



**Final Evaluation of Camfed's
'Supporting Young Women to Lead
Change in
Rural Malawi'
Project
Evaluation Report
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ABBREVIATIONS

ALA	African Leadership Academy
CA	Camfed Association
CAMFED	Campaign for Female Education
CDC	Community Development or Camfed District Committee
CP	Child Protection
DAPP	Development from the People to the People
DEM	District Education Manager
HDF	Human Dignity Foundation
ICT	Information Communication Technology
IGA	Income Generating Activities
LSHTM	London School of Hygiene and Tropical Medicine
MoH	Ministry of Health
MoE	Ministry of Education
MoT	Ministry of Trade and Industry
MSCE	Malawi School Certificate of Education
MSG	Mother Support Group
MGDS	Malawi Growth and Development Strategy
MYDS	Ministry of Youth Development and Sports
NGEN	National Girls' Education Network
NGO	Non-government Organisation
OVC	Orphans and Vulnerable Children
SBC	School Based Committee
SMS	Short Message Service
TM	Teacher Mentor
VDC	Village Development Committee

EXECUTIVE SUMMARY

Operating in 17 districts across Malawi the **Supporting Young Women to Lead Change in Rural Malawi project 2013 – 2016**, has enabled Camfed to establish the Camfed Association (CAMA)¹, an alumnae network of young women, who had previously been supported by Camfed bursaries. The Camfed Association (CA) provides the young women with opportunities for peer support, training and financial resources to lead change in rural Malawi. The project is funded by the Human Dignity Foundation, which previously funded secondary school bursaries, and provided a further grant of \$1.7m for this project. The project has three objectives: the establishment of a vibrant network for young women in rural areas; increased or more secure incomes for young women; increased philanthropy, activism and civic engagement of young women.

This final evaluation of the project aims to assess its **relevance, effectiveness, efficiency, impact and sustainability** as it enters its final few months and to identify recommendations/ learning emerging from the evaluation which might be taken into consideration in any future similar project or follow-up three years.

The evaluation methodology included desk reviews, interviews and focus group discussions with a range of stakeholders, including CA young women, community members, SBC members, teacher mentors and head teachers, members of the CDCs, Camfed staff and HDF staff. Two of the 17 districts were visited and a range of stakeholders, including 108 CA members consulted.

The project has surpassed expectations and had a significant positive impact on the young women involved, their families and communities. Although systemic change in relation to gender equality in rural communities is a long and challenging journey, the project has demonstrated that change is possible and that young women can lead that change. As intended it provides the opportunity for a safe transition from school and beyond and contributes to the empowerment of CA young women by building their confidence, independence and leadership skills. For some it has provided a route to and through tertiary education, raising aspirations of other young women.

All project targets have been achieved or exceeded. One area in which it completely exceeds expectations is the number of CA members. Although not entirely dependent on the inputs of this project, the CA young women have involved themselves in a wide range of philanthropic activities in their communities, most noticeably supporting and mentoring girls in school.

Relevance Performance Assessment: High The programme is extremely relevant for young women, their communities, Camfed and the Human Dignity Foundation (HDF) and successfully contributes to government and international policy and targets. The project addresses the challenging circumstances of young women in rural areas in the difficult transition period between leaving school and adulthood. The programme provides alternatives to early pregnancy and early marriage and invests in young women to become leaders of change in their communities and beyond. The Camfed Association network provides mutual support and encouragement and supports the development of confidence and economic and social empowerment the young women.

Effectiveness Performance Assessment: High

Objective 1: The Establishment of a Vibrant Network for Young Women in Rural Areas. *Performance: Objective met and exceeded. Targets met for number of committees established, AGMs conducted and centres opened. Number of annual district meetings exceeded by 12 and number of CA members exceeded by 115.*

¹ In other countries the association is known as CAMA but in Malawi the acronym is already used by another organization, so the association is known officially as the CA Association, although it is still often referred to as CAMA.

The benefits of the CA association network are immense: it addresses the issue of isolation of young women when they leave school; it has been effective in bringing a sense of belonging; it provides a safe platform for young women in transition from school to adulthood and safe economic pathways for them to follow. Belonging to a CA group has made the members feel stronger. They are more self-aware and their aspirations, goals and ambitions for the future have grown. Cluster, district and national committees meet regularly. The training provided was well received but, if funding allows, a more enabling environment for change would be achieved if the training could reach “closer to the ground”. Given the challenges associated with any form of social change, it would be helpful if the training manual include more on women’s rights, addressing unequal power relations and violence against women and girls (VAWG)

Objective 2: Increased Or More Secure Incomes For Young Women. *Performance: Targets met. More seed funding allocated than planned, but still greater need within the CA membership. 1240 (124% of target) had received a three-day training in business skills, 1240 grants were received, of which 1,169 had started businesses, and 147 (127% of target) were enrolled in tertiary education institutions.*

The IGA training and access to seed funding is a very strong element of the programme. IGAs are re-shaping the perception and position of the girl child in the family from domestic worker to economically empowered breadwinner and productive adult. With the income generated, the young women are better placed to carry out philanthropic activities. In such a resource-poor environment the Seed Money Grant is perceived as a lifeline/life-saver by many of the young women and their families. It is of such importance in a resource- and opportunity-poor environment, that there is a danger that it overshadows other elements of the Association.

Objective 3: Increased Philanthropy, Activism and Civic Engagement of Young Women *Performance Assessment: High. All Targets Exceeded*

The majority of CA members are committed to undertaking philanthropic activities in their community. The culture of ‘giving back’ has been established while the young women were in school but the Camfed Association membership has deepened and strengthened that culture, and provided the members with greater confidence and determination, as well as the tools with which to undertake their philanthropic activities. Their profits from income generation activities have increased their capability to support philanthropic activities and to provide financial support to other children, especially girls in their communities. Given the deeply embedded gender inequality in many communities, and the need to begin with less contentious and more practical issues it is understandable that the CA members’ activism about women’s rights and gender-based violence is less strong than about early marriage, early pregnancy, sexual health and child rights. However, it is suggested that these topics require more coverage/emphasis within the training programme.

Efficiency *Performance Assessment: High. The project is highly effective at maximising the available budget and human resources in the districts and communities.*

The project has been highly efficient at converting what is a relatively small fund into very effective financial and human resources. The design of the HDF project shows high value for money in terms of effecting change at local level because of activism by CA members, SBCs and CDCs. It has galvanised additional resources from other donors (The MasterCard Foundation) and the community. The linkage with the Ministry of Education is strong, especially at the district level where resources are leveraged regularly. Camfed’s financial management systems are highly accountable, and the overall budget for the project shows strict adherence to activity budgeting. All the project’s components demonstrate value for money, have been implemented according to plan, and are exceeding set targets in almost all cases.

Impact *Performance Assessment: High.*

The project has had a significant impact on the CA young women, their families and communities. The levels of increased empowerment, independence and determination of the young women involved are very evident. In the project communities there is increased support for girls’ education and, in the majority of

schools, the dropout rate for girls has declined. Many of the CA members with IGAs are able to support their households with their profits, thus elevating their position/status within their family. Their role in decision-making processes in their families, communities and at district level has increased, thus changing perceptions of the potentials of, and appropriate roles for young women. In project communities, attitudes towards women and girls are beginning to change and with increased community awareness raising, there are indications of possible longer term more substantial, positive changes in attitudes to women and girls.

Sustainability Performance Assessment: Variable. (Average: Medium).

The picture in relation to sustainability is more complex. Certain aspects will most certainly sustain, such as the confidence and determination of the CA young women, their level of leadership and the profound impact of that leadership on other young women and future generations. Currently, however, the choices available to CA members and levels of independence may depend to some extent on their ability to maintain financial independence. However, it will be further sustained, as some of them become professionals such as teachers and politicians. As the Association grows it is likely to have a much deeper and broader impact as more and more young women fulfil their potential and champion change.

The philosophy of 'giving back' is well established in the minds of the majority of the young women and so much of their philanthropic activity will sustain and grow. The benefits of close association with other young women is so important to many of the CA members that peer support, cluster meetings and possibly district level meetings are likely to continue without support from Camfed.

Camfed's experience in Zimbabwe is that, as a CAMA network matures and women's leadership grows, young women increasingly take on the responsibility, initiative and costs for meeting participation. However, at this point in the Malawi context, where the association is 'young', without Camfed's financial support, the national level CA meetings would be less likely to continue. The SBCs and CDCs are relatively well embedded in district and local structures, so will most likely sustain. At least 60% of established IGAs will sustain for at least a few years. Currently direct funding for IGAs and tertiary education is almost entirely dependent on Camfed. However, Camfed continues to seek additional funding for these initiatives, and any further funding of the programme will provide the organisation with an opportunity to explore and promote greater sustainability, so that an even greater number of young women are able to lead change.

Recommendations

Camfed's over-riding strength is its commitment to its programmes and maintaining a set of tried and tested core activities for which it seeks funding. However, future funders, such as HDF, may like to see greater steps taken towards sustainability of some of the key elements. Consequently, the summary of recommendations that follows focuses significantly on developing strategies for enhancing sustainability in any subsequent programme. Background to the recommendations made here can be found in the main body of the report.

- Currently the seed fund money reaches only 23% of CA members. Successful CA members themselves provide small amounts of seed funding to other young women in their community but, at this stage in the process, this remains very limited. It is assumed that this will grow but in order to more substantially increase the reach of seed money grants and enhance their potential for sustainability, it is recommended that Camfed considers other possible options for Malawi. One such possibility could be offering the grant as a soft loan, or half loan as well as moving towards introducing interest free micro-loans such as KIVA, possibly as start-up as well as follow-on loans².

² The team understands the reasons for Camfed's reservations regarding this (as summarised on p26), but options could be further explored for the Malawian context.

- It is recommended that Camfed explores further opportunities for funding tertiary grants including the potential of private sector organisations such as cellular network companies at national level; larger businesses at district level, and community level entrepreneurs.
- In order to ensure that training is effective at local level and that more CA members have access to it, it is recommended that at least one member from each cluster be trained as a peer educator and these peer educator be trained to provide locally based training programmes.
- To provide greater support for CA clusters and to create a more enabling environment for change in the communities, it is recommended that at least one member from each SBC is trained using elements of the CA member training. As with the cluster peer educators the SBC member would be expected to provide training for other SBC members at local level.
- To increase the impact of the work of the CA and SBC members on women's and girls' rights in the community, it is recommended that the training materials include more emphasis on women's rights and gender based violence and what this means in their own home and community context.
- To encourage greater innovation and added value to the products CA members sell, it is recommended that Camfed further develops its linkages with relevant ministries and agencies to provide vocational short courses to develop more saleable skills. This could initially be done on an ad hoc basis but with a gradual move towards structured formal engagements that cover most programme districts

1. INTRODUCTION AND OPERATING CONTEXT

1.1 Malawi Context

With high levels of poverty and low literacy, especially for women, Malawi is one of the least developed countries in the world, ranking 173 out of 188 countries in the United Nations Development Programme (UNDP) Human Development Index 2014³. There is a growing youth population, especially in rural areas where 47% of the population is under 15 years old (compared to 40% in urban areas)⁴. The prospects for young people in rural Malawi – in particular girls and young women – are bleak. Poverty is extreme and affects rural populations most severely, with 43% of Malawians in rural areas living on less than \$1 per day⁵. Many children live in households that struggle to provide for them and 33% of households in Malawi include foster children or orphans⁶. The gender parity index in tertiary education is very low, with females representing only 30–40% of total enrolment⁷. Unemployment and under-employment rates amongst rural youth, and in particular females, are high; the vast majority (94%) of young women in rural areas work as unpaid subsistence farmers (compared to 86% of young rural men)⁸. Formal jobs are extremely limited, even for those who have managed to achieve a secondary education.

Women and girls are especially affected by poor opportunities and patriarchal attitudes and longstanding discriminatory practices thrive in such a context. There are insufficient places in secondary schools and very few female teachers. Inequity of resource distribution in the education system means that when young women from rural areas do manage to gain places these are most likely to be in the lowest, least well-resourced tier of secondary schools: the Community Day Secondary Schools (CDSS). 95% of young women sponsored by Camfed attend these schools. Only \$1.50 of the education budget is spent on a primary child per year (the age at which girls and boys, especially those from resource poor homes, need the best quality education). \$27 per child is spent on secondary education. However, 25% of the total budget is spent on the 1% of the population who manage to gain a place at tertiary colleges; a further example of an inequitable system which militates against girls from poor, rural families.

1.2 Camfed International and the Camfed Malawi Programme

Since its establishment in 1993, Camfed has pursued a mission to multiply girls' access to education and accelerate the benefits to individual girls, their families and communities in Africa. Operating in five countries, Camfed programmes promote the education of vulnerable children (particularly girls), support young women's leadership and empowerment, improve child protection and foster greater civil society participation and good governance through community-led, holistic initiatives.

After successful programmes in Zimbabwe, Tanzania, Ghana and Zambia, Camfed began operating in Malawi in 2009 and by 2015 was active in 17 districts and 629 schools, supporting 450,824 students to complete school.

³ http://hdr.undp.org/sites/default/files/2015_human_development_report.pdf

⁴ Malawi Population Data Sheet (2012 using 2011 data)

⁵ Government of Malawi 2010 Millennium Development Goals Report

⁶ Malawi Demographic and Health Survey, 2010

⁷ World Bank working paper 182, The Education System in Malawi, 2010

⁸ FAO, Gender Inequalities in Rural Employment in Malawi - An Overview, 2011

1.3 Supporting Young Women to Lead Change in Rural Malawi Project, 2013 – 2016

When the first cohort of young women, supported by Camfed bursaries completed their secondary education in 2013, there was a need for a mechanism to assist these young women to transition safely from school to adulthood and to lead change in their community. The Human Dignity Foundation, which funded many of the secondary school bursaries, provided a further grant of \$1.7m to enable Camfed to establish the Camfed Association (CAMA)⁹, an alumnae network of young women, who had previously been supported by Camfed bursaries. The Camfed Association (CA) provides them with opportunities for peer support, training and financial resources to lead change in rural Malawi. The Association harnesses the transformational and leadership potential of young women; increases their independence; and provides them with the opportunity to give back to their community by mentoring and supporting other young women and girls. The CA network in Malawi had 5,255 members by 2015. The project forms an essential component of Camfed's efforts to effect systemic change in the education system, gender attitudes and opportunities for women.

14 CA members have received training as Core Trainers and 66 as Peer Educators, who in turn pass on the knowledge they have gained to other young women. They also help to facilitate District level training. The CA members support more vulnerable children, especially girls, through school, multiplying the benefits of their education. As role models and mentors the CAMA members deliver training on health, wellbeing, rights and responsibilities and financial literacy programmes, share business skills, and may sit on local and district committees. Many of them "give back" to their communities by undertaking voluntary (philanthropic) activities, such as helping out at health centres and assisting the elderly. Those with a good business idea can apply for seed money/start up grant, and if successful receive business training and a seed money start-up grant of MK 50,000 (MK 30,000 in 2014).

The overarching aim of the project is to support young women to lead change in rural areas. The project has three key objectives:

1. The establishment of a vibrant network for young women in rural areas
2. Increased or more secure incomes for young women
3. Increased philanthropy, activism and civic engagement of young women

It has five primary activities:

1. The launch of the CAMA network
2. Investment in young women's leadership through intensive training for CAMA leaders, trainers and advocates
3. Provision of access to business skills, training and micro-grants for young women
4. Support for young women to access tertiary education
5. Support for 'plough back' activities by CAMA members in their communities.

The intended direct beneficiaries of the programme include:

- 5,000 young women who join the CAMA network and benefit from peer support and mentoring.
- 1,000 young women who receive a 3-day business skills training course and the opportunity to apply for a grant of approximately \$80 to launch their own micro-enterprise.
- 120 CAMA leaders, trainers and advocates (all young women) who receive a 12-day intensive skills

⁹ In other countries the association is known as CAMA but in Malawi the acronym is already used by another organization, so the association is known officially as the Camfed Association, although it is still often referred to as CAMA.

training course in business, financial literacy, life skills, leadership and management, and are provided with mobile phones for communications.

- 115 young women supported with fees and living costs to enter tertiary education.

1.4 Evaluation Objectives and Methodology

The purpose of this evaluation was to provide Camfed with an evidence-based assessment of the outcomes achieved through the HDF Project. The specific objectives of this evaluation were:

- To assess the **relevance, effectiveness, efficiency, impact and sustainability**¹⁰ of the activities carried out under this project.
- To Identify recommendations and learning emerging from the evaluation

The quantitative targets for the project have already been met and surpassed, but they do not assist Camfed understand why the results are as they are; how the different components of the project work together to achieve the results; and to learn lessons for future programmes. Hence, the selected methodology for this evaluation was qualitative in nature, but includes one or two complementary quantitative assessments.

The evaluation commenced with a **virtual inception meeting** between the evaluation team and Camfed International/Camfed Malawi staff to finalise the evaluation objectives and expectations. To guide the evaluation an **overarching evaluation framework** was developed based on the five Development Assistance Criteria outlined above. (See Annex A for the evaluation framework). The effectiveness section is divided into the three programme objectives.

