Lance Croffoot-Suede and Diana Good

Camfed Governance: Accounting to the Girl

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

This paper explores one NGO's—Camfed's—model for governance in the delivery of girls' education. Camfed has developed a governance model to deliver girls' education in impoverished rural communities in sub-Saharan Africa. To date, it has supported 1,065,710 children in five countries and is rapidly expanding its reach (figures in this paper are accurate as of January 2010).

The Camfed model specifically sets out to help those girls who are most vulnerable and powerless, and ensures that this help is permanently effective by encouraging systemic (that is, long term and sustainable) change in these girls' communities.

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

Second, Camfed's governance model requires Camfed to establish good governance in rural communities through the implementation of various social assistance programs. Camfed's programs take root in a community, bringing about

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The full report from which this paper is derived was released at the Skoll World Forum 2010 and is available for download at http://www.linklaters.com/pdfs/Camfed/2896_CamfedReport.pdf.

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

Camfed's governance model—which appears to us to be scalable and replicable in various contexts—could serve as a model for the international development sector whenever the sector is devising programs to diminish poverty and disempowerment around the globe.

Given Camfed's achievements, it is conceivable that Camfed's governance model—which appears to us to be scalable and replicable in various contexts—could serve as a model for the international development sector whenever the sector is devising programs to diminish poverty and disempowerment around the globe.

This paper, like the full report from which it is derived, is not intended as an audit or due diligence exercise, but as a thought piece in which we analyze governance issues present in the international aid sector through the lens of girls' education. We at Linklaters (a global law firm based in London) work regularly with corporate and financial institutions on governance issues. We consider, interpret, and apply standards for governance issued by the institutions and by the regulatory organisations that oversee them, and represent clients when good governance is put into question by their own actions, their regulators, governments, or courts. This project presented interesting challenges for us as it involved working in a new sector, and in countries and communities facing special logistical and governance issues.

OVERVIEW

Camfed

Camfed (an acronym for the Campaign for Female Education) is an international organisation dedicated to eradicating poverty in rural Africa through the education of girls and the empowerment of young women. In the words of Camfed's vision statement, "Camfed's vision is a world in which every child is educated, protected, respected and valued, and grows up to turn the tide of poverty." Camfed's

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prime constituencies are the girls of impoverished rural families in sub-Saharan Africa. Camfed currently operates its programs in Ghana, Malawi, Tanzania, Zambia, and Zimbabwe.

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

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

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

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

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

Camfed has set up alumnae networks of 14,005 young women, known as CAMA members, most of whom were previously supported by Camfed bursaries in Zimbabwe, Zambia, Ghana, and Tanzania. In turn, these young women, along with other community activists, have supported an additional 118,384 schoolchildren. Many CAMA members occupy positions of leadership and influence in

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their communities, providing tangible proof of systemic change as a result of Camfed's programs. Indeed, it is former Camfed beneficiaries who now lead Camfed Zimbabwe and who are rolling out the new programs in Malawi.

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

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

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

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and offer counselling and mentoring.

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

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

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

Linklaters

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

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

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

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

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

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

We visited a total of 15 schools in areas where the problems of disease and poverty are at their worst. In each of these remote rural communities, we held meetings with and interviewed hundreds of teachers, parents, students, and community and traditional leaders. We also met officials in each country's Ministry of Education, at both regional and national levels. In each of the districts we visited, we travelled with teacher mentors, education officers and members of the local school management committees, all of whom work on a voluntary basis with Camfed. We also travelled with national Camfed staff, for example, the former Camfed beneficiaries who now run Camfed Zimbabwe and are rolling out the programs in Malawi. This gave us the opportunity to talk at length with the very people who are implementing and benefitting from the programs.

SECTION 1. THE CAMFED GOVERNANCE MODEL: WORKING TOWARD A STANDARD FOR GOVERNANCE IN THE DEVELOPMENT SECTOR

Camfed asked us to identify the vital elements of its model and to articulate them in this report. When performing that analysis, we witnessed both the empowering effect on entire communities when members of a community are given responsibility for identifying which children need help and what kind of help they need.

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We also witnessed how the Camfed governance model strives to ensure that every aspect of Camfed's programs revolves around the girl in her community.

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

Governance Means…

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

In this report, we seek to identify and distil the principles on which Camfed's governance model has grown organically and then describe how they work in practice vis-à-vis the local communities in which Camfed delivers its programs.

