claim to represent a community but who hijack development initiatives and adopt the position of the community's "savior." Such individuals often go unchecked, both because of the position of authority they hold and because the lack of transparency in a program makes it difficult for others to challenge them. Mechanisms in Camfed's programs that prevent this phenomenon and serve to reinforce its democratic nature include: the participation of a range of stakeholders in decision making; the sharing of information widely in communities, such as information about available resources; and inter-district exchanges between stakeholders to troubleshoot and to share best practice.

### **Camfed Zambia, 2009:**

In Mpika District, Zambia, a Community Development Committee had been established to implement the educational program. During the first nine months of operation, there were frequent changes in the members as a result of resignations. The Chair complained of a “lack of commitment” by individuals and that he was carrying the load – in his words, “I am like a donkey.”

A Community Development Committee meeting was called with Camfed in attendance. At that meeting, as is the practice when Camfed visits a district, a request was made to see the accounts. The Chair and Treasurer explained that these had been forgotten and were some distance away. Transport was offered to the Treasurer to retrieve the accounts.

A review by Camfed revealed two things: first, that the Chair and Treasurer were exclusively involved in monitoring and, second, that the scheduling was inefficient, requiring multiple journeys to schools in close proximity. The conclusion was that the Chair and Treasurer were maximising their own remuneration in expenses. Wider consultation revealed that this was at the root of the resignations and that the democratic decision-making process that should have characterised the workings of the Committee had been undermined.

A meeting was held by Camfed with the Chair, who offered his resignation. The Treasurer also offered his resignation. Both were accepted and a meeting was held the next day with the head of the District Education Board, who advised that community sensibilities would be served by a statement issued through her office that the pressure of work had led to the resignations.

A Committee meeting was held where the business and resolution were formally agreed and an interim Chair appointed. Since that episode, the Committee has developed strongly and oversees one of the most extensive district programs.

This reveals the risk of the democratic and volunteering process becoming undermined, but it also demonstrates the power of working with local communities so as to identify and implement solutions.

### **Camfed's Potential for Scale-up**

Camfed's focus on addressing the needs and problems faced by the most vulnerable girls in rural communities provides Camfed with the potential for scale-up. This is because targeting support to individual girls serves to build local awareness of and capacity to tackle problems faced by girls generally, and then to tackle other problems in the community.

Camfed builds awareness and capacity by embedding the principle of accountability to the girl, and continues to do so as it broadens out its support, e.g., by providing block grants to schools to meet the needs of vulnerable children. Camfed only does this when it has the confidence that the resulting interventions, which are locally conceived and managed, will meet the needs of the most vulnerable children. This process is then monitored by Camfed, including by local activists involved in the programs, e.g., education officials and CAMA members.

The local infrastructure to tackle community problems, built around accountability to the girl, provides the mechanism to channel other resources efficiently into the community.

## **2. Transparency and Accountability: Camfed's Database**

In any regulated industry the provider of services is expected to know its customers: banks are required to have “Know Your Customer” procedures in place and are penalised if they do not; consumers are protected by legislation that requires companies to take proactive steps to protect the customer against the risks of products that are not “fit for purpose.” No retailer can know what the risks for the



consumer might be if they do not first understand the consumers themselves and the environment in which they operate. Camfed adopts this approach and, as a result, knows precisely how many children it is currently helping, the names of each of those children, where they are, what assistance they have been provided with and how that child is progressing through school. **Each girl is unique and has a story that Camfed is following.**

This database is the resource by which Camfed follows the progress of every beneficiary. Information sent directly from the schools (and often collated at the district level) is fed into the database at the national office, making it possible for Camfed to trace every donation through to the recipient at a local level. The database employed by Camfed is extraordinarily detailed and enables Camfed (at national and international levels) and donors to track each girl's progress and the assistance that she receives. It is possible to look up each individual beneficiary by name and see her age, the level of schooling she has reached, how she is doing in her exams, what she has received by way of support and whether there are particular issues. The database is regularly updated and can be searched in a number of ways. The database is designed to pivot around each child assisted, and by its form creates a clear audit trail.

### Camfed Database Screenshot

The screenshot displays the CAMFED Database interface. At the top, there are tabs for Search, Person Details, School Details, District Details, Meetings, Country Details, and Reports. The 'Person Details' tab is active, showing a form for a student with ID XXXXXXXXXX (9393122). The form includes fields for First Names, Last Name, Age (17), Sex (Female), District (Chinsali), and Notes (She likes English, Maths, History, Woodwork and Science she wants to be a Doctor). Below this, there are tabs for Camfed Programme, Contact Details, Personal, Health, School Record, Academic, Leadership, Post-School, Financial, and Meetings. The 'School Record' tab is active, showing a table of the student's school history.

School	Year	Form/Grade	Accommodation	Term 1 Attd.	Term 2 Attd.	Term 3 Attd.	Term 1 Mark	Term 2 Mark	Term 3 Mark	School Record Notes	Donor	Repeated
Mulunga Basic School	2005	Grade 8	H				%		%			Completed the form
Mulunga Basic School	2006	Grade 9	H	61	65		52	%		She wrote 8 subjects and got 52%		Completed the form
Chinsali Girls High School	2007	Grade 10	SH				46	%				Unknown
Chinsali Girls High School	2008	Grade 11	SH	63	65	7	48	59	60			Completed the form
Chinsali Girls High School	2009	Grade 12	SH	60	65		%					Reported

At the bottom, there are search filters: By Last Name and By First Name, and a Filter On/Off button.

The screenshot of the database above shows the school record of a bursary program student in Zambia. The girl's name is omitted for child protection reasons. It tracks her progress from joining the program in Grade 8 in 2005 while attending Mulunga Basic School through to moving to Chinsali Girls High School in 2007, and her anticipated graduation from Grade 12 in 2009.

In particular, the database can record the attendance rate of each student. This metric is especially useful in indicating when there may be a problem, since irregular attendance is often a precursor to a student dropping out of school or an indicator of a school lacking in resources. By tracking this data, identifying irregularities and communicating them across Camfed, problems and successes can be brought to the attention of field staff, enabling them to follow up promptly with the relevant school or district.

Such a database exists and resides on the server at each national office. Each night, the data file for each country is automatically backed up to the international server. Given the sensitivity of the data stored on this database, there are different levels of access available to the database to protect confidentiality of information and integrity of the data.

Camfed also uses the database to generate the budget for each school: the information that is retained in the database enables Camfed at the click of a button to generate the payments for each student on the Bursary Scheme in a particular school.

The database also tracks the progress of former beneficiaries and CAMA, including details of where the young women live, what work they do and their continuing involvement with Camfed.

### 3. Transparency and Accountability: Use of Technology

Camfed is committed to using information technology and mobile communications as extensively as possible to ensure that resources are deployed efficiently, that its systems are monitored effectively, and that there is transparency and accountability through continual contact with the rural communities in which it operates. This approach can be seen throughout Camfed's operations and programs. Its application also clearly demonstrates Camfed's commitment to placing the child at the centre of its work.

- > **Building skills and improving the efficiency and quality of programs:** Camfed's technology strategy is to introduce platforms that build skills and capacities amongst its activists that can be used not only in running programs but also in the activists' daily lives, and which are flexible enough to allow people to decide for themselves how best to use the technology to serve their own needs.

Camfed is currently looking at ways that existing technology such as mobile phones and the Internet can be employed to improve the quality of programs by improving the efficiency of communications between activists and partner organisations. In recent years, mobile phone usage has become increasingly dense in Africa, particularly in the rural areas where Camfed operates, where communications are poor and landlines are either nonexistent or connections are unreliable.

CAMA members volunteer their own time to assist with programs in addition to their study or work commitments. As a result, delayed or failed communications about changes in meeting times or appointments can be very costly, particularly for those women who are already operating on a tight margin. Today, many CAMA members and activists have mobile phones and, while voice communications still remain patchy in areas, SMS technology is widespread. However, while one-to-one SMS technology is relatively inexpensive, it can be burdensome when numerous alerts need to be sent out. As a result, Camfed is currently looking at ways to connect CAMA members and staff at both country and district levels through the use of a designated phone number, which will allow members to reach large numbers of people and groups more cheaply, so that they can better share their experiences and information about programs in their district.

- > **Monitoring and evaluation:** When monitoring its programs, Camfed has been at the cutting edge in its use of technology. In 2008-2009, Camfed's Baseline Studies (which involved interviewing 5,818 community respondents in remote rural communities) were carried out by local community activists, using technology which was specifically adapted to address the challenges faced in gathering substantial amounts of information in rural Africa.

The interviewers were provided with and trained to use PDAs, into which they input the information they had gathered. The information they obtained was downloaded onto a laptop at the end of each day, during a briefing session. Because the survey was carried out in remote areas that often did not have access to electricity, the laptops were powered by solar panel packs, which were recharged during the day.

Not only was the use of technology extremely cost effective in obtaining high quality data for Camfed, the training received by the community activists who carried out the survey built the confidence and skills of those individuals.