The framework was used to develop **question sets/topic checklists**, which formed the basis of the qualitative research tools. (See Annex E for the full question sets). A **desk review** of key project documentation was undertaken, including bi-annual report, other reviews and evaluations (see Annex B for a complete list of documents reviewed). A list of key stakeholders for consultation was developed.

An initial briefing meeting was held in Blantyre with staff of Camfed Malawi with whom a **Results Tree Exercise** was undertaken to gather key evidence and data. This was then supplemented by follow up interviews with key staff.

Six-day field visits were conducted to each of two selected project districts of Mchinji and Mangochi. Two consultants worked in each district, resulting in 24 person-days consulting local and district stakeholders. These districts were selected by the Camfed country team to provide a range of contexts in which the programme operates. Mchinji is a border district with issues of male migration, trafficking, a high proportion of female-headed households, tenant farming. Mangochi has the lowest female school attendance and one of the highest rates of female drop-out rate in the country. It has a high proportion of households of Islamic faith and high levels of poverty. However, it also has one of the highest levels of CA Philanthropic activities in the country, so provided an interesting dynamic for exploration.

In the districts a wide range of stakeholders were consulted, including CA members, community leaders, School Based Committee (SBC) members, head teachers, teacher mentors, Mother Support Groups (MSGs), mothers, fathers, students who the CA members have mentored and/or taught and those in-charge at organisations in which the CA members have volunteered, such as health clinics. Members of the CDC and the Camfed District

¹⁰ The Development Assistance Committee (DAC) criteria.

Operations Secretariat (DOS) were also consulted. A total of 108 CA members were consulted. See Annex C for a full list of persons consulted.

Consultation methods included semi-structured interviews and focus group discussions. In addition CA members were also asked to draw a “Journey through life” which showed the path they have taken, their challenges and opportunities and successes since leaving school and becoming CA members. Others plotted their full life journey including the support received throughout their education. The use of such tools aided reflection and formed a focus for further discussions.

To complement the qualitative materials, all the 108 CA members interviewed completed a self-assessment checklist, which focused on six domains of empowerment in the context of the programme. The results from these checklists were then tallied to provide an indicative measure of empowerment. Case studies of individual students were also collected and analysed against the empowerment domains.

At the end of the field visits, 35 stakeholders were brought together in Blantyre to triangulate/validate initial findings and gather further information. In addition to Camfed staff and representatives from the two districts visited, CA members from eight other districts attended. Emerging findings were presented under the five OECD/DAC evaluation categories and feedback sought from each of the different stakeholder groups. The group feedback can be found at Annex G.

1.5 Limitations of the Evaluation

The evaluation team encountered some limitations during the evaluation process:

- This evaluation took place over a relatively short time period and fieldwork was undertaken in just two districts. However, findings were verified with a wider range of stakeholders, including the country team and additional CA members from eight further districts. Moreover, the evaluation team were extremely diligent in trying to understand the programme as it deeply as possible and the different views of different stakeholders as well as tracking successes and challenges on the ground to understand the causal chain and future possibilities for the programme.
- 23% of the CA members have received financial literacy and entrepreneurship training and a seed money grant, but more than two thirds of those consulted were in receipt of both, thus not fully representing a balanced view of the entire membership and likely to provide a more positive view of the Association, than might otherwise be provided. It was noticed that this had also been the case in the endline survey¹¹, conducted in Mangochi and Chikwawa districts under a grant from The MasterCard Foundation in which 71% had received financial literacy training. We understand that in a self-governing organisation those who are most enthusiastic are likely to turn up to meetings, but it is important to try to ensure a cross section in any survey or research undertaken.
- Because of the timing of a country bi-annual meeting, the team was unable to seek clarification and further information from, and present preliminary findings to the Camfed country team in advance of the stakeholder workshop. This was unfortunate because the team was unable to check detail and avoid the team being surprised by one or two results. The evaluation team was however able to debrief via Skype with the Camfed International team at this time.

¹¹ As reported by Camfed in the March 2016 report to HDF

- Lack of accommodation in Mchinji meant that the team had to travel the 90 minutes from Lilongwe to Mchinji and back each day which took some time from the fieldwork.
- This project builds on and depends on the bursary programme and Camfed's existing relationships with key stakeholders, such as the School-based Committees (SBCs), traditional leaders, the District Community Development Committees (CDCs) and the Ministry of Education. While the evaluation focuses specifically on the CA programme, the programme depends of this pre-existing foundation and so cannot, nor should not be totally separated from it.

FINDINGS

2. General Findings

The project has surpassed expectations and had a significant positive impact on the young women involved, their families and communities. Although systemic change in relation to gender equality in rural communities is a long and challenging journey, the project has demonstrated that change is possible and that young women can lead that change. As intended it provides the opportunity for a safe transition from school and beyond and empowers the CA young women, building their confidence, independence and leadership skills. For some it has provided a route to and through tertiary education, raising aspirations of other young women.

All project targets have been achieved or exceeded. One area in which it completely exceeds expectations is the number of CA members. Although not entirely dependent on the inputs of this project, the CA young women have involved themselves in a wide range of philanthropic activities in their communities, most noticeably supporting and mentoring girls in school.

The rapid scale-up of the network presents challenges as well as opportunity. At present only 23% of the membership has been able to access SMS funding, and only a small proportion are currently connected via the mobile Social Education Network. The challenge has been in trying to ensure that resources and support kept pace with CAMA members' ambitions.

3. RELEVANCE *Performance Assessment: High*

3.1 Relevance to Young Women

The project addresses the challenging circumstances for young women in rural areas, where opportunities for employment and development are virtually non-existent and where young women are extremely vulnerable in the difficult transition period between leaving school and adulthood. The programme provides alternatives to early pregnancy and early marriage and invests in young women to become leaders of change in their communities and beyond. The Camfed Association network provides mutual support and encouragement and supports the development of confident and economically and socially empowered young women in rural areas.

The increased incomes, knowledge and leadership of the women supported by the project enables them to support themselves and their families and other young women in the community. They also provide assistance to some of those, such as the elderly, who most need help in their communities and help to address some of the social issues by leading advocacy and sensitisation initiatives around key issues such as early marriage, child protection and sexual and reproductive rights.

The project helps the young women to develop social cohesion and provides opportunities for them to move up the social ladder. The small businesses are providing an income leading to changes in the household dynamics where they are often now the sole breadwinner and lead decision-maker about how money is spent.

Built on the successful bursary programme, the project further enhances the life journey of the young women by enabling access to tertiary education and business grants, which increase their self-reliance, independence and levels of empowerment.

3.2 Relevance to Communities

The communities from which the CA members come lack employment opportunities for all, but especially for young women. For this reason, on leaving school there is a lot of pressure on young women to marry early or engage in transactional sex. The income generating potential of the programme provides a lifeline for the young women, but also their families and communities. A number of CA members interviewed were the only breadwinners in their extended family. They also supported other young children in primary school and some girls through secondary school. Moreover, they took on philanthropic activity in the community, such as providing much needed help in the health facilities, mentoring young girls and helping some of the most socially excluded. Their achievements have raised the aspirations of other girls and young women in their communities and elevated many community members' hope for the future.

As role models, the CA members are gradually changing the perception of community members and their attitudes to the potential of girls and women. The young women promote the importance of keeping and supporting girls in school, child protection and reducing early pregnancy and marriage. Consequently they are gradually helping to bring about "Systematic Change in Society", but gender inequality is deeply-rooted and tenacious, and will take a long time to shift. While their role modelling and leadership has brought about significant change in their immediate sphere of influence, in the communities visited, at least half of the young women stated that they do not feel confident raising awareness with community members and that community women and men do not listen to them (See Table 10). There is a need for more work with the SBCs and traditional leaders to create a more enabling environment in the communities for such change.

3.3 Relevance to the District

In each district, a Community Development Committee (CDC), which comprises representatives from a range of ministries and agencies, oversees implementation and monitors progress of Camfed's work, including the HDF project. CDC members also provide capacity building and mentoring of CA members. Moreover it ensures that the programme remains relevant to the district's development priorities, associated challenges and opportunities and contributes to the achievement of district youth, social welfare and other agendas and strategies. The CDCs were already key supporters to the bursary programme and see the Camfed Association as a major pillar in both community and district development. In addition to Camfed-specific activities, the CDC is able to use the Association for mobilising community-based action, implementing programmes, such as the Sister-to-sister initiative, as well as inviting CA members to provide the voice of young women on various committees.

3.4 Relevance to Camfed

The project is hugely relevant for Camfed and critical to the organisation's mission of "multiplying girls' access to education and accelerating the benefits to individuals, their families and communities in Africa". This project specifically fits with the organisation's strategic objective of tackling poverty and inequality and empowering young women to become leaders of change. By building on the existing investment in girls in school, supporting them through the difficult and often dangerous transition from school into adulthood, the results of that investment are strengthened rather than diminished.

3.5 Relevance to Human Dignity Foundations Objectives

The project is closely aligned with the Human Dignity Foundation's two strategic areas of child protection and increasing life choices for young women, including increasing educational and economic opportunities. HDF recognises that through this project young women will increase their ability to realise and execute their rights. Malawi is one of the three focal countries for HDF.

3.6 Relevance to Government Policies and Priorities

The project clearly contributes to the Government of Malawi's Gender Strategy as set out in the Malawi Growth and Development Strategy 2011 – 2016 (see Box 1), which focuses on advancing gender equality and the promoting of women's entrepreneurship and socio-economic development. It also emphasises taking action to increase women's political participation and to micro-finance schemes.

In addition, the strategy focuses on raising awareness of gender-based violence. This remains one of the most severe forms of violation of women's rights in rural communities but as yet is only addressed in a limited way in the project.

Box 1: Malawi Growth and Development Strategy II 2011-2016: Gender Strategy

Goal: To reduce gender inequalities and enhance participation of all gender groups in socio-economic development.

Key Strategies The main strategies include:

- Promoting women entrepreneurship and involvement in cooperatives;
- Promoting equal access to appropriate technologies and micro-finance schemes;
- Advocating for affirmative action to increase representation of women in politics and decision making positions;
- Enhancing awareness on GBV;
- Strengthening GBV service delivery systems;
- Strengthening legal and regulatory framework;
- Mainstreaming gender at all levels;
- Promoting access to quality education for girls;
- Strengthening gender disaggregated research and

Box 2: Extract from Malawi Growth and Development Strategy II 2011-2016: Youth Strategy

Goal: to enhance effective youth participation in economic activities.

Key Strategies

- Improving youth's technical, vocational, entrepreneurial and life skills;
- Improving youth's access to credit facilities for entrepreneurship;
- Promoting youth participation in the decision making processes

In addition to the gender strategy, the project makes a significant contribution to the Government's concern for youth and one of its key priorities recognises the potential that the youth have in "fostering the growth of the economy". (See Box 2). One area mentioned in the Youth Strategy that is not currently

included in the project is the development of technical and vocational skills. Notwithstanding the increased access to tertiary education, the project might consider enlisting resource persons to provide skills training to diversify the range of small business proposed for IGAs.

3.7 Relevance to International Development Priorities

The project clearly aligns with the Sustainable Development Goals 1 to 8, but especially Goal 5: *achieving gender equality and empowering all women and girls*. Moreover, Development Partners are increasingly focusing on women's rights and empowerment, especially economic empowerment and political participation as key to social transformation, national economic progress and a core component of sustainable development. The African Union Protocol on the Rights of Women in Africa¹², to which Malawi is a signatory, provide for women the right to participate in decision-making and political processes and states that governments should create conditions to promote and support the occupations and economic activities of women, especially within the informal sector.

¹² Protocol To The African Charter On Human And Peoples' Rights On The Rights Of Women In Africa

The project clearly contributes to the above protocols and development goals. The evaluation found significant evidence of the empowerment of the CA members and their participation in decision-making and political processes. For example, 82% out of those interviewed stated that they do vote or are registered to vote. The businesses developed under the SMS grant and training provided has increased their economic empowerment, self-confidence and status within their communities.

3.8 Synergies with other Agencies and Organisations

The project works with a number of agencies, such as DAPP, TEVETA, and National Public Universities in order to provide tertiary places for the girls who gain sufficient qualifications/grades. While the programme is unique in its holistic approach to supporting young women in this difficult transition period, a number of other agencies are implementing activities that are similar to certain elements of the project. In the implementation of its programme, Camfed does work to some extent with other NGOs such as FAWEMA, EGRA, Save the Children, Age Africa, Malawi Lake Basin and Illovo and 60 young women have benefitted from connections to these NGOs including formal employment, voluntary work and outreach activities. Moreover in March 2016 three CA members participated in sharing ideas with Graça Machel and the Graça Machel Trust and Girls Not Brides Malawi. However, it is suggested that, in a future round of funding, Camfed explores whether more sharing of ideas and synergy could take place in order to scale up its activities and provide leadership opportunities for a greater number of young women in rural Malawi.

4. EFFECTIVENESS *Performance Assessment: High*

This section of the report sets out the extent to which each of the three objectives of the project have been achieved, both in terms of performance against the quantitative indicators contained in the project 'logframe' and in terms of the quality of implementation. Appendix 1 provides a summary chart of this information.

4.1 OBJECTIVE 1: THE ESTABLISHMENT OF A VIBRANT NETWORK FOR YOUNG WOMEN IN RURAL AREAS *Performance Assessment: High*

Table 1: Objective 1 Results

	Target end of Y3	July 2016
Number of CA District Committees established	17	17
Number of CA district centres opened	12	12
Number of CA members	5170	5,285
Number of CA national AGMs held	3	3
Number of annual CA district meetings	39	51

Two primary activities fall under this objective:

- Launch the CA network and enable peer support among 5,000 young women school leavers by 2016
- Invest in young women's leadership through intensive training for 120 CA leaders, trainers and advocates

4.1.1 Launch the Camfed Association network and enable peer support among 5,000 young women school leavers by 2016

The Camfed Association was officially launched in August 2013 when the first cohort of secondary school graduates left school. The table above clearly shows that the network has exceeded its project target of active 5000 members to a current total of 5285. The network now operates in 17 districts of Malawi: Mwanza, Neno, Chikhwawa, Mulanje, Dedza, Chiradzulu, Machinga, Nkhosakota, Nkhatabay, Nsanje, Mzimba, Mchinji, Mangochi, Thyolo, Zomba, Slima and Phalombe. It has increased and strengthened the voice and influence of young women at community, district and national levels where they are now being accorded space in key governance and decision making platforms. Most of the young women interviewed mentioned that the CA network had increased their aspirations and motivation.

Box 3: Mangochi District Camfed Association

CA launched on 1st September 2014 in Mangochi. The Nansenga cluster began with 3 members, grown to 22 members. Members joined so as to be connected to other girls and be able to share ideas and plan future together. The cluster decided that all members would donate Mk 500 and those without are encouraged to join and pay later in instalments. They joined because of the prospect of being able to:

1. Give back to their community
2. Developing their areas
3. Encourage other girls and be able to say *“Yes we are girls but we can achieve something”* (CA member)

Initially it was difficult to carry out any meaningful activities but as more became members the CA has realised that there is power in numbers and has been able to achieve more as acceptance in the community improved. Focus at the moment is to make sure all girls in their cluster get an education and stay in school as long as possible especially those that initially failed or had to drop out due to pregnancy.

Future plans: Everyone to become financially secure and be able to change and influence their family and community.

The *“Network provides the young women agency beyond their own individual empowerment”*¹³. The benefits of the CA network are significant: it addresses the issue of isolation of young women when they leave school; it has been very effective in bringing a sense of belonging, especially because the young women have an intimate understanding of each other and where they have come from in their life journeys; it provides a safe platform for young women in transition from school to adulthood and “safe economic pathways for them to follow”¹⁴. Interest in joining the CA network is increasing because of the activities of current members, and because a number of young girls thought that it would be an entry point to accessing grants. The young women involved are now able to lead change at various levels in their communities and their role is being recognised and valued.

Belonging to a CA group has made most of the members feel ‘stronger’ and as if they were ‘part of a bigger family’. They are much more self-aware; their aspirations, goals and ambitions for the future have grown. One member stated *‘I know what I want in life now, especially when I meet with other girls and we discuss what we want to do and how to do it...’* Many of them stated they wish to own a business, finish tertiary education, have work experience of some kind and obtain vocational skills in a field of their interest. Teaching, nursing, and small business owners were the most common career ambitions. The Life Journey at Appendix 2 illustrates one CA member’s progress with Camfed support.

¹³ Camfed Regional Director

¹⁴ Camfed Development Manager

4.1.2 Regular Meetings of the CA Membership and elected Committees at District and National levels

To ensure there is clear functionality and peer support, the network is organized from the very lowest levels called a cluster. In Mangochi and Mchinji the clusters appeared to focus on/cluster around one secondary school¹⁵, which had been attended by the majority of the CA members. The school was often the location where the CA members met regularly¹⁶. CA members balance their activism and philanthropy with pre-existing commitments, including cleaning, washing, collecting water and going to the field or garden. In areas such as Mkanda and Sopa, availability of clean and safe water was one challenge the young women had to encounter every day in their communities. They thus spent additional time fetching water, which they balanced with their CA activities.