No governance model can be effective if it rests on principles and theory alone; the proof of a model's effectiveness lies in how the principles are applied in practice.

Camfed's Governance Model…

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

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

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

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

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

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

Camfed believes that unless it adopts a wholly uncompromising attitude to the implementation of each of the principles, the model will break down. This is what Camfed means when it describes its principles as non-negotiable: all Camfed employees and activists are expected to observe and promulgate the principles. The way Camfed implements its principles in detail is what allows its model to succeed.

Is Scalable and Replicable…

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

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

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

SECTION 2. CAMFED AND ITS COMPONENT PARTS

A. Camfed's Mission

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

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Five key principles that inform the Camfed governance model

Paramount Principle:

1. Protection of the vulnerable and disempowered client.

Organizing Principles:

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

of the rights and resources to which they are entitled.

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

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

In sub-Saharan Africa, AIDS is the leading cause of death among those between the ages of 15 and 59. An estimated 12 million children aged 0-17 have lost one or both parents to AIDS-related illnesses, making the region home to 80 percent of all children in the developing world who have lost a parent to the disease.[3] It is estimated that by 2010 15.7 million children, or 30 percent of the projected 53 million orphans from all causes in sub-Saharan Africa, will have lost at least one parent to AIDS. As many as 50 percent of sub-Saharan people are under the age of 15.

The prevalence of AIDS among women is increasing, and because a sexually transmitted disease is likely to infect both parents, so too is the number of double orphans. In Zambia, for instance, it is currently estimated that around 1,100,000 children aged 0–17 years have lost one parent to HIV/AIDS and that 390,000 have lost both.[4] It is anticipated that AIDS will push the number of double orphans in sub-Saharan Africa to approximately 10 million by the end of 2010. The time lag

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between HIV infection and death means that even where HIV prevalence stabilizes or begins to decline, the number of orphans will continue to grow for years.[5]

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

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

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

B. Camfed's Structure

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

1. Camfed's Local Structure

Camfed's overall objective is for participation in its programs in each country to reach a level of critical mass from which its community activists can expand the programs and initiatives. To its beneficiaries and their local communities, "Camfed" is a team of local people who are implementing Camfed's programs. These community activists consist of: (i) the members of the school management committees and community development committees, whose tasks, among other things, are to identify who in a given school or district is most in need and what they need, and also to run and monitor the Camfed education programs; (ii) the mother and father support groups, which play a variety of roles in the girls' lives, from mentoring and counseling to building housing or providing firewood or

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making and selling objects to provide the girls with extra food; and (iii) CAMA, the Camfed alumnae association, the members of which provide health training, teacher mentoring, and also distribute seed money, run their own businesses, and act as role models for the girls.

We note that before Camfed arrives in a rural community there are pre-existing community organizations with which it immediately sets to work. Specifically, in many of the regions where Camfed operates there are pre-existing school management committees and parent associations. Camfed builds on and enhances these existing structures; it organizes and capacitates. As we saw in Zimbabwe, where Camfed has been operating since 1993, after Camfed has successfully launched its programs and partnered with local groups, Camfed effectively becomes its component local parts—the School Management Committees, Community Development Committees, Mother and Father Support Groups, and CAMA—and the Camfed national and international organizations recede from view, playing only a supporting role in financing, training, monitoring, and evaluating.

2. Camfed's Corporate Structure

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

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

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

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

The boards in each country ensure that the legal duties of Camfed (such as reviewing finances, accounts, audits, the risk register, conflict issues, material expense items, etc.) are fulfilled and that international standards are observed in terms of finance and accounting issues. The boards also review the long term

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Figure 1. The Camfed Program Cycle.

strategic plans of the overall organization. They are given free licence to question: Is the organisation being true to its values? Is it accessing the correct, and sufficiently balanced, funds? Is the organization acting in the best interests of the girls it is seeking to serve? Is the long term future of Camfed secure?

C. The Camfed Programs

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

Camfed's program model has four key components:

First, Camfed identifies vulnerable girls and boys who are at risk of dropping out of primary school and puts in place a comprehensive support system at community level, which includes the provision of cash transfers, known as the Safety Net Fund, administered by School Management Committees to protect the rights and welfare of these children. This may include, for example, provision of books,

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stationery, clothing, and medical costs in order to close the gap in government support and ensure that children not only have access to education but that they have a better educational experience. The large majority of beneficiaries are orphans, have been abandoned, are from child-headed households, or are from very poor or destitute families.