- > **Promoting transparency and ensuring that the child counts:** Camfed maintains a detailed and interactive website that allows people to engage with what Camfed is doing and lays open to the public what is happening in the field. The website incorporates GPS navigation technology coupled with detailed and precise data on countries, districts, schools and programs, not rounded up numbers or estimates. The GPS navigation allows the public to obtain statistical information about specific schools, including the number of girls in the school and what programs are in place there. In addition, Camfed intends to provide access to the Baseline Studies on its website, along with summaries of the Baseline Studies' key findings. This facilitates not only greater transparency in its programs but also creates a psychological proximity for donors and the international community at large whereby they can see exactly how many girls are being supported, what programs are in place and where, and the real impact of these programs. It also aids in raising awareness and demand within the international community as to the level of information and openness that they should expect to receive from NGOs.



- > **Amplifying voices:** Camfed's approach to communications is to ensure that women have the opportunity to tell their own stories first-hand. "One to many" sites such as Facebook and Twitter provide a platform for CAMA members and activists to share information in real time about their experiences, aspirations and achievements, and provides Camfed activists with the means to share best practice. Through this technology the international community is able to hear the stories of Camfed staff, beneficiaries and activists, and, by following their activities, hear for themselves an unfiltered message about what is happening in their area and the impact of Camfed's programs.

#### 4. Transparency and Accountability: Financial Systems

Transparency to donors is vital for any charity: donors want to be certain that funds are being applied correctly. But Camfed wants to afford transparency to the communities it is serving as well as to the donors. Camfed ensures this through its detailed accounting system, which monitors each and every pound or dollar and tracks it through to its ultimate recipient. Underpinning the Camfed governance model are detailed and robust financial systems that allow Camfed not only to make the most efficient use of resources but, more importantly, provide transparency to the very local communities that Camfed is serving by providing for accountability to the individual and a platform from which any number of beneficiaries and individual funds can be tracked:

- (i) Budgets are built from "bottom up," and at the local level Community Development Committees and School Management Committees determine which children in their district require support. At the district level, an Annual General Meeting (AGM) is held, at which all relevant stakeholders review what was achieved in the past year and set goals for the coming year. Following the district level AGM, a national AGM is held over two days at which representatives from the districts as well as Community Development Committee chairs, CAMA members, Mother and Father Support Group representatives, and other stakeholders convene to formulate an aspirational workplan. At the national level, the aspirational workplan is compared against a budget, and the participants decide what the priorities are for the national office. The national office presents a proposed budget, along with its priorities, to Camfed International and Camfed USA, which in turn drill down into the proposed budget, looking at the needs for all the countries where they operate and the funds available. Once the amount of funds that is available for a particular national office is determined, the national office then marries the workplan to the available funds while at the same time working with Camfed International and Camfed USA to identify and raise new funding for expansion.
- (ii) Camfed at each national level provides support to the community committees through clear guidelines, setting out the level of detail expected and the groups that they should consult when determining the level of funding that they will require.
- (iii) Financial information is shared between all levels in Camfed's structures, such as what money is available, how much has been used and how much is pending. Camfed's finance software allows Camfed to produce reports on any expenditure at a moment's notice. Donors and beneficiaries can track a given donation at a granular level of detail. This allows the relevant parties to have available to them a very usable, specific set of information that makes the budgeting and allocation processes highly transparent. This transparency, in turn, generates a sense of ownership and loyalty at the local level because participants at the local level can see exactly how funds were spent in their districts.
- (iv) All partner schools, Community Development Committees and School Management Committees are required to keep accounts and records setting out the allocation of funds and support, and these records are routinely audited by Camfed. We saw the books and records kept by schools and they were painstaking in their detail.
- (v) Accounting and record keeping is tailored to suit the constituency, so as to ensure an accurate reflection of the nature of the support, but without emphasising bureaucracy or control over financial resources or hindering the real work going on. For example, records kept by CAMA businesswomen for the Seed Money Scheme are tailored to capture relevant information that tells its own story about the work being done. Information to be recorded includes the name of the CAMA member, the type of business, her outlay costs, her profit for that year, any competitors she has in her work and any problems she is experiencing.

“Some other organisations want to protect their power and only relate with the constituency in which they are involved. They choose not to deal with the government because they do not want to moderate the power they have. But there is no way that you can disassociate the government from working with other groups who are serving the same society.”

**Dr. Phiri, Director of Planning and Information, Ministry of Education, Zambia, 23 January 2009**

We met with the Ministries of Education in each of Zambia, Malawi and Zimbabwe and were impressed by the level of commitment to change. In Zambia, the Director told us that the Ministry is very concerned about ensuring that girls have better access to education. He told us:

“There are compelling reasons for girls’ education in terms of Zambia’s development as a country: it is not only a question of redressing the gender balance, but it goes to the heart of the economy of the country if half the population has no income earning capacity. It also affects the health of the nation; if a girl is educated, the health of mothers and children (both boys and girls) improves, mortality rates improve, as do rates of HIV/AIDS.”

**Dr. Phiri, Director of Planning and Information, Ministry of Education, Zambia, 23 January 2009**

“Teachers involved in Camfed’s programs have been promoted by the Ministry of Education. This is because they have learned a great deal about the issues which affect their school and have made a lot of progress. Their participation in Camfed’s programs has also given them respect and status.”

**Benjamin Chama, Education Program Manager, Camfed Zambia, 23 January 2009**

This is essential in order for Camfed to be informed about whether the support it is providing is based on sound decision-making processes and whether further training or financial assistance is required.

- (vi) Clear guidelines and policies for the running of programs such as the Safety Net Fund and Bursary Scheme have been developed with the School Management Committees and Community Development Committees. These guidelines set out the criteria for assessing eligibility and selecting beneficiaries, the support available, and evaluation and monitoring requirements. In addition, Community Development Committee members carry out routine checks of schools throughout the year to ensure that the child is in school and that she has indeed received the support.

## C. Organising Principle: Partnerships with National and Community Structures

The Camfed governance model works on the basis that systemic change is generated by working from within the system to improve existing structures. Accordingly, Camfed works alongside government at each of the national, regional and local levels, and ensures that local communities institute and run programs. Camfed’s high level of engagement with governments ensures that as many levels of decision makers as possible have ownership over the Camfed programs and are accountable for delivery to the beneficiaries.

### 1. Partnerships: How Camfed Starts in a New Country

To understand how Camfed works alongside national and community structures, it is helpful to know how Camfed starts work in a new country. We observed this process in Malawi and interviewed officials at each of the national, regional and local levels. The process involves former Camfed beneficiaries and national staff working with local communities to devise the way in which the programs will work in their area and providing them with the support and training necessary to run the programs for themselves. First, Camfed works with the Ministry of Education to identify the rural districts where drop-out rates are highest. Second, Camfed works with the local Education Board and community leaders to get the programs underway.

- (i) In each of the countries in which Camfed operates, it first makes contact with the Ministry of Education and develops a Memorandum of Understanding. The Memorandum of Understanding enables Camfed to work in close partnership with the Ministry of Education, providing Camfed with the opportunity to participate in national education planning processes, through representation on national education bodies.
- (ii) Working in partnership with national governments is at the heart of the way in which Camfed operates, and the Camfed programs are designed to be complementary and supportive of the existing education systems. Camfed sees enormous potential in working together with government to share its model, values and processes to improve girls’ access to education. Because Camfed creates access for girls to the national education system, it requires that the system is in place and functional in a country in order for its program to be introduced. When this partnership is effective it becomes a powerful tool for overcoming the problems and exceptions which arise.
- (iii) Once Camfed has selected a new country to work in, Camfed works with that country’s Ministry of Education to identify the poorest rural areas where the fewest girls are attending school. In each country in which Camfed operates, the Ministry of Education already has statistics for which communities are the most disadvantaged and where the drop-out rates of girls from school is highest.
- (iv) Once the districts in which Camfed will seek to have local communities institute its programs have been identified, Camfed makes contact with local authorities, including traditional leaders, the local District Education Board officer and head teachers.
- (v) Camfed staff then hold open meetings in villages to which all members of the community are invited to attend. We participated in these meetings in Malawi.

- (vi) At these meetings, the Camfed activists strive to get community members to discuss the challenges they face and talk about their aspirations for the girls in their community. For many, this may be the first time that they have spoken openly about the problems they face or have heard about the problems faced by others. The community members are also encouraged to discuss any concerns that they have about the Camfed programs as described to them in that meeting and their expectations for the programs.
- (vii) If community support develops for the program (which it has without exception), parents, teachers, young women, representatives of traditional leaders, and local professionals such as the police within the community are then invited to participate in the School Management Committee and Community Development Committee to manage the Camfed programs in that district. **The local community decides who should sit on the committees. All persons are made aware that they will not receive any payment for acting on the committees, but that by doing so they will be contributing to the welfare and future of their communities.**
- (viii) Camfed begins implementing its programs by forming these partnerships at the community level. It is only once the support of the community is obtained, their expectations and aspirations for the program are fully understood, and School Management Committees and Community Development Committees are in place, that a Camfed National Office in that country is set up to run the high level administration of the programs. Camfed begins delivery of its programs and expects them to run at the local level before it justifies the expense and added bureaucracy of establishing a national office to coordinate the programs.