The Camfed Country Director indicated that the CA activity is governed by the young women and they decide on their own guidelines regarding the functionality of the cluster levels grouping. In Nansenga Cluster in Mangochi, the young women had agreed to have a membership fee of Mk 500 which could be paid in instalments and they meet twice a month, on the 1st and 15th of the month. In Nankhwali cluster the young women were contributing Mk 200 towards their philanthropy activities and helping needy cluster members. Each cluster elects a chairperson, who represents the cluster at the district level, to form the District Committee.

ICTs are used to enhance the network's vibrancy and information sharing. In Mangochi the team learnt that a CA cluster had set up a WhatsApp group which they were using to share information, skills and ideas in-between set meetings. This was an important mechanism for setting up meetings and following up on members. In Mchinji, a number of CA members (19 out of 22) indicated that they had cellular phones or access to cellular phones, although only 5 out of 19 had models that could use Whatsapp. In Mchinji, it was observed that a basic phone that was able to go onto the web cost around US\$30, which is still a huge investment for most CA members. Because of the wide use of mobile phones that can use SMS only, it is suggested that Camfed encourage members to adopt this technology and provide additional training on basic use of ICTs for all members. This will enhance communication and provide a platform for real-time support and transmission of monitoring data.

The CA district committee comprises of the Chairperson, Deputy Chairperson, Secretary, Treasurer, and committee members. There is also a functional National CA committee, which comprises all the representatives from the 17 districts and this meets 3 times a year. There is increased coordination and support structures for the network through the SBC, CDC, TM and MSG. These help to guide and advise CA members and also have become a platform where CA members participate in and raise issues pertaining to the needs of the girl child. A number of girls interviewed indicated that they have become members so as to meet up with other and learn from them and more importantly to be able to give back to Camfed and their community for the opportunity they were given to go to school. The growth of the network at cluster level has been gradual and as noted in Mangochi, the network has grown as the girls begin to see the benefit and added value of being. For example, one cluster started with three members and as of today the number has grown to 22 active members.

4.1.3 Set-up and resourcing of CA District Centres

A total of 12 district centres have been opened, as in the project target. These are safe spaces where the girls are able to gather, conduct meetings, learn computer skills, and have access to the national

¹⁵ The team is informed that clusters should include a number of secondary schools but this is not what we found on the ground.

¹⁶ Some clusters meet 4 times a month whilst others meet 2 times a month. The CAMA guidelines however propose that members meet once a month but frequency may vary according to need, e.g. if they have a VSL meeting they might meet more often.

newspapers. The centres also provide online facilities so that the CA members are able to apply to local, national or even international tertiary colleges. The CDC and SBC are playing a critical role in helping to support the centres, which are currently accessed for free by the CA members.

4.1.4 Invest in Young Women's Leadership Through Intensive Training

All new members who join the network attend a two-day induction and orientation meeting to ensure they have an understanding on what the network is all about. In terms of other training, different stakeholders provided different views of what had been provided for whom. This is partly due to the evolution over time and responses to local contexts. The chart below provided by the country team after the fieldwork clarifies the situation although it does not entirely match some of the information provided during the fieldwork.

Table 2: Training Outline

Dates	Type	Duration	Level	No of CA members trained	Who
2013, October	Leadership	6 days	National	97	CA District committee members from the first 13 districts
2014, May	Financial Lit/Business/SRH/leadership	9 days	National	24	Core trainers: 14 selected, 10 to be Peer educators
2014, June	Financial Lit/Business/SRH/leadership	6 days	National	42	Peer Educators
2015, February	Leadership	5 days	National	85	CA District committee members (5 selected from each of the 17 districts)
2015, May	Financial Lit/Business/SRH/leadership	6 days	National	18	Peer Educators
2015, December	Leadership	5 days	National	85	CA District committee members (5 selected from each of the 17 districts – different members to Feb 15)
2015, December	Financial Lit/Business etc. - refresher	5 days	National	13	Peer Educators
2016, July	Financial Lit/Business	6 days	National	23	Peer Educators
Annual	Seed Money Training	3 days	District	1240	All those allocated grants

Those that received training indicated that they found the training extremely useful and that it had helped to provide the skills they needed to be able to function within the network and in their daily lives. This validates the findings of the pre and post questionnaires of each training programme which found the training to be overwhelmingly positive and the participatory methodologies helpful.

The pre-post surveys indicate that, while women learnt a lot about sexual and reproductive health, early pregnancy and marriage and child protection, there is a gap in terms of broader understanding of women's rights and gender-based violence. (See pages 33 and 34 for more detail.)

Currently there are 14 Core Trainers and 66 Peer Educators in the country. The role of the Peer Educators is to provide support, monitoring and step down training for other members, schools and communities. However, at least half of those interviewed stated that they had not received step down training from peer educators, although they felt they were entitled to this. This could well be a product of the rapid expansion of members or that they do not acknowledge local workshops as training. A number also felt they had not been given the same opportunity to develop leadership skills or business skills as others' had. Clearly resources are limited and because of the 'youthfulness' of the Malawi network the team has been concerned to keep commitments for structured CA outreach manageable and to learn from this stage of implementation. However, there is a clear demand for the training to reach all potential

beneficiaries in a systematic way, with those still to be trained being informed of how and when training would reach them.

Going forward, the Camfed team is keen to scale the initiative and support additional Peer Educators to reach larger numbers of school children and community members. Given the great distances between some of the clusters, it is recommended that the number be increased, perhaps training one person from each cluster as a Peer Educator, who provides local level training. Moreover, SBC members from a number of clusters stated that they would welcome some of the training provided to the CA members. That way they would provide more support to the CA members and increase their own awareness-raising capability in the community. Consequently it is recommended that training be provided for SBC members.

One very positive finding is that CDC members from a range of ministries and sectors have been very active in providing training, especially for the seed money training and they are rolling out the training to other groups of young women. They have also seen the benefits of the CA structure and have trained Peer Educators to deliver the Sister to Sister programme developed by the Ministry of Youth.

4.1.5 National and International CA Exchange Visits

A number of young women had participated in an exchange visit, either within the district or outside the district. Those who participated found them extremely valuable and there were many requests for similar opportunities from other members. The visits provided opportunities for them to learn from others, gain a sense of solidarity with other CA or CAMA members, and broaden their horizons. Some of the young women had benefited from an international exchange visit to Ghana. The Regional Exchange visits allowed CAMA Resource Team Members from outside of Malawi to be hosted, as well as CA Malawi members to travel. To reach the greatest number of CA members, CAMA members from other countries were also brought to Malawi to meet larger numbers of CA Malawi members.

4.1.6 Influence and Participation in Key Decision Making Processes

The CA young women have become members of key development structures such as the Village Development Committees (VDC). At district level, a number of them are participating in key decision-making platforms around girl's education, including as members of the CDCs. One CA member is a member of the National Youth Board under the National Girls Education Network (NGEN), and contributed to the development of the Government's National Girls Education Strategy. They are currently participating in the development of the NGEN Communication Strategy and advocacy of the 4 thematic areas identified at NGEN.

4.1.7 Key Challenges for the CA Network

In addition to the training issues outlined above, two main challenges were identified:

- In some cases joining the network has strongly been associated with access to seed money and when young women have not received a grant, it has had adverse effects on membership. For example, in Mangochi, the DOS assessed that approximately 20% of the membership became less active after the first year selection of grant beneficiaries. This led to the CDC making a decision to provide only group grants in following years; the grants were awarded to individuals but they were informed it had to be a group venture in which the work and profits would be shared equally. The applicants stated that they were not informed about this until the grants were awarded, which led to quite a lot of disappointment. So although the CDC thought they were providing a sensible practical solution to the previous disappointments, the decision brought its own challenges.

- A number of stakeholders felt that the Association was so beneficial that it should be open to a larger number of young women. For example, in the Sopa cluster in Mchinji a number of mothers felt that membership to Camfed Association was restrictive; that there were a number of young girls who had finished school without support from Camfed but who wanted and needed to become CA members. They were not clear on what this type of member, if admitted, would have by way of support from Camfed. This was also the case in Mangochi where some community members including SBC members felt that the network was being restrictive by only admitting Camfed bursary alumnae. However, there was some understanding that with limited resources Camfed was not currently able to provide such support and how, in future, the successful CA members might be able to assist other young women in their community. It is however, important to maintain awareness of the possible negative impact that this might have on the CA young women and how it could impede their attempts to lead change, especially in such resource- and opportunity-poor contexts.

4.2 OBJECTIVE 2: INCREASED OR MORE SECURE INCOMES FOR YOUNG WOMEN.

Performance: High. Targets met and exceeded

Table 3: Objective 2 Results

	Target end of Y3	July 2016*
Average monthly income of CA members receiving an SMS grant	\$40	\$21 (MK 5-20000) **
Percentage of CA members receiving an SMS grant who have a secure income source (employment or self-employment) or achieve a productive bridge to tertiary education	80%	84% (95%)**
Percentage of CA members receiving an SMS grant making an increased contribution to household finances	50%	60% (>80%)**
Number of new businesses set up by CA members receiving an SMS grant	700	1,169
Number of CA members trained in business skills	1000	1240
Number of CA members directly supported in tertiary education	115	146

* Values from final logframe unless stated otherwise

** From evaluation visit, excludes money spent on personal items, transport and supporting the family.

4.2.1 The Seed Money Grant

Providing seed money and skills to young rural women is a tested and successful strategy of Camfed. Based on a 2010 international review of Camfed's Seed Money Programme which offered business skills training and micro-grants to 8,362 young women to launch new businesses, the London School of Hygiene and Tropical Medicine (LSHTM) found that 93% managed to make a profit and 55% of businesses were still running 4.5 years after set-up¹⁷. These micro grants had changed the course of life for at least 70% of recipients.

Building on Camfed's proven relevance and impact of these programmes for young women, seed money was provided to selected CA members in Malawi to establish enterprises. Camfed sought to "support a critical mass of young women leaving school to complete the Seed Money Programme, and will provide intensive training for selected young women to take on roles as CA trainers and to effectively lead CA activities and growth in their districts."¹⁸

¹⁷ Project Proposal to HDF, page 10

¹⁸ Project Proposal document, page 11.

The broad objective is to support 1,000 CAMA members with business skills including 700 that would receive seed funds as start-up capital as well and to provide a further 115 with financial support to attend and complete tertiary education. By the time of this final evaluation 5,285 CA members had been recruited, 1240 (124% of target) had been given business skills and grants, 1,169 had started businesses, and 146 (126% of target) were enrolled in tertiary education institutions. The field visit established that in Mchinji, the total number of CA members trained in business and entrepreneurial skills who received grants was 73: 3 in 2014, 31 in 2015 and 39 in 2016. These members also provided peers with a small amount of start-up capital and trained an additional eight. The total number of active CA members in the district is 214 so 34% of the total were in receipt of a grant. This is higher than the national average of 23%.

Various Camfed monitoring reports state that at least 75% of the 1240 grants were generating income as expected. This was verified during interviews. In Mchinji district, of those interviewed, the percentage of IGAs functioning (that is, generating a profit) appeared to be higher. Data collected on 19 grant recipients shows that all but one of grants was generating a profit. The Business Tracking Survey, carried out by Camfed from November 2015 to January 2016 with 147 young women who had received Seed Money Scheme training and a Seed Money Grant, showed that 118 (80%) of these still had functioning businesses. Among the 29 no longer running a business, 41% selected studying as their main activity, the most common main activity for this group. Only 5% of those no longer running a business and 6% of those currently running a business selected full or part time employment as their main activity reflecting the paucity of formal employment opportunities for young women in the districts.

The large majority of participants in the Tracking Survey saw their business as a means to an end, with 83% of those no longer running a business having originally started theirs in order *“to make money to do something else”*. The second most important reason for both groups was to *make money to cover household costs*. The options *“to have something to do”*, *“to make as much money as possible”* and *“to be my own boss”* were all more likely to have been selected by those still running a business. 91% of participants would still like to be a business woman in five years’ time and the majority of participants (84%) enjoyed running a business all or most of the time.

Nearly all participants (94%) were the sole owners of their business. Most businesses involved selling goods, with relatively few (7.5%) providing services. Selling non-perishable products for the home was the most common type of business, with over a quarter of the businesses being of this type (27%). The next most popular was selling raw/fresh foods (24%) followed by animal rearing (21%). The majority of businesses, both current and previous, were operated from home. The nature of the products sold and the home location are likely to be a function of the modest grant size, the fact that many of the young women managing money for the first time are risk-averse or that they lack ideas for different forms of business.

4.2.2 Effectiveness of the Grants

The evaluation established that the seed money grants were significantly adding value and status of CA members. The grants were largely generating income as planned, with more than 84% of the grant recipients met during the field visits indicating that they had made a profit from the initial grant. Most had also used some of the proceeds to support their families and built additional stock for their businesses. Key informants met in Mchinji and Mangochi recognized that the grants were sowing seeds of prosperity for CA members and that a new future had been created for them. They pointed out the various ways in which the grants were impacting the whole community:

- IGAs were shaping the position of the girl child in the family from being seen as a domestic worker to being an economically empowered breadwinner and productive adult.

- Financial skills and practice were being passed onto other members of the family who participated in the enterprises. In fact, most CA member shops that we visited were being minded by a family member – a sibling, parent or other close relative. CA members themselves would also teach members of the family how to take a stock inventory and how to keep customers happy.
- Economically empowered CA members were better placed to carry out philanthropic activities.

Proceeds from enterprises were making CA members more independent, financially literate and ensuring that business skills that were obtained were put to good use. A number of CA members were enhancing their philanthropic and associating work as a result of increased income from their ventures. For example, most CA members were able to pay for their own transport to attend meetings, and a number had started to provide seed money to fellow members who did not receive grants.

Box 4: The benefits of being a CA member

A CA member interviewed felt that being a member had given her great confidence and a sense of ownership and control over her life. She felt that she had increased access to training, which had helped her to lead her peers. After training in Peer Education and Business Management, she has become a key Resource Team member. She runs a shop, which supports her whole extended family and has now diversified by buying two pigs to rear. She is also building her own house with the proceeds. She is able to sit in CDC meetings and SBC as a member and contribute during conversations. She has an opportunity to contribute to issues around girl education and SRH. CA and IGA activities have kept her busy and away from bad company. She believed that **“If there was no CA most of us would have got married after feeling we have accomplished our development by completing school”** Cluster leader (July 2016),

In each community visited, it was clear that the social interest grants were “a big thing”; community members all recognized how they changed the lives of the recipients forever. Most recipients had become recognized breadwinners in their families, some supporting whole families with the profits and contributing to the community at the same time. The young women themselves and their families see grants as a life-changer and lifeline. While resources clearly cannot stretch further at the moment, it is suggested that Camfed staff take greater account of this, in terms of expectations and how the process is communicated to all stakeholders, particularly to mitigate the negative impact that not receiving the grant might have on hopeful applicants.

A number of factors seemed to influence the level of success for each IGA. Most successful IGAs seem to be associated with:

- CA member’s ability to identify a viable business venture and location for such venture (although most CA members were investing in shops, the location of the shop and diversity of its stock had a bearing on number of customers, and thus, profitability).
- Personal traits: CA members met exhibited a wide range of personal traits, each one interpreting the training and support received from the CDC with varying degrees of success.
- CA members appeared to be more successful if receiving additional support from their families-through, for example, minding the shop, task shifting to allow the CA member to allocate adequate time to the business, and morale and emotional support.
- Access to support from other CA members. This was particularly important for the CAs who received grants but needed additional support on business skills post training.
- A conducive community environment: communities differ in terms of development and poverty levels. Community level economic and social status had a bearing on the type and size of business that CA members could successfully run.

Most CA members visited were running shops as the main income generating activity. Shops were the main choice because they were a viable and a risk averse option. In a number of cases, however, young women were diversifying their options to include agriculture (both crop and animal) and selling seed.

Even though CA members were diversifying, inflation, drought, market forces, seasonal variations and other factors were limiting profits, and making the operating environment fairly hostile for many IGAs. Access to markets and breaking even issues are still a huge challenge. Camfed has also identified the need to prepare for the policy and legal frameworks of getting the IGAs registered as a business or cooperative as their businesses grow.

4.2.3 Challenges with IGAs

Communities are beginning to react to an empowered girl child and most key informants alluded to the fact that the project was responsible for that. There were incidents where the reaction by community members was not always positive. A number of CA members noted that some men and boys felt challenged by this shift in power, and would show this by resorting to abusive language, and in extreme cases, harassment, bullying, and theft from successful CA members' ventures. In a number of cases, men tried to imply to the community that the CA member had received the grant money from 'boyfriends'. Continued advocacy from both CA members and SBCs will help to address this negativity.

CA members, CDCs and SBCs in both Mangochi and Mchinji provided information on challenges faced by grant recipients. Most thought that grants were unequally shared, as they were not reaching enough CA members. This was largely because of the importance of value placed on the grants by CA members and the opportunity that they provide.

In Mangochi, CDCs now give money to groups rather than individuals, although the actual grant is awarded to an individual with the instructions to work and share profits with a group. This has produced some challenges: the recipient members would have preferred individual businesses. No prior consultation was undertaken before changing the grant scheme from individual to group, so the young women were unhappy with the result.