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

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

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

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

- The School Management Committees are selected by the community to represent the different stakeholders in the community: parents, teachers, traditional leaders, former beneficiaries, local education officers, etc. Their task is to identify which children in their communities are in need of educational assistance and what kind of assistance can meet their needs. The School Management Committees administer both the secondary school bursaries for girls and Camfed's Safety Net Fund for the benefit of both girls and boys at primary school level.
- The Community Development Committees are democratically elected by their constituencies, including local head teachers, for two-year terms and typically consist of district education officers, head teachers, teacher mentors, health workers, police, parents, and CAMA members. At least 50 percent of the committee members must be women. They review the proposed recipients of Camfed's educational assistance and monitor the accounts. They respond to

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cases of financial mismanagement and cases of child abuse, and they play an integral role in the development of Camfed's budget for a given district.

- Mother and Father Support Groups: Throughout the districts in which Camfed operates, mothers living in villages near schools have formed Mother Support Groups to assist girls in need. In addition to being counselors and mentors, the mothers plant extra maize or make clothes and use the profits to support more children through school and to make sure they have sufficient food to eat. In Zimbabwe, the communities have also set up Father Support Groups. These groups have proved to be an important platform for parents to engage with local authorities and make demands on behalf of vulnerable children.
- CAMA: The Camfed Association (CAMA) is an organization for young women. CAMA has a written constitution, holds annual elections for officers, provides health and leadership training, and organizes meetings both within CAMA and for the community at large, that deal with issues of child abuse, gender, and economic empowerment, among others. Members who apply must be between the ages of 16 and 25 and commit to volunteering for a four-month trial period prior to formal membership. Individuals need not be Camfed beneficiaries to join; indeed, the current and previous chairs of CAMA Zimbabwe were not Camfed beneficiaries. CAMA provides young women with business training and seed money to start their own businesses. The Camfed Seed Money Program is run by CAMA members, who are trained by Camfed in preparing business plans and managing finances. CAMA members also train through the Community Health Program as Community Health Officers who go into the communities empowered to teach people about sanitation, infant care, and HIV/AIDS. CAMA is currently a network of 14,005 women in Zimbabwe, Zambia, Tanzania, and Ghana.

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

1. The Selection Process: In all cases, each local community is asked to identify the children who are most in need in their community. Existing structures at the local schools, including School Management Committees and Parent Teacher Associations, collaborate with Community Development Committees to ensure a broad and balanced representation by all relevant stakeholders. These committees and their members become part of the team of Camfed activists and are charged with identifying who is most in need and what they need, as they know best who those children are. They then monitor and run the programs without remuneration.

2. The Accounting Process: All partner schools, community development committees, and school management committees are required to keep accounts and records setting out the allocation of funds and support that are routinely audited by Camfed. Camfed maintains a central database compiled from information collated locally that enables the progress of every individual beneficiary to be tracked.

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It shows precisely what she has received by way of support and how she is progressing through school in terms of attendance and exam achievements. There are only two financial transactions from the donation of funds to the receipt of them by schools. Each of the schools, the community committees, and the donors have complete clarity as to what the entitlements are and where the money is. The fact that there are only two transactions greatly minimises the risks of corruption and "leakage."

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

D. The Girl Focus

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

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

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

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

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

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

Once Celia starts to menstruate, the challenges become much greater. First, she has no underpants or sanitary pads, so she misses school for a week each month.

As a result, she does worse in her exams at school than the boys and she feels stupid. She begins to wonder: what's the point of trying to gain an education against such odds?

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

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

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

Celia still has to have a uniform, books, and paper and pens. Her family finds this nearly impossible to provide, but they are doing their best. More challenging still, there are far fewer secondary schools than there are primary schools, and the school that has accepted Celia is too far away for her to walk to and from every day. The school has no hostel and provides no accommodation, so Celia has to stay

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with people in the village. She receives inadequate food there and may experience sexual harassment or abuse.

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

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

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

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

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

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

What if Celia does not marry and, a year after her father's death, her mother dies?

By the age of 14, Celia is alone with no money and no support. Her father's relatives will be quick to take what was left of her family's land and possessions, leaving her and her siblings with nowhere to live and no money. Left with no other options, Celia turns to prostitution. Initially she insists that her clients use a condom, but many refuse and go with other girls. She begins to see many of the girls with whom she worked fall ill. She knows that if she continues prostituting herself, she might also get sick and die.