By turning the traditional development model of “top-down governance” on its head and using a “bottom-up, community-led approach,” Camfed ensures that not only do its programs have the support of the local communities, but that it is the local communities who decide what support they need and how the programs should be managed. The community member participation in the Camfed programs and committees is what catalyses systemic change, as communities then make demands on other providers in order to gain access to, and participate in decisions over, the resources and services to which they are entitled.

## 2. Working in Partnership at all Levels

### > Partnerships: at national level

- (i) The credibility of Camfed's programs at community and district levels provides the basis for its credibility and influence with government at national level. Camfed believes that the best way to ensure that the government delivers on its duty to its citizens to ensure access to education and retention in schools is to work with it and through its officers in the field. By way of example, in Zimbabwe, Camfed is a member of the Education Work Group, a collection of education-focused NGOs that meets regularly with the Ministry of Education to raise and address issues that arise in the sector. In Zambia, the Chief Executive of Camfed Zambia sits on the Ministry's Project Coordinating Committee, which is involved in developing the Ministry's National Implementation Framework, as well as on the Secretariat for the Ministry's Joint Annual Review.
- (ii) By working from within and maintaining constant dialogue with government, Camfed earns the trust of the government. Indeed, Camfed has credibility and influence with the governments in the countries where it operates precisely because the governments know and respect Camfed's implementation of programs in rural areas and know that Camfed represents a constituency. This allows Camfed, in turn, to challenge the way in which the government itself is delivering education.
- (iii) By operating alongside government, Camfed can see first hand whether or not its policies are having an impact on the educational environment at national level not just at the specific schools and communities in which Camfed is working.

### > Partnerships: at regional level

Camfed always works with and through the regional District Education Boards and their officers. These government officials find that they can better deliver their own responsibilities with the assistance of Camfed's programs. They also find that Camfed's links with government make it easier to ensure that not only Camfed's programs are delivered but all the programs that are designed to promote education in the districts are delivered.

We spoke to one District Education Board where funding for government-sponsored bursaries had not arrived for months. The children who were intended to benefit from the bursaries were still in school, but the situation was untenable. How was this local officer meant to challenge his employer, the government? We spoke to another officer who had no idea what programs some NGOs were operating in his area. This made it impossible for him to coordinate and run an efficient program of education in the region.

Camfed wants to ensure that there is transparency and accountability not only in its own programs, but for all educational programs. By working with government at both national and regional levels, Camfed can often find out what is going on locally better than can the Ministry or a regional official who is responsible for hundreds of schools over a vast rural area but has no vehicle to visit those schools. By ensuring that information is shared, Camfed can assist the local officials in ensuring that “leakages” do not happen. Visits by Camfed to local schools together with the regional officers also give the officials more visibility and credence in the local communities while enabling the local communities to have influence over policy and decision making.

#### > Partnerships: with local communities

Camfed draws upon existing community structures to create networks of people from all levels within the community who are motivated and dedicated to increasing opportunities for girls and empowering young women. Sustainable change grows from these partnerships as each constituency begins advancing the status of girls and young women.

- (i) The Community Development Committees generally consist of representatives from the District Education Board, the police force, head teachers and teachers, child welfare officers, religious leaders, former Camfed beneficiaries, parents and traditional leaders.
- (ii) The Community Development Committees are responsible for identifying eligible schools through guidelines provided by Camfed. The Community Development Committees then speak to parents and teachers at these schools, discuss the program and any concerns that people may have, and invite interested persons to form the School Management Committees to select beneficiaries and manage the allocation of funds and resources at the school level.
- (iii) School Management Committees usually derive from existing parent-teacher associations but with a far wider representation of community members and, more importantly, a strong democratic focus. A typical School Management Committee will consist of the school administrator, a teacher mentor, parents, a representative of the chief or village head man, and CAMA members. Being the best placed to determine the day to day needs of the children in their schools, the School Management Committees are responsible for identifying and selecting vulnerable children who require support from Camfed’s programs and for choosing what support they need.
- (iv) School Management Committees have a deep understanding of the challenges faced by children in rural communities: the severity of the poverty faced can generate urgent problems that necessitate immediate practical solutions, whether it is ensuring that a child has a pair of shoes to attend school or a bag to carry books. **The Safety Net Fund that is provided by Camfed to schools to use at their discretion enables teachers to take immediate action to prevent a child from dropping out of school because of such a problem.**

“Camfed acknowledges and uses existing community structures. This is essential for sustainability, integration and capacity building. Without it, the level of achievement will be hindered. Camfed’s use of community structures means that they can operate on lower costs and overcome problems in communities. For us [the Ministry of Education] it means that we can reflect in our plans what is happening in Camfed and vice versa. So integration is critical – without it, access is limited.”

**Dr. Phiri, Director of Planning and Information, Ministry of Education, Zambia, 23 January 2009**

“Camfed involves the community. Many NGOs say that they do this but they don’t. For example, some NGOs do not allow people to buy their own things or they will say that a school can only buy one type of shoe and, if they don’t, then they must return the money. How does this help the child? This does not empower people.”

**District Education Officer, Zambia, 19 January 2009**

**The Ministries of Education in each of Zambia and Malawi told us that other NGOs often impose their own structures and agenda. Often after an initial meeting with an NGO, the Ministry does not even know what that NGO is doing in the local communities. They see a real benefit in Camfed’s integrated approach. More integration results in greater sustainability, more capacity building and more change. They told us that regular meetings with NGOs are essential because they assist both parties in tackling the issues. In the Malawi director’s view, the only way to make a real difference is to push the resolution of issues to the grassroots level, but that requires communication and transparency.**

## D. Organising Principle: Activism and Social Capital

Camfed relies on community members who become unpaid activists, including CAMA and the Mother and Father Support Groups, to advance educational goals. The Camfed model turns the traditional approach of paying people to carry out their civic duties on its head. None of the Camfed activists are paid by Camfed to attend committee meetings or visit children and their families in their homes and schools. Activists get involved because they care passionately about the future of children in their community and they want to help – not because they are motivated by financial gain. By reducing the potential for self interest, the collective interest – the advancement of girls and young women – and the individual's sense of ownership in the community is promoted.

Camfed sees itself as a catalyst for social change because rural communities learn, through working with Camfed to deliver girls' education, that they can transform themselves by becoming decision makers, taking responsibility for programs and doing it as a matter of civic pride.

### 1. Activism and Social Capital: How it is Built

To date, Camfed has supported 1,065,710 children in school, in five sub-Saharan countries, through the work of 56,387 unpaid community activists and only 61 full-time paid staff operating out of the four central national offices. These activists consist of the members of the School Management Committees, Community District Committees, Mother Support Groups and Father Support Groups, and the CAMA network.

> The Camfed activists' work is time consuming and takes place over the long term. It involves not only attending regular meetings but visiting (often over great distances) families, children and schools. At the time of the selection procedure each academic year, the School Management Committees visit each and every home to confirm that the girls who have been put forward for selection really are the correct choice: are they really the poorest of the poor, the most deserving cases? Once the School Management Committee has visited each family, the Community Development Committee will pay spot visits to the homes of girls who have been identified in order to verify the selection process. If a girl then drops out of school, community activists will visit her and her family and work out what assistance she needs to return to school. For instance, does the family need some additional level of support to enable the girl to continue her education or does the girl need to be encouraged to come to school notwithstanding pregnancy?

"We are very worried. How long will Camfed stay? Another organisation came and then left and the children are now back in the villages. They are not in school.

I am lamenting what happens. One organisation came and made a fish pond but it dried up and by then the organisation had gone away, so I am very pleased to hear about the way Camfed works."

**Community Leaders, Machinga, Malawi, 3 June 2009**

"We do not see them as volunteering for us – this is about leadership and saying 'we should be doing this anyway, it is our duty.'"

**Barbara Chilangwa, Executive Director, Camfed Zambia, June 2008**

#### Camfed Zimbabwe:

In 2006, a District Education Officer and Community Development Committee member in Zimbabwe agreed to lead the monitoring of Camfed's partner schools in the district. It was explained that Camfed would meet the transport and meal costs, and the rates were provided. The District Education Officer conducted the week-long monitoring visit to schools. It went very well until the final day when he demanded far more from Camfed for his expenses than had been agreed. The District Education Officer wanted what another international organisation had previously given him, including "bush allowances"; it was more than four times his monthly salary for a week's work. At this time the political atmosphere was very tense, and he tried to use this to force Camfed to pay, including claiming people would think Camfed was working for the opposition if it did not pay him what he requested. Camfed talked to the District Education Officer's Director on a no-names basis. The Director invited Camfed to ask the District Education Officer to call the Director. Camfed explained this to the District Education Officer. That ended the abuse.

This example demonstrates Camfed dealing with problems which can arise as a result of Camfed's refusal to compromise on paying volunteers and activists. It highlights the importance of working with government structures, and of how a non-compromising approach leads to effective results.