Box 5: Group Grants

"In Mangochi in 2014 there were 370 young women graduated from secondary school and joined the CA. However, only 50 got the seed money. After that an estimated 20% of the girls dropped out and lost interest in CA. Of the 50, about 39 businesses did well and the rest failed. Monitoring of such activities was not strong and the Community Based Development Assistant came in late to support the girls. In 2015 there were 60 grants and the girls did better with the grants. At the moment the girls are being encouraged to work in groups so as to empower the bigger group with business skills" DOS Mangochi

The project available funds for grants are not sufficient to reach out to all CA members. The DOSs in Mchinji and Mangochi both agreed that Seed Money was oversubscribed and available grants reached very few. Some of those who did not receive a grant had an expectation that they would receive it in the future, but others got disheartened and became less active.

Expectations of family members were not always helpful. Because the CA member was now earning an income, the number expecting to be supported with food and handouts was sometimes large. Each CA had devised strategies for coping with this demand, albeit with varying levels of success. For example, a CA member in Mchinji eventually had to abandon a lucrative restaurant business because so many relatives were coming to eat and refusing to pay, and this was eroding all her profits. She changed her business to a less capital intensive baking one where her fat-cakes (Mandazi) were sold at the market on a strict cash basis.

One further issue is that only successful applicants appear to be informed of the grant decisions. As far as the team could ascertain, from all those who were unsuccessful, no feedback on why they failed or support is given to those who are unsuccessful, even though at a time when they may feel their hope for a financially secure future has slipped away. We understand that the process is supposed to be different but this was the view of the unsuccessful applicants. Some clusters have set up their own mechanisms for dealing with this, such as in Chimteka where the group have put together funds, and the traditional leader has given them land, so that the unsuccessful members can run a group business growing and selling a cash crop.

4.2.4 Possible Solution to Addressing Challenges of Social Grants

There was a strong feeling among CA, CDCs and SBC members themselves that converting the grants to soft loans or half grant/half loan would yield equal or better success, while addressing the challenges associated with inadequacy of the number of grants given.

All parents and CA and SBC members met felt that:

- Parents of a loan recipient would give the CA members more time and additional support to work on their business and enable their daughters to make the required returns and service their loans.
- Members of the community who currently expect free items (because the grant was given for free) would desist from the habit and provide support, (for example by buying from a CAMA shop over others) to ensure that the members were successful.
- The young women would not be suspected of being given the money by a 'boyfriend' (sexual transaction).
- The loan repayments would create a cluster level fund that will provide additional funds for all CA members. This will keep CA member interest in the association high.

Camfed Staff agrees with the importance of expanding access to finance in terms of the income generating opportunities (and associated opportunities) it unlocks for young women. They propose to explore partnership with Kiva in Malawi, particularly for young women who are already established micro entrepreneurs and are looking to grow their businesses.

They however expressed concerns about any suggestion to replace the small value seed grant with loans, especially as the first experience with financial management and entrepreneurship, because this has been a significant challenge in some contexts.¹⁹ Camfed's experience from other countries such as Zimbabwe indicates that a loan is not necessarily easier for young women to manage than a grant – indeed it can bring additional challenges. It is however important to investigate possible options for the Malawi context, which may be different.

The evaluation team also explored the idea with CA members. Agreement on this idea was unanimous. Members felt that getting the money as an affordable loan could be sustainable because:

- It would ensure that members all have an opportunity to access the funds and establish their ventures at some stage. Knowing that their turn was coming would keep them motivated.
- If parents and relatives knew that the money had been given as a loan, they would provide more support to the CAMA member so that she was able to raise enough money to pay back the loan.

¹⁹ See for example: Andhra Pradesh 2010 MFI Crisis – (Taylor 2011) and Nicaraguan Non-Payment Crisis (Bastiaansen, Marchetti, Mendoza, Perez 2013)

- Household and extended family members would also reduce their expectations and dependence on the girls (most currently expecting the girls to use the money to meet their immediate needs) before the business venture was running comfortably.

16 CA Members (7 from Chimteka, 5 from Chambidzi and 4 from Gandari) were asked how much grant money they had received; and the current balance in cash (excluding stocks and any items they had bought for family members). They were further asked how much they would have borrowed if the grant had been given as a loan. The results presented in the table below show that most CA members (all but one) still had the initial capital money and some profit, despite many of them using some of the returns to support their families (paying for school fees, food etc.) and contributing to start-up capital for other CA members. These CA members indicated that they would borrow between MK 25,000 and MK 100,000 and preferred a grace period of about 6 months before they could start paying back the loans. They further indicated that they would take between 6 and 12 months to pay back the loan, depending on the type of business that each one had chosen.

Table 5: Grants received and preferred loan amounts, Chimteka, Chambidzi and Gandari CAMA members

Name	Age	Members hip Year	Grant received (MK '000)	Current balance	Preferred loan amount	
<i>Chimteka</i>						
Fatsani		19	2016	6*	6	50
Agnes		21	2015	50	60	40
Florence		21	2015	50	65	25
Mwaiwawo		20	2014	30	43	55
Emily		19	2015	6	10*	40
Margaret		21	2015	50	60	25
Ethel		21	2014	30	50	50
<i>Chambidzi</i>						
Regina		21	2014	30	0**	100
Jessy		22	2014	30	65	150
Mwaiwawo		18	2014	30	50	100
Margaret		21	2014	50	77	50
Emelida		22	2014	30	62	70
<i>Gandari (met at Chambidzi)</i>						
Napilira	21		2015	6*	15	50
Makurata	22		2015	50	75	50
Aisha	21		2015	50	90	20
Ndaona	20		2015	6*	7.5	100

* Did not receive a grant but got support from fellow CA members

** Lost everything to thieves

While Camfed's concern and experience in other countries is very valid, there is a need to continue to explore further ideas for the best way forwards in Malawi for making the seed money go further and the process more sustainable.

4.2.5 Tertiary Grants

146 young women in Malawi have now been assisted to attend post-school education. Camfed has worked to create partnerships with tertiary institutions to enable young women to gain places in what is an intensely competitive national environment. Places have been gained in the University of Malawi, Development Aid from People to People (DAPP) teacher training colleges, and nursing and accountancy colleges. Ten are studying at agriculture colleges, while six are on agriculture-related courses; fifty are

training to be teachers. Two students are studying outside of the country at the Earth University in Costa Rica, and one at the African Leadership Academy (ALA) in Johannesburg. The remaining 49 are studying a variety of subjects across a range of technical and vocational colleges.

4.2.6 Benefits of Tertiary Education

The benefits of tertiary education for those able to access it are evident, both economically and socially. Participation in wage employment increases significantly for those with a higher education qualification compared to those whose highest qualification is a secondary school leaving certificate (MSCE). Camfed's tertiary education support is plugging a gaping hole in a big way. Very few secondary schools exist in most Camfed districts, and even fewer rural girls have opportunities to obtain tertiary level education. Tertiary education support builds on successful bursary programme, which took the girls to Form 4. The HDF funded programme further enhanced the life journey of the girls by enabling access to tertiary education.

The tertiary education component of the project sought to send 115 bursary graduates for tertiary education. The figure at the time of the evaluation was at 146, more than the target due to some savings made and match funding leveraged. For example, agreement with DAPP and Teveta and *Foundation for Farming* also meant costs were lower (leverage the support). Camfed has also developed partnerships with teacher training colleagues that matched Camfed funding from HDF with Government funding. 73 young women in the network have benefitted through Malawi Government, Muslim Agency, Malawi Lake Basin Project and TEVETA support. (Among these, 51 were supported by the Government of Malawi and the Muslim Agency at various Teacher Training Colleges through co-funding with HDF, 19 were supported by TEVETA without HDF co-funding). Also under discussion are further funding opportunities with funders such as NORAD, The MasterCard Foundation and TEST Malawi.

In the communities visited, the tertiary education component was very well received. Its impact was beyond measure in the community; there were a number of clusters from where no one had ever been to college before. The support raised expectation and aspirations of CA members and bursary recipients and "puts girls on the map – not just boys" (Tertiary student). Tertiary education support is breaking new ground and setting the pace for empowerment and women participation. This is taking forwards Camfed's mission and completes the cycle as it ensures the girls are equipped not only with tertiary education but also the social skills needed for development and empowerment.

The benefits of tertiary support were apparent to CA young women themselves: those supported had an opportunity to escape a village life of poverty and move away from home and became even more self-reliant; which was envied by everyone, and encouraged peers to study harder and improve grades. In fact, a number of CA members who received grants had enrolled back in school to improve their grades so that they could qualify for tertiary education support.

Camfed has completed a survey of the tertiary education support, and interviewed 117 tertiary scholars between March and April 2016. The survey aimed to understand the experiences of these students and how they could be better supported. The results show that all the young women are not married, although some (5) have children or parental responsibilities (41). Most (96%) are unemployed CA members who balance school with CA activities. Most beneficiaries (87%) are studying fulltime, spread across the country, with about half (45%) in education colleges. A fifth (18%) are in degree programmes. As many as 72% of tertiary learners identified difficulty with course content as an issue (steep learning curve) but were coping and enjoying it (88%). Three quarters (74%) felt they were being well prepared for a better life and employment, and 71% thought they would do well with their businesses as a result. Nevertheless, only 58% felt financially secure. Assistance with finding work (50%) and an allowance for textbooks (37%) were regarded as the top two items for further assistance.

The numbers of young women assisted with tertiary education support are few, compared to the numbers who complete primary school and fail to proceed to secondary school. Camfed is thus playing a critical role in highlighting the fate of these marginalised women. Discussion with the District Education Manager (DEM) in Mchinji, established that there are 198 primary and 26 secondary schools in Mchinji, giving a ratio of about 8 primary schools feeding each secondary school. She believes that Camfed is changing the lives of girls by giving them life skills, hope and by making them realise that their dreams can become reality. She believes that the Camfed drive to keep girls in school adequately supports government policy on the issue, with Camfed going further by providing a comprehensive package of support for vulnerable girls right up to tertiary education.

Currently, Camfed provides support to CA members enrolled to public tertiary institutions, including those that offer vocational training (TEVETA). Camfed's DOS plays a critical role in making sure that information on entry requirements is shared widely with all clusters so that eligible CA members can apply. In a number of instances, the DOS in Mchinji has provided support to girls who needed to get documentation such as National ID cards or passports (for those who wished to go abroad to further their education).

4.2.7 Challenges of Tertiary Support

There are a number of challenges to the tertiary support that were highlighted by CA members with regards to seeking places for tertiary education. Places in public colleges (university, teacher training, agricultural etc.) are limited, and often come with restrictive entry requirements for learners from poor communities. Even when learners do meet entry requirements, often additional support is required to apply for such places. Although private colleges are more available and could absorb CA members who fail to secure places in public institutions, current bursaries are limited mostly to public institutions.

Public institutions remain the preferred option for CA members who qualify and get assistance for tertiary education. They offer a quality of education that meets a standard that is regulated by government. They are often cheaper than private colleges, and have established and regulated academic standards and calendars. Camfed currently provides support to CA members who are accepted, and has some direct contact with these public institutions. Some CA members felt that Camfed could use its relationship with the Ministry of Education to influence the number of places that can be set-aside for CA members who meet entry requirements. Alternatively, they could provide letters of support with each application.

Current support for tertiary education is largely donor funded, meaning that grant support needs to be synchronised with donor funding periods to enable students to finish college once enrolled. Camfed thus often has to juggle their sources of funding to ensure that CA members enrolled can complete tertiary education once a particular project funding ends. A buffer fund for students enrolled using HDF funding has been established to support students to finish their programmes.

Discussions with Camfed Malawi staff revealed that the team is continuing to consider ways to make the funding more sustainable. There are ongoing efforts by staff to build partnerships with TEST Malawi, ALA, Earth University, Chinese Scholarships, US Embassy, and TEVETA. Apart from engaging government and tertiary universities directly, it is suggested that support could be sourced from the private sector to sponsor individual students (e.g. Cellular Network Companies at national level, such as Celtel, larger businesses at district level, and community level entrepreneurs). It is suggested that a strategy is developed for involving private sector in its programmes at all levels.

Box 6: Benefits of Tertiary Education

"As a CA member I have been given an opportunity to go to a technical college pursuing an advanced diploma in Community Development and my wish is to be able to get to degree level. I have always wanted to become different from rest of my family members (more educated and gainfully employed) and Camfed and CA have

allowed me to be that. One major challenge has been not being able to make it into the public universities. This has been demoralising but I have also started applying to other colleges like the Domasi teacher's college. By being in College I have learnt to be self-reliant and be able to make my own decisions. Coming from very rural background, being in college has exposed me to new ways of life and I have been learning a lot from my college peers. I have now become more determined to finish college and lead a better life and look after my mum and sister's children". E (Enrolled in Technical College 20 July 2016)

4.3 OBJECTIVE 3: INCREASED PHILANTHROPY, ACTIVISM AND CIVIC ENGAGEMENT OF YOUNG WOMEN *Performance Assessment: High. All targets exceeded*

Table 6: Objective 3 Results

	Target end of Y3	Actual July 2016
Number of children supported to attend school by a CA member	3500	16,563
Number of children or community members receiving training or sensitisation by a CA member on business skills, health and reproductive health or children's and women's rights	10,500	10,600
Number of CA members participating on local or national decision-making bodies	2,000	4,651
Number of CA members trained in leadership and organisational management skills	120	182
Number of CA members supporting one or more children to attend school	2000	2431
Number of CA members passing on business skills and financial literacy training	600	1240
Number of CA members passing on health and reproductive health training	100	80 trained as Core Trainers and Peer Educators, but a much larger number visit schools and encourage girls to avoid early pregnancy
Number of CA members passing on training on children's and women's rights	100	80 were trained as Core Trainers and Peer Educators but more visit schools to promote child protection. Very little on women's rights at the moment (see below)

4.3.1 Philanthropy

It was clear from the discussions with CA members, that they were very committed to undertaking philanthropic activities in their community. This objective is impossible to separate from the legacy of Camfed bursaries because the culture of 'giving back' has been established while the young women were in school. The Camfed Association membership has deepened and strengthened that culture, and provided the members with greater confidence and determination, as well as the tools with which to undertake their philanthropic activities. Their profits from income generation activities enable them to provide financial support to other children, especially girls in their communities.

The majority of those interviewed, who now have an income, provided school equipment for primary school pupils and some, such as the Mangochi, Nansenga cluster, pay school fees for female student from junior secondary school so that they can sit their final examination. Amongst some of the focus group discussions were parents and teachers who attested to the fact CA members were working towards doing something meaningful and productive both in their personal life and in the community. In one community they had helped to build homes for some members whose house had collapsed, most of them helped out in the school assisting in various activities from sweeping to assisting in classes.

SBC discussants in Mkanda thought that the CA members in their area were "hardworking leaders who persevere to better their own standards of living and to help others" (Head Teacher, Mkanda). They feel that when activities started, a number of men would rebuke them for "working for no pay" but most are beginning to see the value of the work in changing attitudes towards school among their daughters. The

headman at Mkanda pointed out that he saw strong leadership attributes among CA members and this was changing attitudes of men with regards to marrying their daughters off too early.

“CAMA members are helping us in the school to reinforce the importance of finishing school. It is good that membership is for girls who have finished school so others still in schools are encouraged to finish and become members too. We have seen an increase in the enrolment of girls into secondary school, and this year, we even have more girls (174) than boys (144) enrolled” (Head Teacher Chimteka CDSS)

In Mkanda, the Camfed bursary-supported schoolgirls indicated that they met local CA member (Faris) every Wednesday, and that meetings were not compulsory. As such, less than 10 girls in a class of 30 participated in the meetings, The main reasons that limit more participation of girls included: distance from school because those who stay far cannot stay behind to participate; some older girls, such as 15 year olds felt too old to be mixing with 12-13 year olds, especially if they had already gone through puberty; and those who were unruly felt that the meetings were set up to further reprimand them.

Those who did attend found them very informative and stated their intention to pursue a career of self-employment rather than marry early and to join the association when they left school.

Box 7: Volunteering

‘There is now three times more volunteering in the community. The voluntary activities we are mostly involved in are the school feeding programme where we have assisted twice a month when we cooked and distributed porridge. Secondly we buy materials, pens and notebooks for girls in school once a month and finally we call for village meetings and conduct guidance and counselling sessions for parents...’ (Member of focus group with the Chowe Village CA Group)

Box 8: Interview with six girls between ages of 13-16 benefitting from Camfed Bursaries at Mkanda CDSS, Mchinji District.

When asked about the things they had learnt from CA members, these young women listed the following:

- Helping vulnerable people, including the sick, disabled, and the elderly.
- One girl had received support with school fees and other learning materials from a CA member
- Counselling and training on the dangers of early marriage and indulging in sex at an early age.

They mentioned that the efforts of CA members, complemented by the existence of grants at school encouraged girls to want to go to school. They singled out the discussions on early marriages as empowering for them. They also wanted to keep going to school so that they could finish secondary and graduate to become CA members themselves. They figured out that if they were able to finish school and become CA members, they would be in a better position to access support to further their education or start their own income generating activities.