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

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

At the point when Celia dropped out of school or was about to do so, she and her family would be visited by members of the school management committee.

Once the school management committee establishes that she is one of the girls most in need in their community, she will be proposed for a bursary funded by Camfed. She and a group of other similarly selected girls would be visited again and told that they will be receiving Camfed bursaries, which Camfed ensures go to

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the most needy students, not necessarily the best students. The school management committee and other community members will do this work because Celia is one of their children. Camfed is not a substitution for parents or the community, but rather it motivates a wider support system to help Celia.

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

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

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

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

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

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

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

When Celia finishes her secondary education, she can join the CAMA association, from whom she may receive seed funding to set up a small local business to earn her livelihood. She may give back to the community by supporting other

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members of her family and other children in need. She will receive training and will be invited to participate in Camfed's programs, such as the community health program through which she and other CAMA and mother support group members will go into remote villages to teach the communities about the risks of HIV/AIDS.

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

SECTION 3. THE CAMFED GOVERNANCE MODEL: EFFECTING SYSTEMIC CHANGE

In this section, we identify the Camfed governance model. It has not previously been distilled or documented in this comprehensive form. We also seek to describe here the sustainable and transforming change that is brought about by the Camfed model.

A. Camfed's Governance Model

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

1. What is "Governance" to Camfed?

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

Camfed implements its views of governance through the process of bringing together all of the constituencies that influence a girl's life in order to ensure that her right to education and the entitlements that follow from this right are protect-

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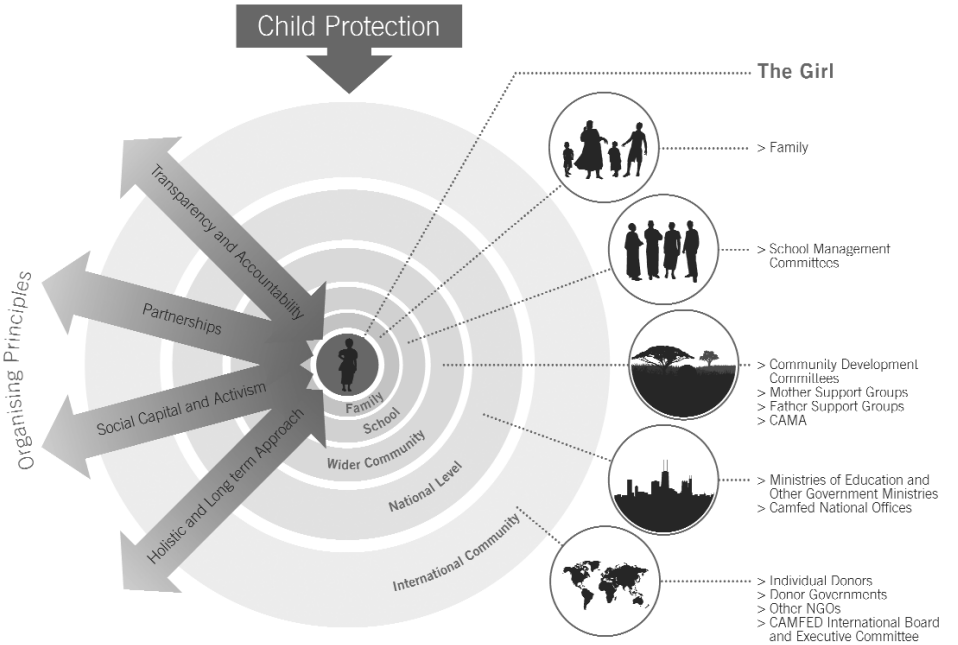


Figure 2. Accounting to the Girl: Principles and Levels of Governance in the Camfed Model.

ed and are accessible—such as her entitlement to the resources raised in her name and her entitlement to attend a school where she is safe.

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

2. The Key Principles in the Camfed Governance Model

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

(i) *Protecting the Interests of the Intended Client:* At all levels of Camfed's involvement and delivery of programs, it requires that everyone involved in the programs be aware of and observe child protection policies. These inform all of the Camfed processes, structures, and systems.

(ii) *Transparency and Accountability:* This is essential in all systems, structures and processes for the selection of beneficiaries, financial management, social auditing, impact assessment, etc. For Camfed, transparency and accountability must be afforded to every individual on whose behalf it works, as well as to their community. It also provides equal and mirror-image transparency to donors.