> Some other organisations pay per diem and attendance fees for volunteer work from community members. Indeed, many government Ministries will require NGOs to pay their officials a per diem rate if they are going to be expected to spend either some of their normal working day or additional hours on NGO business. Camfed wants to break any existing cycle of dependency by enabling the community to take ownership of both the problem and the solution to the problem. This means that the teachers, community workers (such as the police and welfare officers) and local education officers who are paid salaries by the government to do their normal jobs are not paid more by Camfed for giving time over and above their day jobs to assist in delivering the Camfed programs, because these programs are seen in the wider context of their role in the community. Camfed, however, does provide funds for transport, meals and accommodation when necessary if committee members have to travel to district or national meetings. Camfed also pays an honorarium if volunteers are called upon to do more than their responsibilities as a committee or CAMA member, for instance, for work conducted internationally to provide training to committees in other countries.

We saw an attitude of dependency at some of the community meetings we attended in Malawi when Camfed was setting up its program there. Community leaders had gathered under a tree to hear about Camfed. First, they requested food, and, second, they wanted to hear what Camfed was going to give them. They wanted to hear about “the wisdom of strangers” and said that “the blind can’t lead the blind.” The two staff from Camfed Zimbabwe (Camfed beneficiaries themselves in the early 1990s) who were leading the session explained that they were not there to tell the community how to care for its children but to complement what the villagers were already doing and to help them achieve their own goals for their children.

The staff explained that Camfed believes in justice in education, but that there are limited resources; so Camfed needs the help of the local community to identify the needs and work out who should benefit. They then proceeded by posing questions: What challenges does the village face? What does the village see as the solutions to the problems? How would they select the children who would be assisted? What criteria would the village use? In the midst of the ensuing dialogue, the villagers began to realise that they do have great wisdom about their own community and its needs, and that they can assume responsibility for what help is required and to whom it should go.

> Although Camfed does not pay its activists, Camfed does provide incentives to community members to become involved. For instance, Camfed gives its local activists decision-making control over the resources coming into their communities. This creates platforms through which individuals’ contributions are acknowledged and celebrated, and which give them access to decision makers and policy makers in the greater community to whom the individuals would not otherwise have access. Camfed also provides opportunities for exchanges through which individuals are recognised as experts and are able to apply their expertise. For example, Camfed Zimbabwe sponsors district exchanges, through which Camfed representatives visit far-flung districts to provide training and share their expertise. A number of regional exchanges between Zimbabwe, Zambia, Tanzania and Ghana have also taken place.

Of course, Camfed does attract participants who expect to be paid and who say that it is the norm for agencies to pay for their services. But Camfed makes it clear that there is no money on offer because all the money is to be used to help the most vulnerable children in the community. This does result in some drop-out among those who initially volunteer, but means that those who remain do it out of a passion to make a difference and a determination to give something back to the community. These activists stay for the long term and show a high level of commitment and enthusiasm.

Government officials and Ministries are surprised at first that none of their workforce will be paid anything in addition to their normal salary to participate in the Camfed programs. It is Camfed’s experience, however, that once the government understands that Camfed is going to be working in genuine and constant partnership with it, and that Camfed’s programs will help the government and its officials better perform their own jobs and better achieve their own goals, officials participate with enthusiasm and commitment.

### Extracts from discussions with community leaders in Machinga District, Malawi in June 2009

By simply speaking with community leaders about the challenges they face, Camfed can begin to instil a sense of activism and empowerment:

**Q:** What are the challenges you face?

**A:** AIDS. Young mothers die leaving small children who add to the burden of other families who are already poor so it's very hard to keep sending those orphans to school. There are so many orphans and child-headed families. Girls suffer double and it seems as if they may as well fend for themselves by selling their bodies.

**Q:** Camfed does not have limitless resources so you have to choose who are the children who should receive our assistance. How will you decide who should be helped?

**A:** Previously, only the teachers selected children for bursaries so there used to be bias (for instance, teachers' children got selected). It would be better if the parents and teachers decided who should benefit together. The children come from our communities and we know who is most in need. The children who are most in need are those who are suffering from AIDS, early marriage and pregnancies – the girls who are not in school.

**Q:** What sort of child would you select?

**A:** It is easy to identify the children who should benefit. In the villages, the families who are the poorest are obvious. Child absenteeism from school is obvious as is poverty: for instance, if a child has no uniform for school.

**Q:** How should the most disadvantaged children be selected?

**A:** In the most transparent manner. We know who are the poorest of the poor. It has to be done in the open and not behind doors. The village head men and chief know who have died, who are orphans, who are disabled. We will pick from the bottom, usually the orphans.

**4 June 2009**

"We all finished our exams in November and went to a leadership and enterprise program run by Camfed in Lubwe in December. We learned about how to identify a business that is needed in our community where there aren't many competitors. We learned about how to run a business, prepare a business plan and manage the money. We voted on what business we would like to do and chicken rearing was chosen. Camfed has given us a grant of 8.6 million Kwacha. This money is to be used for buying the chicks and the materials to build the chicken house. It is also for transport and communication, and to pay for a certificate to register the business. Our business is only a month old, but we have bought our chicks and we have set up a chicken house on my aunt's land. We meet once a week to discuss how our business plan is going. We have appointed a treasurer who will keep records of the finances and the money that has been used. We also have been given student work books where we can record important information that we need to share with each other. We learned how to do this at the training session in Lubwe. We are going back to Lubwe in April for more training. By that time, we will have sold the chickens and we will talk about what we have learned from our business. Some people call us names and say things to us about what we are doing. We had a training session in Lubwe on how to handle name calling. We do not care what people call us. We are going to use the profits to help vulnerable orphans. We have all decided that we want to do this before helping our own families. After that, we hope to set up a pre-school group."

**CAMA member, Mpika, Zambia, 20 January 2009**

Perhaps the most important achievement of the Camfed model is its ability to inspire philanthropic initiatives within communities, such as CAMA, discussed next, and the formation of Mother Support Groups and Father Support Groups, discussed below.

## 2. Activism and Social Capital: CAMA – the Camfed Association

- (i) CAMA was created in Zimbabwe in 1998, five years after Camfed started its work in rural districts in that country. As the first group of Camfed bursary beneficiaries completed their A-levels at the end of secondary school, Camfed organised a two-day meeting at which the 350 Camfed beneficiaries could get together and network with one another. What emerged from two days of passionate discussion was that the Camfed beneficiaries all wanted to give something back to their communities. They felt very strongly that they had been given an incredible opportunity to be educated rather than take the path that the poorest girls in the community otherwise must take. They wanted to be able to work out what they could do to help their communities and how they should go about it. The end result was the formation of CAMA. There are now 14,005 members of CAMA across four countries.
- (ii) CAMA has a written constitution that sets out the core values of CAMA, the aims and objectives of CAMA, the membership criteria, and the management and administration of the association. Both Camfed beneficiaries and non-Camfed girls are able to join. Regardless of their affiliation, all CAMA members must demonstrate that they are able and willing to be community activists. Each aspiring CAMA member has a four-month probationary period during which she must volunteer and attend meetings in order to prove the seriousness with which she takes her commitment to the organisation. Some aspiring CAMA members have not met this test and were not accepted into the association.

“As CAMA members, we sensitise the communities and talk to mentors and girls so as to nurture beneficiaries. Our role also is to make sure that the Camfed message is communicated and also that the message from the girls is communicated back to the Community Development Committee and the head office.”

**CAMA representative, Community Development Committee, Mpika, Zambia, 20 January 2009**

“Before I go into a village as a Community Health Officer I first get permission from the Chief. I am then empowered to go into that community as I know my remit and I work within that. I have also had training on how to talk to communities about issues. Last year, CAMA members from Zimbabwe, Zambia and Tanzania met together and we discussed how to talk to communities about issues such as AIDS and child pregnancy.”

**CAMA representative, Community Development Committee, Mpika, Zambia, 19 January 2009**

“CAMA is very useful in bringing out all kinds of issues with girls. They are role models and the girls can relate to them and see a way out of their problems.”

**District Education Officer, Mpika, Zambia, 19 January 2009**

“Through our Community Health Program we have many philanthropic initiatives. We contribute money and take food to patients in hospital who are sick. If we fail to raise the money to help a patient, we then approach other CAMA members and say ‘you must help out here.’”

**CAMA Member, Mpika, Zambia, 19 January 2009**

(iii) CAMA members get involved in mentoring and counselling students, serve as temporary teachers, provide moral support to child-headed families and meet a variety of the children’s material needs. CAMA members participate in School Management Committees and the selection of beneficiaries. They also travel to remote villages to talk to local leaders in order to persuade them that they should consider and change the traditional customs and practices in terms of early enforced marriage. **Indeed, as we learned in Zimbabwe, where CAMA has existed for the greatest number of years, the longer CAMA exists in a region, the greater the variety and number of things CAMA does, including serving on traditional courts.**

(iv) Through CAMA, young women receive business training and seed money to start up their own businesses. As indicated in the Baseline Study performed in Zimbabwe, 80% of the CAMA members who are currently running businesses received business training from CAMA, 88% earn cash from what they produce or are able to barter what they produce for food for their family, 45% are able to employ other family members in their businesses and 7% have received funding from sources other than Camfed.