Some of the biggest challenges that young girls faced, and sought help from CA members included dealing with the sad loss of a parent, especially a mother; when parents were fighting at home; when they failed to get school fees from parents on time; when they were being consistently pursued by boys; and when parents were putting pressure on them to be absent from school (which was said to be common on market days and during the planting season).

They also mentioned instances of boys becoming jealous when Camfed supported girls started doing better than them in school. In a few instances, these boys would go to the extent of abusing the girls (eg by beating them up or consistently proposing love). Such cases were reported to Teacher Mentors or CA members.

Many girls in secondary school travel great distances to school every day. In many cases, these distances are so great that it is virtually impossible for girls to make the trips on a daily basis. As a result, they seek accommodation in boarding houses close to school. This exposes them to abuse, as they often stay on their own for extended periods away from parental guidance. At Sopa CDSS, some primary schools feeding pupils to this secondary school are as far away as 30km, meaning that most girls who finish primary school and wish to attend secondary school would need to stay in a boarding house. Sopa SBC was hoping to build a hostel for these girls. In Chimteka community, the SBC visits the accommodation to check the security and safety of the girls and calls meetings of landlords and explains that they are responsible guardians of these young women and if there are any issues they will hold the landlord

responsible and find alternative accommodation for the girl. The CA members provide mentoring support for these girls.

4.3.2 Community Engagement

The importance of community engagement is a common theme running through the programme. Camfed implements a comprehensive community engagement approach; this involves the inclusion of influential community members and gatekeepers (parents, male community leaders, and teachers), traditional leaders (chiefs, religious leaders), and community organisations operating in the intervention area (SBCs, MSGs) to create an enabling social environment around the CA young women. This is because it is only through participation, communities will get a sense of ownership and should, therefore, feel motivated to sustain support and increase opportunities for young women.

The involvement of MSG and SBC members in the identification of young women who need support and administering and supporting sensitization and awareness sessions helps to embed the programme at the community level. The sensitization of communities by CA members and CA activities on girls' education has strengthened the capacity of communities to undertake their role in addressing obstacles to girls' education and preventing early marriage. Community mobilisation and ownership also promotes accountability of community members. For example in a community in Mangochi a CA member worked with community elders and the chief to establish a community by-law, to enforce families which marry off their daughters under 18 to pay a significant penalty.

The robust community participatory approach has enabled community members including CA members to take up the issue of early marriage and become an activist themselves. Parents have also confirmed a substantial change in their attitudes since the onset of CA activities with one father stating *'I would have married my daughter off when she was 18 but now she has a seed grant is doing business and I have a lot of ambitions for her now; I want her to go to college, get a good job and then marry...'* The community engagement approach has been particularly valuable in beginning to change attitudes and transform cultural norms around girls' participation in education and sexual health rights. In this context, the project begins to create a favourable environment for attitudinal change. It elicits support from the whole community and allows Camfed to tap into and exploit local resources and knowledge effectively.

In spite of this promising progress, there is still a long way to go in terms of increasing gender equality more generally, particularly in terms of addressing such issues as gender based violence. However, the positive relations with communities provide a good foundation for moving forwards on such issues.

4.3.3 Issues Relating to Philanthropy

CA members are very committed to their philanthropic work but travel for meetings and to undertake work takes time away from running IGAs. Six CA members were asked how long it took them to travel to the weekly CA meetings at the cluster centre in Chimteka (See Table 7). Of the six assessed, the average travel time one way was 2 hours, with one based near the community centre taking 10 minutes, while the furthest travelled for 2.5hrs if going on foot. Despite the long distances, most members were attending the weekly meetings.

Table 7: Time Taken to Attend Cluster Meetings

Name	Age	Membership Year	Time to travel to CAMA meeting
Fa	19	2016	2hr
Ag	21	2015	2hr
Fl	21	2015	2.5hr
Mw	20	2014	1.5hr

Em	19	2015	2.5hr
Ma	21	2015	0.1hr
Et	21	2014	2hr

CA members' activism in their community (other than in school) about women's rights and gender-based violence is less strong than about early marriage, early pregnancy, sexual health and child rights and protection and the majority of young women interviewed stated that they felt less comfortable discussing or addressing these, especially in the community (see Table 10 on page 39). This is understandable given the traditional values and deeply embedded levels of gender discrimination in the communities.

The current training manual has just one page on women's rights and a short exercise for the learners to write how they would promote them. It is suggested that greater emphasis be placed on this, and that the manual includes more on what women's rights mean to them, their families and their community; the kinds of things that violate women's rights; what they feel able to do to begin to address any issues; and how to deal with resistance to change²⁰. Moreover while child protection has a strong focus in the training, there is a gap in terms of gender-based violence, including violence against women in the home. One statement is included in the training manual on Women's rights: *"41% of women and girls experience violence in Malawi, this includes rape, defilement and wife battering"* but this does not seem to have any follow-up discussion. Camfed's position is that by focusing on the issues of child marriage, early pregnancy and sexual and reproductive health as critical priorities enables the young women to engage communities positively and from a constructive starting point to change gender relations and attitudes. This is well understood and does provide a positive starting point that is less contentious. However, to move forwards towards gender transformation, the young women also need support and increased knowledge on women's rights in general, and especially on gender based violence.

While the CA young women, through their own role modelling leadership and education of other young women are beginning a process of change in their communities, their impact would be greatly enhanced, and a more significant, sustainable transformation achieved if the environment was more "enabling". It is therefore suggested that, for future projects, additional capacity building/awareness raising be undertaken with SBCs and traditional leaders so that they create a more favourable environment in the communities. This could be achieved by selecting certain elements of the CA training for the CDC members to cover with SBC members.

5. EFFICIENCY Performance Assessment: High. The project is highly effective at maximising the available budget and human resources in the districts and communities.

5.1 Financial Efficiency (Value for Money)

Efficiency is understood as the conversion of project resources into results; here, these resources are defined in both financial and human terms. The design of the HDF project shows high value for money in terms of effecting change at local level because of the activities by CA members. It galvanises additional resources from other donors (The Mastercard Foundation) and the community. For example, some SBCs have set up revolving funds for IGAs, and in some areas, the Chief is providing land for crop production by the CA clusters. The linkage with the Ministry of Education is strong, especially at the district level where resources are leveraged regularly. For example, CA members have benefitted from other training programmes such as Sister to Sister; and CA members link with other government departments at community level, including health (health, community development, and agriculture).

The design of the project takes into account the inflationary environment and funds are kept in a more stable GBP account in the UK and called into Malawi only two weeks before a planned activity. This has

²⁰ Interview with HDF

resulted in savings in the exchange rate that have been used to increase the number of grant recipients and expand the pot for bursary support for tertiary education. The design however does not put any measures to assist grant recipients to manage inflation.

Provision of grants to CA members using structures established at district and cluster level is an efficient way of reaching the most needy. These structures can also be used for any future shift in approaches, for example if a decision is made to use soft loans instead of grants.

Discussion with the District Education Manager (DEM) in Mchinji, established that, although only 73 out of 210 CA members had received grants in the district, the effect on encouraging girls to finish school was very high. She believes that Camfed's approach was simple to follow, and utilised resources that are already available in the community.

Table 8: Summary Expenditure

Description	HDF grant in USD	Summary all years	
		The MasterCard Foundation	Total in USD
A) Launch the Cama network and enable peer support			
Cama orientation events	218,295	10,570	228,865
Cama meetings	261,455	13,512	274,967
Exchange visits	76,683	18,957	95,640
Set up and resourcing of District Centres	45,632	5,298	50,930
B) Invest in young women's leadership through intensive training for 120 Cama leaders, trainers and advocates			
12-day training for Cama members	123,538	97,064	220,602
4-day refresher training	51,620	5,120	56,740
Mobile phones for Cama members	22,465	-	22,465
C) Provide 1,000 young women with access to business skills training and micro-grants			
3-day SMP training	134,582	-	134,582
Micro-grants	98,562	-	98,562
D) Support 115 young women into tertiary education			
Tertiary support	351,408	-	351,408
E) Support young women to 'plough back' in their communities			
Mentoring by Cama trainers	16,707	-	16,707
F) Monitoring and evaluation (including external evaluation)			
	117,423	15,834	133,257
Sub Total	1,518,370	166,355	1,684,725
Admin	182,203	24,213	206,416
Audit	3,132	2,232	5,364
Total	1,703,705	192,800	1,896,505

5.2 Use of Financial Resources

The CA programme framework is open and allows for adaptation of approaches to the country context. Communication is efficient, teams at various levels meet once a week to give each other updates. Programmes are developed at country level, with the National Director as budget holder. Social Media is used to share information as fast as is possible. To maximise use of project finances, the team works and aligns itself with district level structures.

Camfed's financial management system is highly accountable, with each country able to decide on expenditures and reporting against these. The overall budget for the HDF Project was \$1,703,705 and expenditure reports (see Tables 8 and 9) show strict adherence to activity budgeting. All the project's components demonstrate value for money as they were

implemented according to plan, and exceeding set targets in most cases.

Camfed		
Interim financial report to the Human Dignity Foundation		
Reporting period July 2014 to December 2015		
All figures in USD		
Supporting Young Women to Lead Change in Rural Malawi (MLW13-01)		
Currency: US Dollars*		
	Budget	Actual
	Jul'15 - Jun'16	Jul'15 - Dec'15
A) Launch the Cama network and enable peer support		
Cama orientation events	\$ 124,137	\$ 107,619
Cama meetings	\$ 130,048	\$ 51,820
Exchange visits	\$ 28,114	\$ 13,451
Set up and resourcing of District Centres	\$ 23,748	\$ 13,154
B) Invest in young women's leadership through intensive training for 120 Cama leaders, trainers and advocates		
12-day training for Cama members	-	\$ 2
4-day refresher training	\$ 41,498	\$ 34,940
Mobile phones for Cama members	\$ 6,251	\$ 4,717
C) Provide 1,000 young women with access to business skills training and micro-grants		
3-day SMP training	\$ 67,527	\$ 9,423
Micro-grants	\$ 50,010	\$ 3,845
D) Support 115 young women into tertiary education		
Tertiary support	\$ 232,147	\$ 130,026
E) Support young women to 'plough back' in their communities		
Mentoring by Cama trainers	\$ 5,707	\$ 3,190
F) Monitoring and evaluation (including external evaluation)		
	\$ 90,601	\$ 39,660
Sub-Total	\$ 799,788	\$ 411,847
Admin	\$ 95,974	\$ 43,187
Audit	\$ 1,070	\$ 535
Total	\$ 896,832	\$ 455,569
Notes:		
* Camfed's exchange rate policy applies rates based on actual transfers to countries where implementation takes place. The rate for USD MWK applied is in line with transfers made to Malawi.		

Table 9: Annual Financial Report

5.3 Catalysing Additional Resources

One of the project's unique characteristics is the extent to which it has catalysed additional resources, with a range of stakeholders involved across most/all objectives to varying degrees. These resources come from different parties and their benefits are felt project-wide. Putting a numerical value on these resources is beyond the remit of this evaluation team, but would provide an interesting area for further exploration.

5.4 Human Resources / Implementation Structure

Camfed utilises district and community level structures to ensure that project activities run smoothly. At the district level, the CDC was established to leverage support from a number of government departments, with the DOS coordinating activities at that level. These structures are well established in other Camfed countries, and were noted to be strong in Malawi as well. At the community (cluster) level, SBCs have been established to support the work of Camfed and provide a resource for CA members.

There was evidence of good coordination of these structures, but there are one or two areas in which efficiency could be further improved. The Community Development Officer (government) designs the forms that girls use to write the proposals. Proposals are developed in the clusters after training, and the application is submitted to the cluster committee to conduct the first round of rankings. Priority is given to applications from active and genuine CA members. The final cluster level list is then sent to the CDC, which conducts a second ranking and checks the community cluster rankings. Efficiency can be improved by increasing communication within and across structures, and to keep CA members in the picture with regards to what happens to their proposals. In Mangochi, it was established, for example, that most CA members did not understand why cluster grants were given instead of individual ones.

The HDF Project relies on a small team of dedicated Camfed staff, comprising a single DOS in each district, supported primarily by a Project Coordinator (also Young Women's Empowerment Manager) based in the national office in Blantyre. A wider pool of national office staff also supports the project on operations and logistics, financial management and monitoring and evaluation. Great commitment to the project was

expressed by all staff consulted during the field visit. However, each is working to capacity, and are not always aware of on-the-ground activity. The DOS, working closely with the CDC, plans and carries out activities of the Camfed programme; including to:

- Organise various training events for CA members, SBCs and other relevant partners
- Liaise with district level stakeholders (predominantly through the CDC) to leverage support and ensure that Camfed's work in the district is aligned to other initiatives
- Provide a clearing house for information that is useful for CAMA members, including information on opportunities for furthering education and employment
- Provide ongoing support and mentorship to CA members and SBCs in all the clusters in the district
- Identify and recruit resource persons for training that is planned for CA members at district level and below
- Provide a direct linkage between Camfed's work and relevant government programmes such as the Sister to Sister programme.
- Share experiences and support to CDC members who work with young women and girls who are not necessarily CA members

The CDC comprises representatives from a range of ministries and disciplines, including the Ministries of Education, Health, Gender and Youth, Department of Social Services, Judicial Services Commission, teacher representatives, traditional leaders, and other NGOs, as well as CA members. The CDC sees its role as coordinating, implementing and monitoring all activities of Camfed. CDC members also provide advice and expertise and particular issues relevant to their areas of work, including providing direct access to schools and communities to specialised knowledge. They are the forefront of community empowerment; coordinate business training; and select beneficiaries for seed funding.

5.5 Relationship with HDF

The relationship between Camfed and HDF is strong. They have a good rapport and positive, constructive communication. HDF believes that Camfed is well set up in country with the 'flat' organizational structure which ensures efficiency. They also commented on the excellent staff development and mechanisms that enable CA alumnae to take up leadership roles with the organization. The six-monthly reporting works well and keeps HDF effectively in the loop about progress.

6. IMPACT Performance Assessment: High.

The project has had a significant impact on the CA young women, their families and communities and is showing early indications of long-term impact on attitudes to girls' education; the capacities and appropriate activities for young women; and contribution to the Government's policies on gender equality.

The impact of the HDF-funded project can be evidenced by short and long-term effects. This includes both intended and unintended outcomes. The project has exceeded the target number of 5000 active members and has had a significant effect on the lives of all beneficiaries, especially the CA young women. It addresses the vulnerable transition period from school to adulthood. Building on a secondary school bursary programme, this project helps to complete the cycle of change, by providing crucial support and skills development at the post-secondary school stage, it allows the young women to achieve systematic change in their lives and society through developing their confidence, agency and economic empowerment.

6.1 Impact at individual level

At individual level, the project has resulted in a number of key changes in the lives of the young women which can be witnessed through their personal development, economic development and the apparent activism and philanthropic actions and attitudes they now display (See Figure 1). It has contributed towards better lifestyle choices, actions and decisions. The majority of the young women interviewed reported that if they had not had the opportunity to join the CA most of them would have got married or just be sitting idly without any plans for their future. Many of the CA members are now actively involved in the various activities around their communities as a way of giving back. The majority of those interviewed, who now have an income, provided school uniforms and equipment for primary school pupils and some, such as the Mangochi, Nansenga cluster, pay school fees for female students from junior secondary school so that they can sit their final examination.

Box 9: Philanthropy

Jennifer, a CA cluster leader said: 'After receiving my profits from my shoe business I spend money on helping out needy students, buying materials, shoes, pens, notebooks and I also helped one pupil who had dropped out due to lack of school uniform and brought her shoes and uniform. The rest I spend on family and I try and also save some money.'

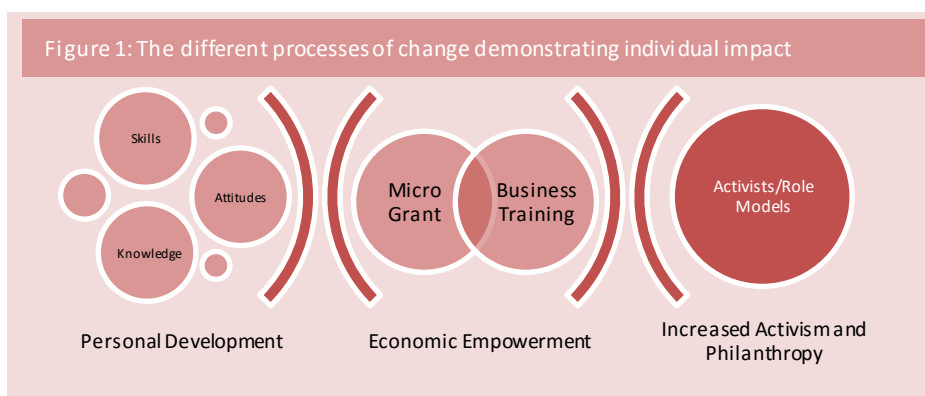
CA members who had failed secondary school were keen to look for funding opportunities to re-sit their exams. Some of the young women were able to use their proceeds from the seed money initiatives to raise school fees to be able to re-sit their examinations. In one case a CA leader failed her exams in secondary school but was able to mobilise her community to support her school fees, re-sat and passed the exam in 2015 and is now looking to enter tertiary education.