(iii) *Partnerships:* Camfed enters into dynamic partnerships with government, local communities, and parents and teachers. It believes that the only way to

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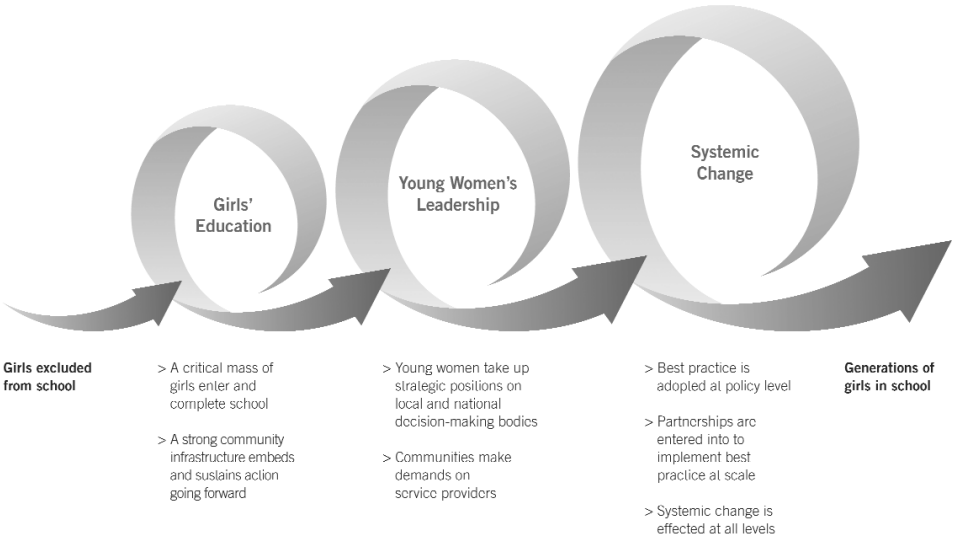


Figure 3. The Camfed Model: Effecting Systemic Change.

achieve systemic change is to use and complement existing structures, by ensuring that there is a constant dialogue, and by influencing and effecting change to the institutions at each of the national, regional, and local levels.

(iv) *Social Capital and Activism:* The Camfed governance model turns the traditional approach of paying people to carry out their civic duties on its head. The community members who are Camfed's community activists are rarely paid to attend committee meetings or for other activities they undertake to deliver girls' education through Camfed's programs. Community members get involved and become Camfed activists because they care passionately about the future of their community and they want to help—not because they are motivated by financial gain. As a community development committee chair of the Wedza District of Zimbabwe told us, Camfed taps into people's innate hunger for education and advancement; these people do not need to be paid. By reducing the potential for financial self-interest, the collective interest—the advancement of girls and young women—and the individual's sense of ownership in the community are promoted.

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

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Figures 2 and 3 (previous page) illustrate Camfed's governance model and the process of systemic change that it sets in motion. First, we describe how each family, school, community, national government, and the international community are engaged by Camfed for the benefit of the girl. Next, we illustrate the long term change that Camfed's governance model puts into effect: first, through creating a strong local infrastructure through which to secure girls' entitlements; second, through enabling young women to take up strategic decision-making positions; and finally, through making demands on other service-providers, including government, and influencing policy change and implementation at national level.

B. Effecting Systemic Change

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

Aggregate Figures

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

Monitoring and Evaluation

Camfed's figures are so precise because Camfed tracks each girl it supports. Camfed's database tracks the progress of each girl through secondary school and beyond. Camfed also maintains at the national level a copy of the hard copy records kept by the schools of every boy and girl who receives assistance from the Safety Net Fund at primary school, and precisely what each child has received. Camfed's figures relating to the number of girls receiving bursary support are for the total number of girls currently receiving four years of secondary education. The number of children supported by CAMA members and community activists is based on (i) reports made by individual CAMA members to CAMA district committees, which are reported at the CAMA annual general meeting, (ii) the survey results obtained during the baseline studies in the three countries where the

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

Table 1. Camfed Programs: Current Statistics.

The figures above show current statistics as at January 2010, and are provided by Camfed International.

studies were conducted, and (iii) reports made by community representatives at district and national annual general meetings. The number of community activists is calculated based on the number of community development committee members, CAMA members, school based committee members, mother and fFather support group members, and teacher mentors, for all of whom Camfed maintains records.