(v) The CAMA members (who are trained by Camfed in preparing business plans and managing finances) run the Camfed Seed Money Program, which is designed to advance the economic independence of young women by providing them with basic financial management skills and a small grant, which they are able to use to develop small-scale businesses. Not all Seed Money Program proposals receive funding. In Zimbabwe, approximately 80% of the proposals receive funding. However, for the 20% of proposals that are rejected, CAMA members assist in the further development of the proposals in order to improve their chances of success during the next round of funding.

(vi) Many CAMA members train through Camfed’s **Community Health Program** as Community Health Officers who go into communities empowered to teach people about sanitation, infant care and HIV/AIDS.

#### **CAMA at different stages of evolution...**

> In **Zimbabwe**, where CAMA has existed the longest, the association and its current and former members are energetically active at all levels of society. CAMA members are district coordinators, they work for NGOs and as full-time nurses or teachers, they are secretaries, business women or police officers. In Zimbabwe, former CAMA members sit on a variety of decision-making bodies – in addition to the School Management Committees and Community Development Committees, former CAMA members sit on the District AIDS Action Committee and the Rural District Development Committee, among others – providing extensive networking possibilities for current CAMA members. In addition, the various CAMA chapters regularly hold meetings at local, district and national levels to discuss business workplans, health initiatives, the role of children at home and child protection. CAMA members volunteer in their communities as well, from helping an HIV-positive widower to care for his three children, to cleaning a clinic, to organising meetings to discuss gender issues.

> In **Zambia**, Camfed has been operating since 2001. When we were in Mpika District, in February 2009, the Camfed beneficiaries who had just completed their secondary schooling had got together in a group to start a pre-school for children under the age of seven. They had been given a small grant from Camfed to devise a scheme. Public pre-school facilities are not provided extensively in the rural areas of Zambia. The girls had devised activities for the children, and outside the pre-school class there were crowds of children and parents anxious to be able to participate in the scheme. A year later, the pre-school is thriving, although it has yet to become a self-sustaining business, and Camfed is giving bursaries to help some children attend. This means the CAMA members themselves are learning how to run a business, they are giving back to the community and the children’s minds are being opened to the benefits of education.

> In **Malawi**, where Camfed is now implementing its programs, it is powerful for the communities to hear directly from CAMA members and women, who had themselves been Camfed beneficiaries in remote poor rural districts in Zimbabwe, that they completed school and university and are now running Camfed’s programs in Zimbabwe. They were able to tell the villagers we met that many Camfed alumnae are now teachers and doctors. They were able to prove through their own life stories that with education everything really can change.



CAMA members are forming a pan-African powerhouse of young women who are passionate to effect change and have the education to achieve it as well as the technological means to communicate with one another. They have a voice.

“The women in this community met time and time again and realised that they could pool their intentions together. We started meeting once a month at weddings and other things. Now we have our own meetings.”

**Mother Support Group member, Lwitikila, Zambia, 20 January 2009**

“We started our support group with 15 mothers. The idea came from the mothers themselves. We saw Camfed supporting girls and we wanted to do something as well. We wanted to help the girl child prosper and not to be suppressed. The people in this community struggle and they are vulnerable. We will still struggle but we don't want to sit back and be vulnerable, we want to help ourselves. In the end, it will be us who benefit from this and we want to encourage this.”

**Mother Support Group member, Kopa, Zambia, 22 January 2009**

“We are 40 members from the same compound. We meet once a month. We first connected with Camfed to give talks to women about HIV and other issues. We counsel Camfed and non-Camfed girls. We also do plays and skits as a drama group about AIDS and early marriage, and talk to the men about how we can make the girl child prosper and stay in school. We also grow maize and rear chickens and we are trying to organise a workshop to sew clothes. We are supporting four children at basic school and we give them money for books and food.”

**Mother Support Group member, Lwitikila, Zambia, 20 January 2009**

### **CAMA is a powerhouse...**

- > CAMA is both a means to and an outcome of the systemic change Camfed sets out to achieve. Empowering young women through education and economic independence unlocks the energies that drive social and economic development. Having their own money means that they now have the capacity to make choices about their fertility, whom they marry, and their mobility. By joining professions such as teaching and nursing, and running businesses in their communities, they are transforming the rural economy and becoming role models for the next generation of young girls. As peer health educators, they are sharing vital health information with thousands within their communities and encouraging a dialogue about topics that were once taboo.
- > CAMA members are becoming powerbrokers. They are occupying increasingly important positions in government and non-governmental organisations and are accessing international platforms, including a member of CAMA Zimbabwe who travelled to San Francisco in April 2008 to speak at the Seventh Annual Global Philanthropy Forum.

### **3. Activism and Social Capital: Mother Support Groups**

Camfed's emphasis on ensuring that girls are educated and that women participate in the beneficiary selection process has served as a catalyst for other community activist programs, such as Mother Support Groups. Throughout the districts in which Camfed operates, mothers living in villages near schools have come to work together, with support from Camfed, to tend a piece of land or make clothes and use the profits to support more children through school. The mothers provide counselling to the girls, care for the girls when they are sick, help the girls with their lessons and meet regularly on their own to provide peer support and assist one another.

The work of Mother Support Groups was an important bolster to the program in Zimbabwe throughout the worst periods of the 2008 crisis in the country. They are fundamental to the change that is being effected in the communities in which Camfed operates. Women in these groups, who have so little themselves, sew and knit clothes for the children, fish and plant extra maize and cook for school functions, and make sure that children who would otherwise struggle to attend school and who are not provided for under the Camfed programs can attend school and have food to eat. Their involvement in these groups is bringing important recognition of their contribution as the mainstay of rural communities, and is providing them with access to local authorities to make demands on behalf of vulnerable children, which in turn is enabling them to leverage further resources.

**How do people who are already struggling to feed their own families find the motivation to support other families?** We put this question to Mother Support Groups, to parents and to CAMA members and the responses were consistent. They want to right what they see as a wrong: all children should have the chance to be educated; they want to build a better future for the whole community and they see education as the only real way of achieving change. Through building and leading their own programs, Camfed activists feel a sense of ownership and a duty to use the resources available for the benefit of girls and young women in their community.

### **4. Activism and Social Capital: Father Support Groups**

In addition to the Mother Support Groups, in Zimbabwe, fathers have been spurred into action, forming Father Support Groups that meet regularly and perform a variety of tasks and services to support the education of girls in their communities. In Wedza District, we met a Father Support Group that had formed in 2005. The men in the Wedza Father Support Group provided the labor and building materials required to convert a former teachers' house into a girls' hostel, permitting the A-level students who travelled from far-off villages to attend classes in a safe and healthy environment. In addition, the fathers gather firewood for the girls' kitchen, serve as school administrators and teach the girls skills such as carpentry and ploughing. The fathers in Wedza improved the security of the hostel by repairing a perimeter fence; they also cultivated a small garden allowing the girls to grow their own fresh vegetables.

"It is time that men got over their big egos and moved beyond the patriarchal nature of our society. Men should take responsibility for helping to stop child abuse."

**Father Support Group member,  
Wedza District, Zimbabwe,  
7 October 2009**

"Instead of waiting for another donor to come from the U.S. or the UK, if there's a vulnerable child I see every day, why not stand up and do something? Even if a donor comes they'll find us in another setting. We need to organise ourselves in our own way."

**Father Support Group member,  
Wedza District, Zimbabwe,  
7 October 2009**

"The drop-out rate of girls due to pregnancy is even lower now that fathers are involved. Now boys wash plates, which used to be 'girls' work.' There is more love in homes, and less shame in showing love. It's now easier for kids to talk about sex. There is more HIV awareness. There was a time of too many funerals and deaths, but now it's gone down."

**Father Support Group member,  
Wedza District, Zimbabwe,  
7 October 2009**

"The Mother Support Groups are the pride of Camfed."

**District Education Officer  
and Community Development  
Committee Chair, Wedza District,  
Zimbabwe, 7 October 2009**

The fathers we met discussed the impact joining a Father Support Group has had on their own lives and on their wider communities. The fathers feel they have more invested in their communities and feel more fulfilled in their own lives. The fathers are more aware of the effects of child abuse. The Father Support Group in Wedza held a men's forum on gender, in order to raise awareness of violence against women, and hosted awareness meetings for child protection in order to fight abuse. As a result, the drop-out rate of girls due to pregnancy has lowered dramatically in the secondary schools in Wedza District. The fathers discussed experiencing greater affection for and collaboration with their families, and a change in the attitudes of boys towards girls since forming their Father Support Group. One mother in Wedza remarked that the formation of the Father Support Group has helped to make fathers more approachable. One father remarked at how much can be accomplished when fathers work with mothers to achieve great things.

## E. Organising Principle: Holistic and Long term Approach

Camfed's mission is to achieve systemic change to end the vicious cycle of poverty, disease and death in the most disadvantaged communities in remote rural Africa. Camfed believes that the best way to do this is through the education of girls, which results in faster economic growth, a reduction in HIV/AIDS, greater political participation, and a virtuous cycle of improved quality of life for the girls and their communities. From its experiences in the field, Camfed understands that the only way to educate girls in a way that results in systemic change is to commit to providing holistic help in the long term to the girls and their communities.