6.2 Personal Growth and Empowerment of CA members

The sharing of skills, information and experiences through the CA network has provided space for CA members to develop positive attitudes about themselves and empowered them to challenge traditional norms and other factors that limit their potential. Activities such as providing guidance and counselling sessions, and learning from other's experiences, including the negative, such as the risks of early marriage and pregnancy, has also contributed to higher confidence levels. For example, one CA member stated:

'As a result of CAMA I became more courageous in talking to others and I was able to train girls in family planning and how to avoid early pregnancy. And because I was more outspoken I was identified by another NGO and was trained to go into schools and train students on family planning and to provide counselling in schools and communities... I now actively campaign to stop early marriage and early pregnancy.'

As a member of the CA network, young women have been exposed to more opportunities and have developed a wide range of skills, with public speaking, networking, advocacy, communication and leadership being the most cited. As shown in Figure 1, personal empowerment within this context refers to confidence levels, aspirations, positive attitudes about themselves (self-esteem) and greater awareness of their actions and goals.



The majority of CA members asserted that being part of the CA network has substantially increased their 'happiness levels' Regardless of whether members had received training or the seed grant, they agreed that in general since joining the network they 'feel much happier': one said *'it has changed my belief in myself'* and another stated: *'I am much more socially active, I have more friends and can seek more opportunities.'*

Key domains of empowerment in this context: political empowerment, economic empowerment, social capital, agency and philanthropy were identified and project-relevant statements for each entered into attitudinal scales. The 108 CA members consulted each self-assessed themselves indicating their strength of agreement with the statement²¹. The percentage of those that assessed themselves as strongly agreeing with the statement was calculated as in Table 10. The domains of empowerment were also used as a basis for analysing four case studies of CA members. (See Appendix 2.)

The table shows high levels of confidence and empowerment of the CA members; for example nearly 90% of CA members agree that they can voice their concerns when necessary and that they are an effective leader. However, there were one or two areas in which they felt less confident. These relate to agency and provision of training in the community. These are the areas in which they need further support and help with creating an enabling environment in the community to assist with the process of change.

²¹ In order to avoid any complication of language meaning, they completed questionnaire on a scale of 1 to 10. This was then converted to a five point scale ranging from strongly disagree to strongly agree.

Table 10: Levels of Empowerment

Domain	Statements	Strongly agree % of 108
Political	1. I have or will register and vote at elections	82
	2. I understand the importance of good leadership and can identify good leadership traits	68
	3. As a CAMA member I have regular contact with governance structures such as SBCs and CDCs	59
	4. I have tried to influence a decision recently	69
	5. As a CAMA group we organise ourselves into a movement/group/association	86
Economic	6. With the seed money I can start up our own businesses	84
	7. I can make independent financial decisions and understand the risks and viability involved in setting up and operating a business	72
	8. I can make a profit from my business	81*
	9. I can make my own decisions about what I do with the money I earn	82*
Social Capital	10. I meet regularly with other CAMA members	90
	11. We provide support for each other in the meetings	86
	12. As a CAMA member we unite in face of crisis (such as flood) and assist members of community if necessary	78
	13. Other women and men in the community support what I do	41
Agency	14. I can express my opinions freely and voice my concerns when necessary	59
	15. I can make decisions about what I want to do in my own life	80
	16. My life path is going according to what I planned	32
	17. I am an effective leader	69
	18. I am able to make decisions about money in my household	59
	19. My family members ask for my views and listen to them	64
	20. Community women seek my views and listen to them	36
	21. Community men listen to my views	32
	22. I have examples of instances where my views were listened to	43
	23. I have promoted the rights of women and girls in my community	52
	24. I am comfortable promoting the rights of women and girls in my community	66
	25. I am more prepared to deal with gender-related issues such as harassment by men	56
Philanthropy	26. I have financially supported at least one young women from the community to attend school in the last six months	64
	27. I have supported at least one young women from the community with materials (books, uniform etc.) to attend school in the last six months	78
	28. I have provided training in health, rights or other subjects to school girls in the last six months	57
	29. I have provided training on children's and women's rights to community members in the last six months	28
	30. I have promoted the rights of women and girls in my community	84
	31. I am comfortable promoting the rights of women and girls in my community	72

Overall average = 69%

* % Calculated of those who consulted who do have IGAs



Box 10: Impact of the Project

In one focus group discussion CA young women, undertook a drawing exercise to identify the impact of CA on them including (appearance, health, emotions etc.). Notably the young women emphasized that their emotional wellbeing had improved as had their appearance. This in turn has had a significant impact on their self-esteem (See also Life Journey diagram). The young women stressed they took care of their appearance more as they wanted to present a better image to the community and for when provided counselling. Importantly they felt stronger and more resilient to family upheaval and changes in their personal circumstances.

6.3 Economic Empowerment via the Seed Grant and Business Training

Most of the recipients of the grant are running small businesses that are able to bring in an income to support themselves, their families and to change the lives of other young women. The DOS in Mchinji indicated that at least 85% of grants given in Mchinji had led to businesses that are still functioning. The remaining 15% would still yield results after intensive support (from resource people, peers and the CDC), although two or three had been written off (grant capital lost completely). In Mangochi, the DOS indicated that about 80% of the grant recipients were operating viable businesses and some were able to diversify their ventures to suit and adapt to the seasons.

With increased personal income, CA members who have received the seed fund grant (individually and in groups) have become less dependent on their families. Parents spoke of how their daughters are 'now independent and they do not ask us for support' (Chiwana Village). One mother reported that 'I now ask my daughter if we need anything in the household, she helps with funds for her brother and sisters and for the groceries.' This was confirmed in interviews with the CA members who indicated that they were able to support their households with the profits they were getting from the business. In some cases the whole family was involved in building the business as it was seen as a source of income for all of them. Consequently one major impact of the project is the elevated position that financially empowered girls now hold in their households.

6.4 CA Members as Role Models in their Community

Perhaps one of the most notable impacts proffered by a range of stakeholders repeatedly throughout the course of this evaluation was the impact of CA young women as role models in their community. By identifying potential leaders from the CA members and strengthening their capacity, the project has helped to create a critical mass of young women who have become powerful vehicles for influencing change in their communities. One example of this was provided in a community in Mangochi where CA members helped to establish a bye-law to challenge early marriage and give penalties to those who break this law. The DOS also stated 'women have become role models; by going into schools and in village meetings they have raised motivation and aspirations for young women in the villages'. Those who gain places in tertiary colleges provide even more powerful role models. Indeed the Female Chief in Mpungamjira village asserted '*girls who go to tertiary college return from college as powerful role models to other girls and parents in the village. There is now even competition amongst parents to see who can send their daughters to school and college!*'

The exchange of experiences and stories helps to encourage, inspire and empower other girls and women in the village. Consequently the project has created role models who, through a collective voice, have become a force for change.

6.5 Impact on the Family and Community

The project has been able to transform the way that girls are viewed in their families and in their communities. Contributing to household finances, and in many homes being the sole breadwinner, as well as participating in decision-making bodies, has enabled them to gain much more decision-making power in their families. Families see the CA young women differently and as more capable and responsible individuals. Families and communities are much more supportive of them and their activities. By setting examples of philanthropy, they have gradually inculcated a greater sense of philanthropy within their communities. Through their role modelling and working closely with the SBCs, CA members have managed to encourage teen mothers to consider going back to school with the support of mother groups. A number of young women forced to marry early have been 'rescued' and are being reintegrated into school. In Mangochi, Nansenga cluster CAMA young women have been able to bring back 12 girls aged between 12-19 years from marriages²².

CA members are seen as economic agents in their families and are having a say in their family matters e.g. mothers would ask them to encourage siblings to school, also on business matters. They have also been sensitizing families and communities on key issues affecting women and girls. With the skills that CA members have gained, a number have been able to work with other organisations such as Save the Children, UNFPA, and the Police Victim Support Unit in their communities. Community leaders are able to recommend the young women for any opportunity that might require an educated person able to read and write or already familiar with development issues.

6.6 Increased School Enrolment and Attendance of Girls

Focus group discussions with CA members' parents, interviews with partners and district level education staff confirmed an increase in support for education of girls. The dropout rate of girls has declined in each school visited; in fact six out of the 10 schools visited reported no female dropouts over the past year. During one focus group discussion in the Sumbi village in Mangochi, the head teacher stated that dropout rates had drastically reduced *'due to CA activities, and because of guidance and counselling there is now greater awareness of sexual and health issues and risks...'* Indeed, the dropout rate of girls had dropped from 13% in 2014 to zero in 2015.

Chowie village members reported similar results, where parents concurred with the teacher mentor and head teacher on claims that the attendance rate of young women in school had improved and fewer girls were becoming pregnant or getting married early. In one example a teacher mentor stated that the increased attendance can be attributed to CA guidance and counselling sessions and the fact that CA members act as *'early warning mechanisms for the teachers and school – they are the eyes of the community – so teachers can intervene early when girls are at risk...'* More importantly it was found that previously in the village there had been a rise in early marriage, with men coming from South Africa, offering money to parents for their daughters. However awareness and sensitization classes by CA members on the risks of early marriage has led to a number of young women and parents saying no to marriage offers and boys' advances.

Parents are now changing their attitudes towards their daughters staying in the education system with one father stating *'I want my daughter to achieve more in life; she has now become really independent and does not need our support so I want her to continue to college and get a good job.'*

²² FGD with CAMA Nansenga Cluster members on 20 July 2016

6.7 Participation in Local, District and National Decision-making Bodies

CA young women are participating in local level development planning processes. They reported that they are able to contribute to the development of their community and school and their input is listened to and considered. Young women are able to engage with duty bearers; have become more knowledgeable about issues affecting girls; and can articulate them at relevant platforms. Their inclusion has also led to a greater gender balance in community decision-making processes. At district level, they are members of the CDC and are invited to represent the voice of young women at various meetings. At national level the girls have been able to contribute to the development of the National Girls Education Strategy through their CA representation on the National Girls Education Network.

6.8 Unintended Impacts

There have been two unintended negative impacts of the project:

- A certain level of jealousy from other young women and young men in the community as the CA members run successful business or go to tertiary college, and they are unable to share in these 'privileges' and feel side-lined.
- The disaffection experienced by some CA young women when their application for seed money is rejected.

Both of these are difficult to overcome but can be mitigated to some extent by improved communication and awareness raising.

6.9 Overall Long Term Impact of the HDF Project

The project has brought about significant positive changes for the CA members and the community at large. There is a change in the attitudes of the CA members, as they clearly feel they can do something to improve themselves and bring changes to their communities, even with limited resources.

Schools have seen an increase in the enrolment of girls especially in secondary school. There has also been an increase in the number of young women finishing their secondary education. There is a certain level of increased gender sensitivity in the communities, evidenced by, for example, young women sitting in meetings and contributing to the decision making process and a reduction in gender insensitive corporal punishment in schools. By staying longer in school there will be an increased proportion of marginalized girls who otherwise would have become child brides and teen mothers risking their lives through maternal mortality, thereby improving health outcomes. When these young women eventually have children of their own, many will pass on their increased gender awareness to their daughters and sons and ensure that their daughters are educated, thus breaking the generational cycle of poverty.

As the young women finish their education and conduct successful businesses or attend tertiary colleges they are likely to make a greater contribution to the country's economy. A father in Mangochi indicated that if:

*"My daughter completes her tertiary education, she will get a better and more highly paid job and will be paying her taxes. The taxes will contribute to the development of the country and the community at large."*²³

²³ Alfred Kanyambiri, Nansenga Cluster, 20 July 2016

7. SUSTAINABILITY Performance Assessment: Variable. (Average: Medium). Some aspects are sustainable such as the confidence and determination of the CA young women, philanthropic activity, CA cluster meetings and possibly district level meetings. Many IGAs will also sustain contributing to the financial sustainability of some CA members and their families. National level CA meetings, which are dependent on Camfed funding for transport are less sustainable. Funding for new IGAs and tertiary costs are currently less sustainable.

“The girls have developed a spirit of working together, a planning spirit that will remain long after the project.” Mangochi CDC, 2016

Table 11 below summarises the evaluation team’s assessment of the sustainability of the various elements of the project.

Table 11: Sustainability Assessment

Team’s Comments on End of Project Sustainability		Team Assessment
Outcome		
Young women leading change in rural Malawi	The transformation of the young women who have benefitted from the association will sustain: levels of independence and determination are high. Through their leadership they will also continue to contribute to transformation in their communities and increased aspirations and empowerment of other young women. Once the sense of independence and agency has been inculcated in individual young women, it will not disappear. It may diminish however if IGAs fail, thereby increasing the vulnerability and financial dependence of those young women.	80%
	The SBCs and CDCs are likely to sustain because of the capacity building they have received and because they are now embedded in the education and district structures and undertake a range of functions other than Camfed.	70%
Outputs		
1. The establishment of a vibrant network for young women in rural areas	Sustainability of the network: The strength of the network is so important to the young women that it is highly likely to sustain at cluster level. It would most likely sustain at district level as long as the CDC continues its active support. It would be less likely to sustain at national level because transport to the meetings is funded by Camfed and there is no national body, equivalent to the CDC supporting and championing the group at that level. This is the current situation but it may change as the association matures and the young women themselves take more prominent leadership roles.	75%
2. Increased or more secure incomes for young women	The majority of IGAs established by the CA members are likely to sustain and continue to support the young women and their families. They will also continue to contribute some of their profits to provide small start-up grants for other young women	60%
	Apart from these small grants provided by CA members, currently the actual Camfed seed money granting process has no sustainable mechanism in place, although it is hoped in future that some of the successful young women will be able to provide more seed funding.	5%
	Similarly the tertiary grants, although Camfed has established some match funding arrangements and are seeking other sources of funding	15%
3. Increased philanthropy, activism	One of the most sustainable aspect of the project is the attitude towards ‘giving back to the community’	80%

and civic engagement of young women		
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7.1 Levels of Empowerment

The one aspect that will definitely sustain is the empowerment of the CA young women. Developing life skills such as leadership, public speaking, networking, advocacy skills builds independence, self-confidence and, as outlined in Table 11, once the young women are empowered, it cannot be lost. The only way it may diminish is if the CA network collapses and if IGAs fail, thereby increasing the vulnerability and financial dependence of those young women. Through their leadership they will also continue to contribute to transformation in their communities and to increasing aspirations and empowerment of other young women. Moreover, they will continue to inspire and support other young women to become leaders of change.

7.2 The CA Network

The majority of the CA members interviewed agreed that on the completion of the project they would continue to meet and promote women's empowerment through the existing CA network. Having established a CA group at community level, and provided CA members with the leadership tools and skills, has helped to better embed the group within community structures. For instance a CA cluster chair commented that the democratic structures and procedures of the CAMA would continue *'after Camfed we will still vote for a Chairperson, Vice Chairperson, Treasurer, Secretary... Our group will still go on; we will still meet once a month, give trainings, counseling as otherwise we would lose everything we have achieved so far.'*

Likewise the CA members consulted were very certain that they would continue their work in schools promoting awareness of girls' rights to education and efforts to promote knowledge on the dangers of early pregnancy and early marriages. Many CA members realised that their sharing of information and experiences provides a continued opportunity for their own personal development.

7.3. Young Women Speaking Out

One critical and sustainable element identified during the course of the evaluation is that the CA members through the project activities were empowered to speak out and participate in leadership and governance. This empowerment is crucial for young women's economic sustainability as it ensures favourable outcomes for women in negotiations, positions in household, decision making in both the community and the household. 70% of CA members felt that their training, skills development and involvement in the CA network had enabled them to make decisions in the household and also increased their status in the family as in many cases it was reported *'my family will now ask for help on how to encourage my sister to go to school...'*

Empowered young women will continue to actively support and promote the rights of girls and young women. Developing life skills and better communication techniques has built confidence and self-esteem among the CA members, enabling them to articulate their concerns and speak out against injustices. In one interview, a CA member mentioned how, when she became aware that a girl in her class needed support because she was about to be forcibly married off, she raised the issue with the MSG and the SBC who were then able to prevent the marriage. This type of intervention is a typical case and is not now dependent on continued Camfed funding.

The CA network in conjunction with the seed grant and business and skills development aspect and leadership training have been effective in beginning to shift gender norms affecting young women and increasing female participation on three levels; the household, the community and district to some

extent. Parents, community elders, chiefs, teachers, mentors mentioned how there has been increasing awareness in communities to educate their daughters and the positive benefits associated with ensuring young women have equal opportunities to young men. Indeed, in some cases parents in villages were competing to send their daughters to school. There is a growing recognition that young women should be an active participating member in communities; for example in Sumbai village, Mangochi district girls campaigned and managed to get the chief to agree a law against girls being married younger than 18. Similarly, shifting social norms and attitudes were evident from parents were now engaged in the idea of having their daughters married later in life or ensuring they complete tertiary education. This is a good beginning and will develop with support and as the critical mass of CA members grows.

7.4 Seed Money Grants (IGAs)

It is likely that 60–70% of the established IGAs will sustain. Over 80% of those interviewed felt strongly that their business would sustain but in one focus group discussion, a number of young women said they were unsure about the *'future of their businesses'*. This was due to a number of reasons ranging from low productivity distance to the market and competition. Indeed a number reported after *'giving money to family, some to the CA group, and some for their business needs there is little left to save,'* thus affecting viability of their businesses if it runs into trouble.