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

Camfed will repeat the exercise in each country at five-year intervals in order to continue to measure Camfed's impact on long term systemic change. The purpose of the Baseline Studies is to compare progress in schools and communities where Camfed programs have been very recently introduced with those where they have had more time to become embedded. The Baseline Studies involve training

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Proposed Questions for Donors and NGOs

Our work with Camfed has prompted the development of detailed questions and a checklist focusing on the delivery of aid. We believe such questions and checklist might help donors and aid providers to gain insight into the sustainability and effectiveness of the aid provided. The questions and checklist are designed to test the implementation of policies and programs and check whether they result in accountability to the intended client. We provide here an excerpt of Linklaters' Proposed Questions for Donors and NGOs:

1. Who is the beneficiary/client?
2. Is the aid fit for purpose?
3. Are there policies for the protection of the beneficiary/client?
4. Is there community decision making?
5. Is the emphasis on payment or social capital?
6. What about financial management, cost effectiveness and speed of delivery of funding?
7. What happens when there are irregularities?
8. Is there partnership?
9. Is the focus on long term impact?
10. What is the make-up of the management and boards of directors?

We invite readers to examine the full set of questions and checklist in the report, which can be found at
<www.linklaters.com/pdfs/Camfed/2896_CamfedReport.pdf>

local populations in the use of the survey technology. In Zimbabwe, we participated in two days of meetings with Camfed activists who had conducted the survey there and who were analyzing, discussing, and learning from the results. The results are published and shared, with both local communities and national governments.

The Intangible Metrics

Through "bottom-up" community leadership and management guided by Camfed's monitoring and evaluation of results, rural communities are incentivised and inspired to deploy their ideas to the fullest, so that they not only achieve short-term benefits, but their actions and interventions also foster a continual cycle of community renewal and improvement, which results in systemic change. From a program's inception in a new educational district, Camfed engages local communities that drive Camfed's work forward and maximize its impact on the girls within those communities. The synergy within the communities created by these programs generates the systemic change Camfed sets out to achieve. This systemic

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change is measured by intangible metrics such as the extent to which :(i) local communities take ownership over and expand Camfed's programs; and (ii) individuals, enlightened and empowered through Camfed's programs, themselves become powerbrokers on behalf of their constituencies.

Becoming Powerbrokers

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

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

Taking Ownership

In Zimbabwe, where Camfed has operated the longest, the results of the Baseline Study indicate that in the minds of the stakeholders interviewed Camfed consists of the community activist programs that Camfed has set in place, rather than Camfed being perceived as a national/international entity. During the discussion of the Baseline Study, we were shown diagrams that had been produced by local community members to describe how Camfed contributed to the survival of their schools during the upheaval in 2008, when many schools had to close. These diagrams showed that as Camfed's programs became embedded over time, the local communities took ownership of the programs. One diagram was put together by local people in a school where Camfed had only just started its programs in the previous year: there, Camfed was named as one of the external NGOs that provide aid. Another diagram was put together by local people in a school where Camfed's programs had been operating for many years: there, Camfed, the external NGO, is no longer referred to. Instead, Camfed is seen as its local constituent elements (CAMA, the mother support groups, and the local committees). We found these to be a powerful illustration of the way in which Camfed, over time, becomes assimilated into the communities where it operates to such an extent that, in the minds of community members, Camfed is a thoroughly local entity. As one Community Development Committee chair told us, the major accomplishment of Camfed has been to help people view education as something in which they have a stake, as something of which local people can take ownership. This is systemic change.

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CLOSING THOUGHT

Instituting good governance in any domain is a daunting task. Its success ultimately relies on a proper understanding of the context in which it is to be implemented and the end goals to be achieved, and in fashioning principles and structures that effectively facilitate the development of a culture of common cause, responsibility, and ownership at every level. In working on this project, we at Linklaters learned much about the challenges to, and potential for, good governance in impoverished communities in rural sub-Saharan Africa. While the remote rural communities of sub-Saharan Africa offer stark reasons for despair about poverty and disempowerment, they also offer great hope, both generally and for what can be achieved through the implementation of good governance. Due to geographical isolation from centers of commerce and government, people living in rural areas have continued to rely on existing community structures to survive, and through shared knowledge, values, and history, genuine community living has been preserved.

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

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

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

Acknowledgements and Work Outline

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

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