We have already described the holistic way in which Camfed strives to meet all the needs of the child so as to make sure that she attends and stays in school throughout her primary and secondary education. Money and resources are not enough. The attitudes of communities who are trapped by a sense of hopelessness and dependency on outside help also need to change, as do traditional customs and practices that reduce the chances of girls accessing and remaining in school. Camfed maintains that these attitudes can be changed only through a holistic and long term approach adopted by NGOs that successfully addresses the issues listed below:

### 1. Holistic and Long term Approach: How Long will the NGO Stay?

In the communities we visited in Malawi, where Camfed was just beginning to operate, one of the greatest concerns raised by community members was about how long Camfed would stay. The communities' concerns were borne of experiences with charitable organisations that had embarked on a project but had since departed, no doubt believing that they had effected change and done a good job, but apparently leaving the communities no better off than they had been.

At the start-up meetings with local communities that we attended in Malawi, the former Camfed beneficiaries from Zimbabwe (who had themselves been assisted through school by Camfed) needed to reassure the local communities that Camfed only ever embarks for the long term. It commits at a minimum to providing bursaries to girls to see them through their secondary education, which typically comprises a four-year period. Camfed has never failed to support a girl through her education.

### 2. Holistic and Long term Approach: Invest for the Long Term

As Camfed invests in the community on a long term basis, it cannot take a projects-based approach, as many organisations do. We saw examples of projects of other organisations that had provided "projects-based" assistance but had not adopted a holistic approach. We saw brand new school buildings that had been built with international donors' money but where no furniture had been provided, and so the schools were not being used properly; we saw schools that had been built without provision for an office for the headmaster or a staff room, so an essential classroom had to be given over for that purpose; we saw boxes of books received as donations that were not being used because they were not in accordance with the required curriculum.

Funding in international development is often provided on a highly restricted basis, and usually against a three-year (maximum five-year) project term. Rather than allowing this to dictate the delivery of a set of discrete "projects," Camfed has developed an operating system that effectively translates short-term "project" grants into a program that is long term and community-driven.

Restricted funds are mapped against annual workplans and budgets that have been generated from review and planning meetings involving representatives of all stakeholders. Monthly updates against these workplans are then analysed to provide information on progress back to communities, while simultaneously ensuring compliance with donor requirements. Unrestricted funds are applied to cover any funding gaps.

In this way, Camfed ensures that its work is an investment for the long term. As the program evolves in a district, the nature of Camfed's investment changes: the strong governance structure and systems at community level provide a channel for other resources into the district over and above what is provided by Camfed and, increasingly, resources are raised locally, including from local businesses. This diversification of the resource base is itself an important measure of success.

### 3. Holistic and Long term Approach: Get into the Psyche of Local Communities

With a governance model that gives the local community responsibility for deciding what assistance should be given and to whom, it is highly unlikely that a fish pond would be built without an adequate and secure supply of water, or that a school would be built without making provision for a staff room. Camfed maintains that it is only when the community itself is empowered to make decisions, and challenge inappropriate decisions or irregularities, that the international donor can be sure that the assistance it is giving does meet the needs and requirements of the local community. In other words, Camfed believes that international development organisations must “get into the psyche” of the local people to establish what the real problems are and agree appropriate solutions. It believes that the only way one can effect change is to work from within the existing structures and systems, and to work for the long term. Listed below are a few examples of Camfed's holistic and long term approach to issues it grapples with every day to ensure that it is understanding the context of the problems in the local communities.

> **Resources:** Often it is the smallest details that can be the biggest barriers to a child learning, such as not having a school uniform or pens and paper with which to write. The Camfed support package has been developed over a long period of time and is the product of careful and detailed thought.

In addition, once Camfed commits to a girl she is supported throughout her childhood and adolescence into young adulthood. Camfed is committed not simply to assisting a girl in her education; Camfed wants to put a girl through secondary school, which it has done 42,184 times, and then initiate her into CAMA so that she can go on to great things as an adult and become a role model for and contributor to systemic change.

> **Self help:** Camfed sees governance as the responsibility of all, rather than as something imposed from above. Its model mandates a participatory and inclusive style of governance in order for all voices, especially rural voices that have been traditionally marginalised or excluded, to be represented, at district, regional, national and international levels.

“The secret of Camfed's success is its two-way traffic. Camfed goes deep into learning and understanding our culture.”

**Community Development Committee member,  
Wedza District, Zimbabwe,  
7 October 2009**

In a nutshell, as a District Education Officer in Wedza District, Zimbabwe, told us, what Camfed provides are the structures and the motivation; the local community provides the rest.

“The objective is that we become irrelevant as the program grows. This is what we expect.”

**Camfed Zambia, 18 January 2009**

> **Community ownership and involvement:** Camfed believes that this is the only way to effect systemic social change. Camfed's approach to its recent impact assessments, the Baseline Studies, was typical. It did not devise the relevant questions without input from the local communities themselves, it did not fly people in from the outside, and it did not rely on answers from central and national offices. Camfed first devised the questions with, and pre-tested them in, local communities. It then selected a combination of local School Management Committee members, parents, teachers and girls to act as the interviewers. Camfed trained the interviewers for a week as to how to pose questions and how to use the electronic devices on which the answers would be recorded. Then, over a six-week period in each country, 5,818 interviews were carried out by local people.

Why use local people? They knew the language, they knew the people, they knew the issues and they were best placed to ask the very sensitive questions that were being put to people about abuse. A mother asking another mother about these issues was more likely to get an honest answer than someone from the outside. In addition to the invaluable information gained, the process of carrying out the Baseline Studies taught participants useful skills as to how to conduct interviews and how to operate handheld electronic devices, as well as involving them in the process of effecting change to traditional customs and practices by means of dialogue. Finally, once the responses to the Baseline Studies had been collated and analysed, they were shared with the local communities, with regional offices and with the government ministries in order that everyone could learn from the results and take action to change and improve the programs where necessary. **Systemic change was being initiated.**

#### **4. Holistic and Long term Approach: Zimbabwe as an Example**

##### **A Metamorphosis Through Integration...**

In the Zimbabwe educational districts where Camfed has operated for 17 years there has been a metamorphosis. Despite tremendous difficulties in Zimbabwe imposed by the political establishment as well as astronomical inflation, Camfed has managed not only to survive but to thrive. Many NGOs had no choice but to leave Zimbabwe at the height of its recent troubles, but Camfed has continued its work in all of the communities in which it operates, and without political interference.

The persecution of teachers in 2008 has been recognised by the Zimbabwean government. The Ministry of Education's recent report<sup>7</sup> describes the serious impact on teacher morale and motivation due to teachers not being paid and the lack of security in rural areas where teachers were victims of political violence. Indeed, the Ministry has made efforts to institute a reconciliation process and has deployed counsellors into communities where violence against teachers occurred. However, the Ministry's efforts are being hindered by the fact that some teachers refuse to return to schools due to fear that some perpetrators of violence against teachers are still loose in their communities.

The Camfed Baseline Study in Zimbabwe indicated that, despite the government's persecution of teachers, particularly in the southern part of the country, Camfed-affiliated schools managed to retain teachers and continued to operate. When we asked what enabled Camfed to survive during the political turmoil of the last several years, we were told that because Camfed is not an "outsider," in fact, Camfed simply could not leave. We were told that in many instances Camfed and the structures it helped cultivate – the Mother and Father Support Groups, CAMA, the Community Development Committees – were the only fallback the communities had. This is the extent of the systemic change Camfed has worked to effect.

##### **and Generational Change...**

While in Harare we sat in on two days of an ongoing four-day series of meetings reviewing the Zimbabwe Baseline Study. Twenty-eight Camfed representatives from all over Zimbabwe were in attendance. They debated, worked out what lessons there were to be learned and together contributed to what will subsequently become a published report with lessons for government and Camfed itself. The attendees represented the entire spectrum of the Camfed community: one-third of those present were CAMA members; one-third were Community Development Committee chairs; one was the chair of a Mother Support Group chapter who had travelled eight hours on a bus to attend the meetings; and the remainder were Camfed Zimbabwe national staff.

These are indicators of the extent to which Camfed has achieved systemic change in Zimbabwe.

<sup>7</sup> National Education Advisory Board Zimbabwe, (2009) "The Rapid Assessment of Primary and Secondary Schools."





# Section 5.

Closing Thought

Instituting good governance in any domain is a daunting task. Its success ultimately relies on a proper understanding of the context in which it is to be implemented and the end goals to be achieved, and in fashioning principles and structures that effectively facilitate the development of a culture of common cause, responsibility and ownership at every level. In working on this project, we at Linklaters learned much about the challenges to, and potential for, good governance in impoverished communities in rural sub-Saharan Africa.