The lack of innovative and creative business ideas was also identified as affecting whether CA members' business could survive in the long run; the majority of CA members in Mangochi sold either wrappers, soap, smoked fish or shoes. These products are very competitively priced in local markets and CA members felt in some cases they could not always compete. However, they had chosen to sell these products for that very same reason – they knew they would sell and did not want to risk the money they had been given.

The sustainability of businesses is further at risk in Mangochi; due to the changing seed grant process, which has shifted from individual to group grants. Though a practical method of dealing with the previous problems of the first CA cohort, this shift to group funding poses questions about the sustainability of both the process and group businesses. Some CA respondents mentioned that group businesses limited enterprise as the young women find it difficult to create or follow their own path. It also posed practical problems of changing group dynamics, such as what happens if one person in the group decides to leave.

7.5 Sustainability of the Seed Money Granting Process

Despite the success of the seed grant scheme as start-up capital for CA businesses, many stakeholders and beneficiaries identified the granting process as one of the least sustainable components of the project. A member of a CDC remarked how in spite of:

'Ensuring that government departments are involved in the seed management and training programmes, the grant scheme itself is unsustainable as it is now, it cannot be seen as limitless resource...and neither the government nor the national stakeholders have the capacity outside of Camfed to sustain this scheme...therefore Camfed must consider sustainable financial schemes'.

However, Camfed's Project Officer stated the seed grant is sustainable as *'most girls are able to save money and invest back into their business and also support other girls; they also take part in village saving schemes.'*

While this is a valuable revolving fund and philanthropic activity, most cluster groups were only able to donate around 10 USD, a much smaller amount than the 50 USD of the current Camfed scheme. However, some young women had managed to start successful businesses on this amount.

Camfed Malawi is currently investigating other forms of finance, such as KIVA loans that might increase the viability and sustainability of current and future businesses. It is recommended that this process continues in order to develop the capability of CA members to run expanding, successful and sustainable businesses.

7.6 Tertiary Education

Just as with the seed money grants, currently the opportunities for young women tertiary education is dependent on the Camfed grants. Communities are being encouraged to consider ways of funding students to attend tertiary education, and some CA members are saving their profits to fund their own studies. Camfed has already made arrangements with some organisations to help support tertiary students. It is recommended that Camfed also approaches the private sector in order to seek possible scholarships or other forms of support.

7.7 Philanthropy

The philanthropy/giving back to the community by the CA members has been identified by many as one of the biggest changes achieved by the project. Respondents from across the spectrum including SBCs, CDC, village leaders, district officials and CA members unanimously agreed that the support for 'giving back to the community' would continue to exist and is in fact entrenched in the core ideals of the CA groups and began when they were in receipt of bursaries in school. Regardless of whether they continue to receive financial assistance or aid, the CA young women agreed that supporting other needy students was important and that as a *'role model in the community they can be an inspiration to others to help the needy.'*

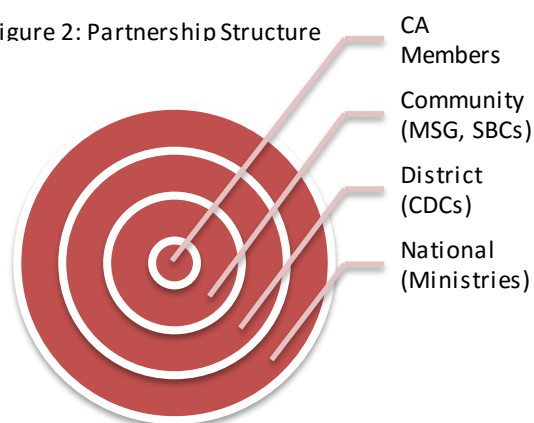
7.8 Partnerships and Collaboration with Government Local Structures

Strong partnerships with local and district structures through which CA activities have been implemented also contribute to programme sustainability. While these partnerships were established through earlier Camfed activity, they have been strengthened through the CA project. As a result SBCs and CDCs are in a position to continue to support CA activities and provide a space for CA members to get involved in community politics. This strengthens the sustainability of the programme.

A CDC member stated that Camfed worked very efficiently with government officials *'We don't hire outside external consultants, we tap into local resources and use local and national experts to train girls and then use these girls as trainers...the continuous skills transfer helps to reduce costs, maximises expertise and increases sustainability.'* They have successfully established productive relationships with a number of government bodies and ministries, these include:

- Participating in the MoEST quarterly meeting in which we provide updates and experiences on young women programs – the last being June 2016.
- Engaging the Ministry of Gender – especially the Department of Community Development – as trainers for CA young women, village savings and loan management, to arrange attachments for college-going young women, involvement in monitoring, and continued hands-on support for young women's businesses. Another example of this close

Figure 2: Partnership Structure



relationship has been the utilisation of the CDC to administer the micro grant process from the application stage, to selection of beneficiaries and to the distribution of grants.

- Ministry of Youth Sport and Culture has incorporated young women in their training on Life Skills and Peer to Peer Education (10 young women have benefitted).
- Ministry of Local Government has engaged young women as role models at district level interventions such as open days, commemorations and international special days.
- Ministry of Health personnel have been involved in conducting trainings for CA members.
- Involvement in the National Girls Education network, and Technical Working Groups (cross cutting, education, and impact mitigation), as well as various coalitions.

However, the continued operation of some of these activities with regards to the training, administering grants and general support requires both investment of time and energy which one respondent has identified as 'costly'. In the absence of Camfed, in spite of CDC intentions to continue support there is a chance that these could diminish.

8. RECOMMENDATIONS

Camfed's strength is its commitment to its programmes, which have proven to be extremely effective in providing comprehensive support to the educational development of girls and promotion of young women's leadership. Accordingly, when one funding envelope ceases, other funders are sought so that the programmes continue following the Camfed model as closely as possible. However, future funders, such as HDF, may like to see greater steps taken towards sustainability. Consequently, the recommendations from this evaluation focus almost entirely on developing strategies for exploring possibilities for, and enhancing sustainability in any follow-on programme:

- Almost all stakeholders interviewed felt that access to seed money funding and the financial literacy training that went with it, was a game/life changer for CA young women, their families and communities. It strengthened their independence, self-esteem, and their livelihoods and provided them with the freedom to make their own life choices. If the 'pot' was able to stretch further in order to increase the reach of seed money grants and enhance their potential for sustainability, it is recommended that Camfed considers offering the grant as a soft loan, or half loan as well as moving towards introducing interest free micro-loans such as Kiva, possibly as start-up as well as follow-on loans.
- It is recommended that Camfed explores further opportunities for funding tertiary grants including the potential of private sector organisations such as Cellular Network Companies at national level, larger businesses at district level, and community level entrepreneurs.
- In order to ensure that training is effective at local level and that more CA members have access to it, it is recommended that at least one member from each cluster be trained as a Peer Educator and these peer educator be trained to provide locally based training programmes on a series one day or half day basis (i.e. with no additional costs), rather than 'pass on their knowledge' in more of an ad hoc fashion. The training would include financial management, selection of IGAs, marketing and adding value so that even those CA members with a 'good idea' that needs no capital investment can establish their own business.
- To provide greater support for CA clusters and to create a more enabling environment for change in the communities, it is recommended that at least one member from each SBC is trained using elements of the CA member training. As with the cluster peer educators the SBC member would be expected to provide training for other SBC members at local level in a series of one or half day sessions using the training materials.

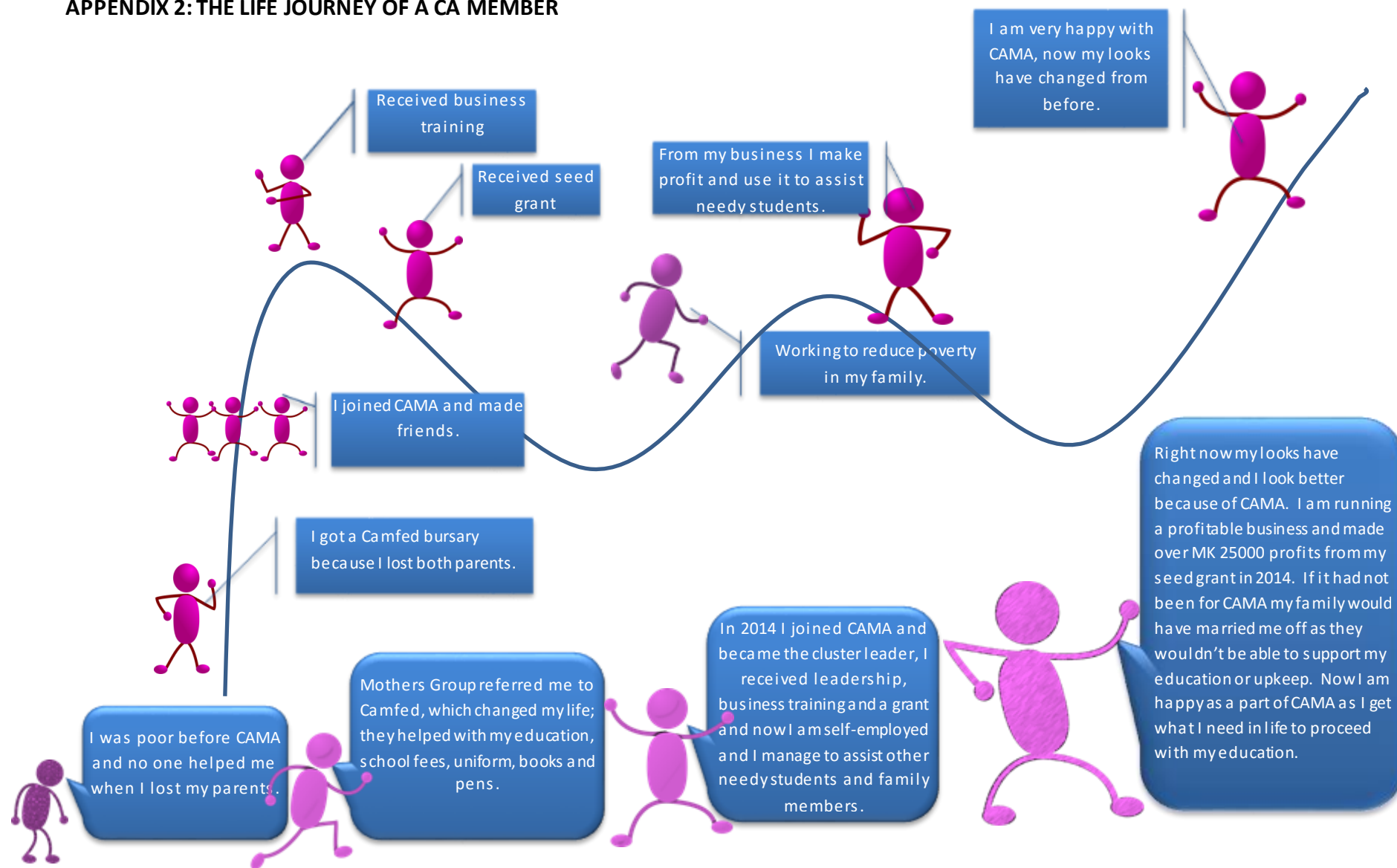
- To continue to strengthen the impact of the work of the CA and SBC members on women's and girls' rights in the community, it is recommended that the training materials include an increased emphasis on women rights and violence against women and girls.
- To encourage greater innovation and added value to the products CA members sell, it is recommended that Camfed considers linking with relevant ministries and agencies to provide some vocational short courses to develop more saleable skills.
- While Camfed's programme is unique, there are other agencies undertaking some aspects similar to the Camfed programme in Malawi. It is therefore recommended that Camfed creates closer relationships and sharing of ideas with other agencies. This will also enhance opportunities for a wider group of young women in the country, both now and in the future.

APPENDIX 1: SUMMARY TABLE OF EVALUATION FINDINGS

Relevance	<p><i>Performance Assessment: High</i></p> <ul style="list-style-type: none"> The project is extremely relevant for young women, communities, Camfed and Human Dignity Foundation (HDF) and successfully contributes to government and international policy and targets. It addresses the challenging circumstances of young women in rural areas in the difficult transition period between leaving school and adulthood. The project provides alternatives to early pregnancy and early marriage and invests in young women to become leaders of change in their communities and beyond.
Effectiveness	<p><i>Performance Assessment: High</i></p> <p>Objective 1: The Establishment of a Vibrant Network for Young Women in Rural Areas. <i>Performance: Objective met and exceeded. Targets met for number of committees established, AGMs conducted and centres opened. Number of annual district meetings exceeded by 12 and number of CA members exceeded by 115.</i></p> <ul style="list-style-type: none"> The benefits of the CA network are immense: it addresses the issue of isolation of young women when they leave school; it has been very effective in bringing a sense of belonging; it provides a safe platform for young women in transition from school to adulthood and safe economic pathways for them to follow. Belonging to a CA group has made the members feel stronger. They are more self-aware and their aspirations, goals and ambitions for the future have grown. The training provided was well received but, if funding allows, a more enabling environment for change would be achieved if the training could reach “closer to the ground”. Given the challenges associated with any form of social change, it would be helpful if the training manual include more on women’s rights and violence against women and girls (VAWG) <p>Objective 2: Increased Or More Secure Incomes For Young Women. <i>Performance: Targets met. More seed funding allocated than planned, but still a much greater need. 1240 (124% of target) had received a three-day training in business skills, 1240 grants were received, of which 1,169 had started businesses, and 147 (127% of target) were enrolled in tertiary education institutions.</i></p> <ul style="list-style-type: none"> The IGA training and access to seed funding is a very strong element of the programme. IGAs are re-shaping the perception and position of the girl child in the family from domestic worker to economically empowered breadwinner and productive adult. With the income generated, the young women are better placed to carry out philanthropic activities. In such a resource-poor environment the Seed Money Grant is perceived as a lifeline/life-saver by many of the young women and their families. It is of such importance in a resource and opportunity-poor environment, that there is also a danger that it overshadows the other elements of the Association. <p>Objective 3: Increased Philanthropy, Activism and Civic Engagement of Young Women <i>Performance Assessment: High. All Targets Exceeded</i></p> <ul style="list-style-type: none"> The majority of CA members are committed to undertaking philanthropic activities in their community. The culture of ‘giving back’ was established while the young women were in school but the Camfed association membership has deepened and strengthened that culture, and provided the members with greater confidence and determination, as well as the tools with which to undertake their philanthropic activities. Their profits from income generation activities have increased their capability to support philanthropic activities and to provide financial support to other children, especially girls in their communities. Given the deeply embedded gender inequality in many communities, and the need to begin with less contentious and more practical issues it is understandable that the CA members’ activism about women’s rights and gender-based violence is less strong than about early marriage, early pregnancy, sexual health and child rights. However, it is important that these topics receive greater coverage/emphasis in the training programme.

Efficiency	<p><i>Performance Assessment: High. The project is highly effective at maximising the available budget and human resources in the districts and communities.</i></p> <ul style="list-style-type: none"> • The project has been highly efficient at converting what is a relatively small fund into very effective financial and human resources. • It demonstrates high value for money in terms of effecting change at local level because of the significant levels of activism by CA members, SBCs and CDCs. • It has galvanised additional resources from other donors (The MasterCard Foundation) and the community. • The linkage with the Ministry of Education is strong, especially at the district level where resources are leveraged regularly. • Camfed's financial management systems are highly accountable, and overall budget for the HDF project was show strict adherence to activity budgeting. • All the project's components demonstrate value for money, were implemented according to plan, and exceeding set targets in almost all cases.
Impact	<p><i>Performance Assessment: High.</i></p> <ul style="list-style-type: none"> • The project has had a significant impact on the CA young women, their families and communities. The levels of increased empowerment, independence and determination of the young women involved are very evident. • In the project communities there is increased support for girls' education and, in the majority of schools, the dropout rate for girls has declined. • Many of the CA members with IGAs are able to support their households with their profits thus elevating their position/status in their households. • Their role in decision-making processes in their families, communities and at district level has increased, thus changing perceptions of the potentials of, and appropriate roles for young women. • In project communities, attitudes towards women and girls are beginning to change and with increased community awareness raising.
Sustainability	<p><i>Performance Assessment: Variable. (Average: Medium).</i></p> <ul style="list-style-type: none"> • The confidence and determination of the CA young women, their level of leadership and the profound impact of that leadership on other young women and future generations will most certainly sustain and grow. • It will be further sustained, as some of them become professionals such as teachers and politicians. • As the Association grows it will have a much deeper and broader impact as more and more young women fulfil their potential and champion change. • The philosophy of 'giving back' is well established in the minds of the majority of the young women and so much of their philanthropic activity will sustain and grow. • Peer support, cluster meetings and possibly district level meetings are likely to continue. • Currently without Camfed, national level CA meetings would be less likely to continue, because they are currently dependent Camfed funding for transport, although this may change as the Association matures. • The SBCs and CDCs are relatively well embedded in district and local structures, so will most likely sustain. • At least 60% of established IGAs will sustain for at least a few years. • Currently direct funding for IGAs and tertiary education is mostly dependent on Camfed. However, Camfed continues to seek additional funding for these initiatives, and any further funding of the programme will provide the Organisation with an opportunity to explore and promote greater sustainability, so that an even greater number of young women are able to lead change.

APPENDIX 2: THE LIFE JOURNEY OF A CA MEMBER



APPENDIX 3: CASE STUDY ANALYSIS

	Case study 1: Y	Case Study 2: E	Case study 3: R	Case Study 4: J
Economic	<p>With her business grant, Y has set up a livestock business, buying and selling goats. This business is already profitable and has enabled her to start a second business cultivating crops for sale, moving from a purely retail business into production.</p> <p>She plans to use her income to build a better home for her and her mother, as their current house is made of mud and straw. At the time of writing, the first bricks have been made and building work is about to commence</p>	<p>As a grant winner she worked with her group to start a business selling wrappers and soap. Her business was profitable and it's allowed her to buy food and clothes for her family.</p> <p>On the side by herself she also collects and sells firewood and uses the money to buy materials for community members in need.</p>	<p>With her seed money grant R set up a small shop in her mother's house, which is making sufficient profit to support herself, her two siblings and keep them in school, her mother and her grand-parents. She has earned enough money to build her own house next to her mother's.</p> <p>She has diversified into pig rearing.</p> <p>R states that she is confident about her future. She has earned enough to pay for herself to return to school to improve her grades and hopes then to go for tertiary education. Her mother will mind the shop when she studies.</p>	<p>With her seed grant she started a shoe selling business and gained a lot of profit. She started with MK 30,000 and took out 20,000 from this to buy 15 pairs of shoes. She sold these for 2500 each and gained a surplus of 25,000 in addition to getting her expenses back of 20000, making a return of 45,000 which she added to her remaining 10,000 giving her 55,000. She has repeated the process but increased the amount spent on shoes to 30000 on 20 pairs this time.</p>
Social Capital		<p>Due to being outspoken more she was identified by SBCs for behavioural change training by another NGO and was trained to go into other schools and train on family planning and counselling in schools and committees.</p>	<p>Camfed Association provides R with a significant level of social support. She is chair of her cluster group and enjoys the support of her peers. She also has the support of her community leader, head teacher and teacher mentor of the secondary school.</p> <p>Her family members, especially her grandfather, are very proud of her and the decisions she makes.</p>	<p>She has participated in two training programmes since joining the CA – Leadership and Business. As a CA leader she has become an effective role model in the community and also gained business skills and knowledge, which have been transferred to other girls.</p>
Agency	<p>A year after joining the Camfed Association, with two successful businesses up and running, and respected for her work in the community, Y has great plans for the future, saying: <i>"My business has</i></p>	<p>As a result of the Camfed Association she has become more courageous in talking to others and is able to train girls in family planning and how to avoid early pregnancy.</p>	<p>R is now the main decision-making in her home. As the only breadwinner, she controls the family finances and makes all the important decisions.</p>	<p>She received business training for two days, on planning, competition, and management. But now she understands how to do market research, plan and operate a business and make profit.</p>

	<i>started well and I can see myself becoming a great business woman and my life will never be the same."</i>	She actively campaigns to stop early marriage and early pregnancy but would like to see more being done from CA for those who do encounter these problems to be supported back to school.	<p>She is fiercely independent and is determined to make her own way in the world.</p> <p>She is the chair of her cluster group and uses some of her profits to attend district level meetings. She is a peer educator and is called on to support training/orientation at district level, such as that of resource persons.</p>	
Philanthropy	Y's profits have also enabled her to support two vulnerable girls to attend Neno Community Day Secondary School. When visiting the school she noticed two particular girls being sent home for non-payment of fees, and says, <i>"When I saw them, I felt sorry as it reminded me of the struggles I went through to stay in school"</i> . Along with another four CA members she raised funds to buy school materials to support a further four needy girls, and regularly undertakes CA outreach work in five health clinics, assisting in growth monitoring of children and cleaning the centre.	She has helped community members build their homes when one of them collapsed. She visits hospitals and schools and has helped with the feeding programme and sweeps and mops in the hospitals.	R regularly visits the school to encourage other young women to look for a career.	After making a profit she helps out needy pupils and buys materials, shoes, pens, and notebooks and has helped 1 dropout in the last 6 months who had no uniform and no shoes.

EVALUATION FRAMEWORK

Evaluation criteria	Key Issues to be addressed	Key Research questions/areas of focus
Relevance	The extent to which the objectives were consistent with beneficiaries requirements and Malawi's needs and priorities	On what basis did Camfed decide to design the programme with these components - how were needs determined?
		Are activities appropriate and sufficient to lead to the project objectives and contribute to planned impact?
		How does the project complement and build on the existing Camfed programme in the school, in the region, in the country?
		How does the project complement and link with other activities/projects in the Malawi carried out by other actors?
		How does this project contribute to Government priorities, locally and nationally?
		How does it contribute other international priorities (e.g. SDGs and CEDAW)?
		How relevant is the project to HDF's vision and mission?
		What do you think is the relevance the project to the girls involved, their communities, the schools, especially other young girls
Effectiveness	The extent to which the project objectives were achieved (or expected to be achieved)	What are the unique characteristics of the programme?
		How effectively (to what depth/quality) has the project met its overarching objective of supporting young rural women to lead change?
		To what extent have the 3 project objectives been achieved? Have the targets been met?
		Are there other components that should have been considered/should be considered in future?
		Which areas have yielded most success? In which areas has performance been weakest?
		Are there other activities/objectives that should have been considered/should be considered in future?
		Could the project work without the pre-existing Camfed programme?
		How are M&E systems feeding back into the development and adaptation of project design and activities?
		What is the value of the association for these young women?
Efficiency	How economically resources/inputs were converted into results	To what extent is Camfed able to provide a clear breakdown of its costs of the project?
		To what extent is programme staff able to justify allocation of funding for the different components?
		To what extents are costs reasonable in relation to the results achieved?
		To what extent does Camfed mitigate financial risks? (Checks and balances of grants)

		To what extent are the resource funds spent in the most effective way to empower young rural women?
		Are project management structures appropriate, effective and transparent? Is communication appropriate (Include relationship between HDF and Camfed)?
		Are project management structures appropriate, effective and transparent? Is communication appropriate (Include relationship between HDF and Camfed)?
Impact	The long-term effects produced by the project (directly, indirectly, intended and unintended)	What are the indicators that the project will have long-term impacts?
		What evidence is there of positive unintended impacts? Negative unintended impacts?
		To what extent has the project contributed to systemic change in the education system, gender attitudes and opportunities for women?
		To what extent would you say that the project has impacted on gender-related issues, such as early marriage, gender-based violence
		What leadership skills have the CA women have developed as a result of the programme?
		What are the changes in levels of power and empowerment of the young women?
		What contribution has the project made to the advancement of the rights of women and girls?
		Any impacts in the work of other agencies, to which this programme has contributed?
Sustainability	The extent to which the benefits will continue after the project	To what extent is the programme designed to be self-sustaining?
		How could it become more self-sustaining and what do you think that Camfed could do over the next three years to achieve this?
		What are the greatest risks and constraints to sustainability?
		To what extent is the project scalable and replicable within and beyond Malawi?
		If an additional grant from HDF was not forthcoming, what are Camfed's plans for continuing the support after the end of this round of HDF Funding?
		What are the best practices and lessons learnt on which to build?

DOCUMENTS REVIEWED

1	Proposal to the Human Dignity Foundation, (May 2013)
2	Malawi Camfed Association (CAMA) baseline survey (Aug 2013)
3	Malawi Camfed Association (CAMA) survey (Nov 2014)
4	Qualitative research findings – young rural women’s life choices in the post-school transition period and the Camfed Association (CAMA) in Malawi (June-July 2015) Q Sort
5	Financial Literacy and Entrepreneurship Peer Educator Training Pre/Post Survey (May 2015)
6	Micro-grant application information (November 2013 and March 2015)
7	Micro-grant pre/post training survey (November 2013 and March-May 2015)
8	Tertiary students survey (March-April 2016)
9	Human Dignity Foundation’s programme monitoring visit report (April-May 2016)
10	Malawi Business Tracking Survey (2016)
11	HDF Logframe (Aug 2016)
12	Camfed Report to Human Dignity Foundation. March 2016
13	Camfed Annual Report to Human Dignity Foundation August 2015
14	Camfed Interim Report to Human Dignity Foundation July December 2014
15	Camfed Report to Human Dignity Foundation. September 2016
16	Camfed Interim Report to Human Dignity Foundation February 2014
17	Summary of Training Funded By Human Dignity Foundation (2013 – 2016) Camfed Country Team
18	Ngwira, N. (2012) <i>Gender and Poverty Reduction in Malawi</i>
19	McIntosh, C, and Baird, S. and Ozier, B. (2012) <i>Empowering Young Women in Malawi: The Schooling, Income, and Health Risk (SIHR) programme</i> . World Bank
20	FAO (2011) <i>Gender Inequalities in Rural Employment in Malawi</i>
21	UNICEF (2011) <i>Malawi Basic Indicators for Children</i>

DEBRIEF WORKSHOP GROUP FEEDBACK

The following provides the key points from feedback of different groups

	CA Association Group 1	CA Association Group 2	Community	Camfed staff
Relevance	<ul style="list-style-type: none"> • Orientation meeting relevant to new recruits • Frequent meetings both at cluster, district and national levels • We meet we implement activities as required 	<ul style="list-style-type: none"> • Have managed to form clusters (others meet twice or four times a month) • Orientation was done in all schools • Role modelling in schools • We have managed to attend training, e.g., leadership and business 	<ul style="list-style-type: none"> • CAMA launched t district level • Active in community • They meet at cluster level and school level • They conduct philanthropic activities, hence giving back to the community • They are recognized and are involved in different forums • Conducting economic activities which can be monitored 	<ul style="list-style-type: none"> • Reached target and exceeded • Structures re in place-cluster, district and national committees • Increased coordination and support structures in place; SBC, CDC, TM, MSG • Meetings conducted at least once per month (but frequency may vary according to need, e.g. if they have a VSL meeting they might meet more often) • Increased activism and philanthropy • Influenced interest from other stakeholders
Effectiveness 1: Vibrant Network (the association)	<ul style="list-style-type: none"> • Orientation meeting to new recruits • Training opportunities to new CMA members • Frequent meetings both t cluster, district and national levels • We meet we implement activities as required 	<ul style="list-style-type: none"> • Have managed to form clusters (others meet twice mother or four times month) • Orientation was done in all schools • Role modelling in schools • We have managed to attend training, e.g., leadership and business 	<ul style="list-style-type: none"> • CAMA launched t district level • Active in community • They meet at cluster level and school level • They conduct philanthropic activities, hence giving back to the community • They are recognized and are involved in different forums • Conducting economic activities which can be monitored 	<ul style="list-style-type: none"> • Reached target and exceeded • Structures re in place-cluster, district and national committees • Increased coordination and support structures in place; SBC, CDC, TM, MSG • Meetings conducted at least once a month (but frequency may vary according to need, e.g. if they have a VSL meeting they might meet more often) • Increased activism and philanthropy • Influenced interest from other stakeholders Comments on Issues • Though not members other community members and girls gain from skills and knowledge transferred • Idea is to start small due to limited resources
Effectiveness 2: Secure incomes/tertiary	Improved social- status <ul style="list-style-type: none"> – Reduced cases of GBV cases – Reduced vulnerability 	<ul style="list-style-type: none"> • Empowerment/decision making • Education • Recognition/gaining respect • Reduced GBV 	<ul style="list-style-type: none"> • They were trained, business management skills hence successful business 	<ul style="list-style-type: none"> • Training on business management after being approved (Proposal) • Skills being put into practice therefore getting more profit

	<p>Source of inspiration and motivation for others to work hard</p> <p>Reducing HR challenges both private and public sectors</p> <p>Tool for social economic development</p> <ul style="list-style-type: none"> – Self-development – Job Creation – Mind set Change <p>You support community structures e.g. MSG's record keeping</p> <p>Issues</p> <p>Fluctuation of Kwacha</p> <p>Competition due to limited resources</p> <p>Tertiary</p> <ol style="list-style-type: none"> 1. It helps us to achieve our goals 2. We are touch beans and inspire our friends <p>Tertiary issues</p> <ol style="list-style-type: none"> 1. High competition due to inadequate public universe 2. Many girls are on waiting list 	<ul style="list-style-type: none"> • You are regarded as bread winner • Has promoted social services e.g. VSL, Formal banking • Multiplying the benefits through pass-on <p>Tertiary</p> <p>You are role models,</p> <p>Opportunities for internships and employment</p>	<ul style="list-style-type: none"> • Members were free to choose the type of business relevant to their area • Grants were given out • Members who receive grants are able to give back <p>Challenges/Issues</p> <ul style="list-style-type: none"> • Community stakeholder not involved when giving out grants hence difficult in monitoring <p>Tertiary</p> <ul style="list-style-type: none"> • Increased access to tertiary education as more are assisted • Ability to know of adverts through CAMA <p>Challenges</p> <ul style="list-style-type: none"> • Poor performance at high level 	<ul style="list-style-type: none"> • CAMA members being able to support families and communities • CAMA members supporting themselves to improve their grades in school <p>Tertiary</p> <ul style="list-style-type: none"> • CAMA members are now in deferent colleges i.e. Mchinji 13, Mangochi 14, Mwama 7 • Those in tertiary acting as role models to their fellow members and those on bursary • Conduct Philanthropic activities in colleges therefore gaining recognition
Effectiveness 3: Philanthropy	<p>Good</p> <ul style="list-style-type: none"> • We have managed to clean various places in our communities: health centres, prisons, markets orphanages, care centre • We have brought back school dropouts by providing materials • We have managed to support elderly needy people with such provisions as soap • We have worked in various places, e.g. schools and hospitals without expecting payment <p>Issues</p> <ul style="list-style-type: none"> • Lack of enough resources to support more people • Some say we are using them to get more money • They expect us to give them frequently 	<p>Good</p> <ul style="list-style-type: none"> • Paying school fees for needy learners through profits from businesses • Sensitisation meetings on importance of education to community • Providing guidance and counselling about SRH etc. in communities and schools • Unlocking new resources by organising fund raising activities thereby helping more people • Civic education for community about sanitation and hygiene • Volunteering to teach in schools e.g. opening adult literacy classes, opening community nursery school <p>Issues</p> <ul style="list-style-type: none"> • Long distances • Poor communication 	<p>Good</p> <ol style="list-style-type: none"> 1. Other nearby students are assisted 2. Enhances a sharing spirit 3. Exposure, experience and skills development <p>Improvements</p> <ol style="list-style-type: none"> 1. Need for specific activities so they don't take on too much 2. Need to be monitored by trained personnel e.g. health clinics 	<ol style="list-style-type: none"> 1. Increased enrolment 2. Enhanced social support services 3. Increased functional literacy 4. Replication of Philanthropy by other stakeholders 5. Increased collaboration with other stakeholders 6. Promoted advocacy and activism 7. Increased motivation to work hard In business to support others

		<ul style="list-style-type: none"> • Lack of identification • Others say it's a waste of time 		
Impact	<ul style="list-style-type: none"> • Get job opportunities by linking up with different stakeholders • Leadership skills and knowledge thus create confidence to civic educate others on SRH, HIV/IDS • Able to make strong decisions, realistic goals and curb challenges • We are looking presentable to the community • We have entrepreneurship skills and we are able to support others • We are now acting as the voice of the voiceless 	<p>We are able to use the social networks and ICTS</p> <p>We are able to support ourselves financially and our families</p> <p>We are able to link up with other organizations</p> <p>We are able to interact with different people from various backgrounds</p>	<ul style="list-style-type: none"> • Economic empowerment (girls/family/community) • Access to higher education • Increased self esteem • Improved good decision making skills <p>Leadership skills acquisition enabling them to efficiently take part in societal activities</p>	<ul style="list-style-type: none"> • Wealth creation for self and others • Participation in decision making in other structures like SBC, NGEN, Youth Board, Camfed Board and other partner structures such as Save the Children, FAWEM, YONECO, MAGGA • Inter-generational change on education • Turning the tide of poverty
Sustainability	<ol style="list-style-type: none"> 1. The higher expansion of business the more profits are gained hence helping more people in the communities 2. To those in tertiary education, they will give back more to the community when get they get employed 3. The more trainings we can have, the more skills and knowledge we gained that could help in leading the future generation 4. Continuing to unlock new resources by doing fundraising activities to meet the needs of the coming generation 	<ol style="list-style-type: none"> 1. Continuing our contributions of grants profit to give those who did not receive grants 2. Continuing our VSL 3. Continuing working as a group e.g. tailoring and farming to get funds 	<ol style="list-style-type: none"> 1. Conducting fundraising activities at school or community level 2. CAMA and other stakeholders should have well-established income generating activities supported by bank accounts. 3. Communities should be sensitized to have a sense of ownership as regards to Camfed initiatives and programs 	<ol style="list-style-type: none"> 1. Partnerships and networking with public private and other NGOs. 2. Skills development through vocational training 3. Creation of revolving funds at all levels 4. Promote CAMA meetings at all levels

ANNEX D

EVALUATION TOOLS

See separate document