While the remote rural communities of sub-Saharan Africa offer stark reasons for despair about poverty and disempowerment, they also offer great hope, both generally and for what can be achieved through the implementation of good governance. Due to geographical isolation from centres of commerce and government, people living in rural areas have continued to rely on existing community structures to survive, and, through shared knowledge, values and history, genuine community living has been preserved.

Camfed has developed a governance model that reflects these existing community structures and that taps into the communities' desire for empowerment and self-improvement. Through Camfed's governance model, corruption and abuse can be minimised and volunteerism made endemic, not only in the education sector but, potentially, in all contexts in which rural communities face disenfranchisement and exclusion from resources and decision-making power.

As the vast majority of the population in sub-Saharan Africa resides in rural areas much like the ones we visited in Malawi, Zambia and Zimbabwe, these rural communities and their propensity for good governance offer a great chance for rapid improvement in the conditions in these countries, which can be carried out by local communities themselves.

While we at Linklaters have learned a great deal in the course of this project, most of all we learned that there is a real opportunity to improve conditions in these impoverished areas by furthering good governance in them. We hope that this report may help the international aid sector progress the debate as to how to best seize this opportunity.

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## Section 6.

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### The Proposed Questions and Checklist for Donors and NGOs

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The Camfed approach is always to ask questions and enter into a dialogue rather than tell the beneficiaries/clients what it is going to do for them. The main principle of accountability is encapsulated in the title to this report, “Accounting to the Girl.” Our work with Camfed has prompted the development of 10 questions focusing on the detail of the delivery of aid. Questions such as these might help donors and aid providers to gain insight into the sustainability and effectiveness of the aid provided. They are designed to test the implementation of policies and programs and check whether they result in accountability to the intended client. We acknowledge that many questions are already asked as part of aid programs, so we put these 10 questions forward for debate and discussion. We invite the sector to develop this discussion to achieve a comprehensive set of questions that get to the core of any governance model.



## A. The Proposed Questions for Donors and NGOs

If these questions are asked when programs and initiatives are being raised in the development sector, might a consistent and sustainable governance model be installed that would place the long term interests of the intended beneficiary/client at the heart of all systems, procedures and programs associated with the international aid sector and ensure good governance at all levels of the delivery of that aid?

### 1. Who is the beneficiary/client?

- (i) Who is the precise intended beneficiary/client? That is, the individuals intended to benefit.
- (ii) How has the beneficiary/client been identified and by whom?
- (iii) According to what criteria?
- (iv) Can each and every donation be tracked to the specific beneficiaries/clients and if not, why not?
- (v) Can the progress of individual beneficiaries/clients be tracked?
- (vi) Do the community and beneficiary/client know what they will receive?
- (vii) How and what do they know?
- (viii) Does the recipient of any funds regard itself as a trustee of those funds on behalf of the beneficiary/client and is the beneficiary/client given a sense of entitlement? If so, how?

### 2. Is the aid fit for purpose?

- (i) What problem is the assistance intended to overcome?
- (ii) Who has identified that problem?
- (iii) Is the aid itself what the beneficiary/client really needs?
- (iv) How does the provider know that it is what the beneficiary/client really needs?
- (v) Were the beneficiaries/clients involved in deciding about this aid? If so, how?

### 3. Are there policies for the protection of the beneficiary/client?

- (i) What policies are there to protect the beneficiaries/clients?
- (ii) Have they been implemented at all levels (international, national and local) and by all participants?
- (iii) What is the evidence that they have been implemented at all levels?
- (iv) Are the policies devised and implemented in the best interests of those beneficiaries/clients?
- (v) Are the policies embedded in the financial management of the organisation and if so, how?
- (vi) What are the policies on using the stories or images of the beneficiaries/clients?
- (vii) Is implementation of the policies monitored and, if so, how?

### 4. Is there community decision making?

- (i) What is the process by which decisions about funding and expenditure are made at international, national and local levels and by whom?

- (ii) If the community has been involved, who are the community members?
- (iii) Have all relevant stakeholders such as parents, teachers, village leaders, police, religious leaders, government officials, men and women, etc. been involved?
- (iv) How have they been selected?
- (v) Has the local community been given responsibility for decision making, the allocation and distribution of funds, and monitoring the program? If not, why not?

**5. Is the emphasis on payment or social capital?**

- (i) What incentives are given to local people for their involvement, and on what basis are these given?
- (ii) Are they being paid “sitting” allowances and/or for participation in meetings?
- (iii) How much?
- (iv) Why?
- (v) In the country in question, how many people are being paid for their work for this program?
- (vi) Where and how are those sums disclosed in public accounts?

**6. What about financial management, cost effectiveness and speed of delivery of funding?**

- (i) Where does the tracking information about progress come from?
- (ii) To whom is the tracking information available and how?
- (iii) Is the financial information accurate and timely and, if not, why not?
- (iv) How accountable and transparent are the processes of financial management and delivery not just to the donor, but to the beneficiaries/clients themselves?
- (v) How is the tracking information shared back to the local communities?
- (vi) How are decisions about financing made with community involvement?
- (vii) How are communities made aware of the available resources?
- (viii) How will the donation reach the intended beneficiary/client?
- (ix) How cost effective and speedy is the process of delivery?
- (x) How many transactions are there between the donation of funds and local delivery?
- (xi) How visible is each of these transactions?
- (xii) What proportion of the funds donated is spent on overhead or other costs outside the country in question?
- (xiii) What proportion of the funds donated is spent directly in respect of the beneficiaries/clients? How is this defined?
- (xiv) Where are those sums disclosed in public accounts?

**7. What happens when there are irregularities?**

- (i) If funds do not reach the intended beneficiary/client, how soon will that be noticed and by whom?
- (ii) What action will be taken and by whom?
- (iii) Do the intended beneficiaries/clients and local stakeholders know to whom to report any irregularity?
- (iv) And what action will be taken?

**8. Is there partnership?**

- (i) Is the aid organisation working with and within the existing structures at national, regional and local levels and, if not, why not?
- (ii) How regularly does it meet with officials nationally, locally and regionally?
- (iii) What engagement is there with officials about the aid organisation's programs?

**9. Is the focus on long term impact?**

- (i) How do you plan to provide for systemic change, i.e., long term sustainable change?
- (ii) Do you undertake programs and/or advocacy and, if both, how are they interrelated?
- (iii) In the case of advocacy, who carries it out, and in what ways are the community and intended beneficiaries/clients engaged?
- (iv) Is the strategy holistic and long term, or project-oriented, and why?
- (v) How is the intended impact defined and how is it measured?
- (vi) How regularly and by whom?
- (vii) Does it involve local communities feeding back and, if not, why not?
- (viii) Is the information shared with the local communities and, if not, why not?
- (ix) How does the organisation measure and act on the impact which its work is having in the communities in which it operates and, if so, with whom is it sharing that impact?

**10. What is the make-up of the management and boards of directors?**

- (i) What is the management structure at both international and national levels?
- (ii) What is the membership of boards of directors at both international and national levels?
- (iii) How is the constituency of beneficiaries/clients represented in management and on the boards of directors?
- (iv) Is the board independent? What is its expertise? How does the board scrutinise and test the delivery of the NGO's goals?

Questions such as these can promote and reinforce good governance, if donors pose them to aid providers. The responses provided might even help ensure that the providers of aid develop and implement a standard model for governance.

## B. A Checklist for NGOs

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We set forth the following, drawn out from Camfed's operating principles, as a means of promoting the debate among development agencies around a common checklist. When programs are developed to combat poverty and disempowerment, this checklist may help to set a standard for governance in the sector, which might strengthen the delivery of long term and sustainable change:

1. Identify the obstacles which prevent communities from being able to help themselves. Rely on the expertise and experience of the local communities to identify those obstacles.
2. Multiply exponentially the value of every donation by building social capital around the beneficiaries/clients in a network of activists from all stakeholder groups who are unified by a shared approach to the development of their own community.
3. Build strong partnerships with government agencies and influence policy while not being affiliated to any political party or compromising the integrity of the programs.
4. Create strong linkages and partnerships with other service-providers (government and non-government) to ensure a holistic package of support.
5. Build a network of beneficiaries/clients who, united by a shared background of poverty and experience of transformation, would provide a safety net of financial and social support to each other and act as an example to others in their communities.
6. Inspire local communities to build upon the model in innovative and powerful ways and thereby support more beneficiaries/clients.
7. Base programs on accountability to each and every individual on whose behalf it works, whether donors, beneficiaries/clients, communities or government ministries.
8. Commit to respect individuals and instil transparency and inclusiveness at every level of the program and organisation.
9. Use robust social and financial auditing systems to ensure that money, resources and information reach their intended target by a process that safeguards the beneficiaries/clients.
10. Rely on the people in local communities, who are best placed to identify the most vulnerable and needy and any abuse of the programs, to carry out monitoring. Promote a culture of self-evaluation that is then reinforced with external checks.
11. Empower communities to demand the resources and support to which they are entitled.





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# Section 7.

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Acknowledgements and Work Outline

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We started this project in late 2007. Our preliminary work involved reading a great deal of Camfed documentation. We then moved on to visiting three countries where Camfed operates, touring 15 schools and interviewing over 300 people ranging from students to teachers to parents to village elders to government leaders. All the schools we visited were in remote rural areas. Many of our meetings were one to one or in small groups; others consisted of meeting the entire Community Development Committee for the district; and in each school we also met the School Management Committee, the Mother Support Group and the teaching staff. In most schools, we met CAMA members and Camfed beneficiaries. In each country, we met senior members of the Ministry of Education in the capital city and the regional senior officials of the District Education Board in each of the districts we visited. We also met the heads and staff of each of Camfed's national offices and in most cases spent many days with staff members.

We knew that it would not be possible to do a full audit style review of the over 3,148 schools with which Camfed partners, so we decided to visit three countries: first, Zambia, where Camfed has been operating since 2001 and the systems are fairly well embedded; second, Malawi, where Camfed is only just starting; and third, Zimbabwe, where Camfed has been working for 17 years. This enabled us to observe the sustainability of change in those communities. We also wanted to see a mixture of primary and secondary schools, schools which were well endowed and schools which were struggling, schools where the community activists are well established and others where the concept still needs to get going. We were given free access to documentation and individuals for questions and discussion.

The nature of the visits meant that we spent significant time with both Camfed unpaid activists and Camfed full-time national staff. In Zambia, we travelled with the Executive Director of Camfed Zambia (the former Permanent Secretary of Education), the Finance Directors of both Camfed Zambia and Camfed International and the Executive Director of Camfed International. In Malawi, we observed meetings that were already taking place as part of the launch of Camfed's operations in Malawi. We then travelled with the Executive Director and Training Manager of Camfed Zimbabwe (both former Camfed beneficiaries) who were starting the process of identifying appropriate schools to partner and the training of the local communities to create committees and select beneficiaries. The Executive Director of Camfed International participated in the first two days of that visit. In Zimbabwe, the ongoing troubles meant that travel was difficult so we visited only one rural school, but we had the benefit of spending two days in Harare at the Baseline Review meeting which was attended by 28 Camfed activists from across Zimbabwe.

In each district we also travelled with local Camfed activists (i.e., non-staff volunteers), each time including a senior member of the District Education Board and either a teacher mentor and/or a Community Development Committee member. This gave us the opportunity to talk with them at length and question them about the way in which the Camfed programs are delivered on the ground. We spent half a day in most of the schools we visited, conducting a series of meetings with heads and other teachers, Camfed beneficiaries, members of the School Management Committees, members of the Mother Support Groups and CAMA members. In each district we also met with the members of the Community Development Committees.

### **1. We visited the following schools:**

#### **Zambia**

- (i) Musakanya Basic School; 19 January 2009
- (ii) Chitulika High School; 19 January 2009
- (iii) Chilufya Basic School; 20 January 2009
- (iv) Lwitikila Girls' High School; 20 January 2009
- (v) Mununga Basic School; 21 January 2009
- (vi) Kasenga Basic School; 21 January 2009
- (vii) Kopa Basic School; 22 January 2009

## Malawi

- (i) Chiuli Primary School; 1 June 2009
- (ii) Kaponda Full Primary School; 1 June 2009
- (iii) Chiuli Community Day Secondary School; 2 June 2009
- (iv) Lisungwi Community Day Secondary School; 2 June 2009
- (v) Milala Full Primary School; 3 June 2009
- (vi) Likwenu Community Day Secondary School; 4 June 2009
- (vii) Machinga Community Day Secondary School; 4 June 2009

## Zimbabwe

- (i) Gumbonzvanda High School; 14 October 2009

### **2. In each country, we met with members of the Ministry of Education in the capital city and members of the District Education Board in each of the districts we visited:**

- (i) Dr. Phiri, Director of Planning and Information, Ministry of Education, Zambia; 23 January 2009
- (ii) Mr. Matora, Director of Finance and Education, Ministry of Education, Malawi; 5 June 2009
- (iii) Ms. Chakanyuka, co-author of the Ministry of Education's Rapid Assessment Report; August 2009. Mrs. Gweme, Gender Focal Person, Ministry of Education, Zimbabwe; 16 October 2009
- (iv) The District Education Board officers in each of:
  - (a) Mpika, Zambia; 18 to 22 January 2009 (Ms. Haamatumbika)
  - (b) Neno, Malawi; 1 June 2009 (Mr. Matewere)
  - (c) Machinga, Malawi; 3 June 2009 (Mr. Chumachawo)
  - (d) Wedza, Zimbabwe; 14 October 2009 (Mr. Paridzira)

### **3. We attended meetings with traditional leaders at which we questioned them on their approach to the education of girls and the challenges faced by the communities in which they live:**

- (i) Chief Chikwanda in Mpika, Zambia; 20 January 2009
- (ii) Community leaders in Chilawi, Malawi; 2 June 2009
- (iii) Community leaders in Machinga, Malawi; 4 June 2009
- (iv) Community leaders in Wedza, Zimbabwe; 14 October 2009



**4. We individually met and interviewed the following Camfed staff, the majority of them over a period of five to ten days:**

- (i) Barbara Chilangwa, Executive Director, Camfed Zambia
- (ii) Joseph Yondela, Finance Director, Camfed Zambia
- (iii) Angeline Murimirwa, Executive Director, Camfed Zimbabwe
- (iv) Faith Nkala, Deputy Director, Camfed Zimbabwe
- (v) Winnie Farao, Training Manager, Camfed Zimbabwe
- (vi) Penina Mlama, Executive Director, Camfed Tanzania
- (vii) Dolores Dickson, Executive Director, Camfed Ghana
- (viii) Ann Cotton, Executive Director, Camfed International
- (ix) Luxon Shumba, Finance Director, Camfed International
- (x) Brooke Hutchinson, Executive Director, Camfed USA
- (xi) Lucy Lake, Deputy Executive Director, Camfed International
- (xii) Maria Mascarucci, Impact Manager, Camfed International
- (xiii) Naomi Rouse, Operations Manager, Camfed International
- (xiv) Fiona Mavhinga, Programme Manager, Camfed International
- (xv) Gabriela Perry, Head of Finance, Camfed International

**5. We also met and/or interviewed the following Camfed Board Members:**

- (i) The Camfed Zambia Board of Trustees in Lusaka, Zambia
- (ii) Anne Lonsdale, the Chair of the Camfed International Board
- (iii) Peter Sherratt, UK member of the Camfed International Board
- (iv) Paul Needham, U.S. member of the Camfed USA Board

**6. Our review of Camfed's documents included reading the following categories of documents:**

- (i) Child Protection Policy and Code of Conduct, child protection reports and policies from individual schools
- (ii) minutes on staff training on child protection
- (iii) School Based Child Protection Policy Development Guidelines
- (iv) the strategic plans of each of the national offices of Camfed
- (v) the Baseline Studies for each of Zambia, Tanzania and Zimbabwe
- (vi) the Draft Impact Report
- (vii) the Camfed Operations Manual
- (viii) the Certificate of Incorporation and Articles of Association for each of the offices
- (ix) the Memorandum of Understanding with the countries where Camfed operates
- (x) the Annual General Meeting Reports for each of the countries in which Camfed operates

- (xi) the annual reports for each national office
- (xii) the Bursary Guidelines
- (xiii) the Guidelines for Mother Support Groups
- (xiv) reports on mentor training
- (xv) the Constitution of CAMA
- (xvi) CAMA national committee documents and minutes
- (xvii) CAMA Grants and Loans Guidelines
- (xviii) CAMA training manuals
- (xix) reports on CAMA's community health activities
- (xx) Community Health Program reports
- (xxi) Community Development Committee reports
- (xxii) Safety Net Fund reports
- (xxiii) Seed Money Scheme reports
- (xxiv) documents on the Roles and Responsibilities of Mother Support Groups
- (xxv) teacher mentor training reports
- (xxvi) the Camfed Program Database
- (xxvii) examples of the manual records of children and their entitlements kept by the schools and copied to Camfed

We have carried out this work on a *pro bono* basis. The core team has involved a group of litigation lawyers from our New York and London offices (two partners, seven associates and three trainees) together with members of our internal audit, HR, IT and Community Investment teams from our New York and London offices.<sup>8</sup> We have worked more than 4,000 hours on the project. All costs have been kept to the minimum and the travel expenses of Camfed have been met by Linklaters.

We wish to thank all of the people who have given their time to help us understand the way in which Camfed works. We have appreciated their frank and open responses and, in particular, the cogent, pragmatic and passionate views expressed by the villagers and girls in the communities we visited.

<sup>8</sup> The visits to Zambia, Malawi and Zimbabwe were conducted by the following Linklaters lawyers, in teams of four, three and three, respectively: Lance Croffoot-Suede, Diana Good, Ruth Harlow, Lisa Vincent, Philomena McFadden and Ulysses Smith. The following Linklaters staff have also contributed significantly to this report: Christopher Coombe, Oonagh Harpur, Ben Singer, Jared Jenkins, Aalia Datoo, Carly Nuzbach, Celia Davidson, Leila Zerai, Paul Wray, Elisha Butler, Matthew Sparkes, Vicki Doughty, Susan Jackson Cousin and Isla Pickering.



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