Ann Cotton

Who Teaches Us Most About Financial Programing in Africa?

"I have never held more than the money for a box of matches in my hand." These words, softly spoken by an 18-year-old Zimbabwean woman, describe the absence of money in her life, aside from its role in creating conflict and anxiety at home. She spoke at a Camfed workshop held for young rural women who had just graduated from secondary school to help them seek solutions to the lack of productive livelihoods open to them in their rural area. Her words were her starting point, and they needed to be ours.

Camfed is an organization founded in 1993 and dedicated to the advancement of rural areas of sub-Saharan Africa by investing chiefly in the education of girls and the strategies that grow their leadership and status.

Young educated women living in poor communities are Camfed's teachers. They are members of a vast group whose potential to transform their own lives—and those of their families, communities, and nations—is limitless. Programs that are built on listening to and learning from such women have the best chance of achieving progress. This paper describes Camfed's journey of investment in designing, implementing, and measuring programs to achieve the financial inclusion, with all its attendant benefits, of young rural women in five countries of sub-Saharan Africa.

In 1999, Lucy Lake[1] and I, along with the first four hundred secondary school graduates of Camfed's program in Zimbabwe, launched Cama (the Camfed Association). It was designed as a rural membership organization and support network to extend into young adulthood the friendships these women had made during their secondary school education. At the program launch in Harare, young women graduates from all participating districts came together and recognized, for the first time, that they were a national presence. Over three days, the members designed their organizational structure, including the process for selecting officers. They elected the first Cama chairperson, Angeline Murimirwa, who is now executive director of Camfed Zimbabwe and Camfed Malawi. The members decided that Cama would be an organization of young women united by a background of rural poverty and a commitment to improving lives in their communities. Today,

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Cama has 19,550 members across Zimbabwe, Zambia, Ghana, and Tanzania and will launch in Malawi in September this year. It is a unique and powerful movement for social change.

Let's briefly remind ourselves of the imperative for finding solutions for young rural women. The 2012 Education for All Global Monitoring Report published by UNESCO points out that, in 2030, "there will be three and a half times as many young people in sub-Saharan Africa as there were in 1980." This stark prediction underpins an urgent call to invest in African youth and their development of skills. Moreover, the crisis is already upon us: globally, young men and women are bearing a disproportionate amount of the pain resulting from the 2008 financial crisis. Lack of work is an endemic problem that predates the financial crisis in the context in which Camfed works, where young rural women have the fewest employment opportunities on leaving school.

The young woman whose words informed Camfed's search for solutions was participating in a workshop with 24 other secondary school graduates. All the participants were from poor rural homes, and Camfed had supported them, financially and socially, throughout their secondary schooling. We had recognized the dearth of safe livelihood options they faced as they made the transition from girlhood to adulthood, and we were seeking ways to support their aspirations. The young woman's courageous articulation of the extent of her poverty opened a dialogue at that workshop in which every participant spoke of a level of poverty that made each acutely vulnerable to exploitation of every kind.

The combined impact of sex and gender compounded this vulnerability. The young women had inherited a sense of familial responsibility from their mothers and were deeply aware of family insecurity; early marriage and paid sex were the most readily available ways of securing cash, yet also the most personally traumatic and dangerous. The data on HIV/AIDs reflected that reality, as incidence had risen exponentially among young women in sub-Saharan Africa. The migration of young women from villages to towns and cities further undermined their security and well-being. Domestic jobs in homes and hotels often involved sexual coercion and abuse, but the women's focus on their families meant that they stayed in damaging employment situations in order to send home regular remittances. A chief in the north of Ghana said to me in 1999, "Girls are returning with child or with death."

At Camfed, we had planned to introduce microfinance to school graduates by working with specialists in this field. However, after extensive discussions, we understood more fully that the microloan providers focused on borrowers who had established a fledgling business and saw a potential for growth. Young women graduates in rural areas were starting from scratch, so how could they enter a loan relationship when they had no experience of owning, protecting, managing, or spending money? A loan was equated with debt, and debt carried a power imbalance that these young women could not see as beneficial. Something new was called for, so we established a program that was precisely designed to meet the needs of young women who were anxious about their future and about embarking on unfamiliar pathways. The childhood imprints of poverty, poor health, bereavement, and unpredictability were uppermost in their lives; we recognized that technical details would be irrelevant and invalid unless the program's design addressed, first and foremost, the psychological barriers.

THE SEED MONEY PROGRAM

The Seed Money Program (SMP) resulted from our consultation with young women. It was launched in Zimbabwe in 1999 and later introduced in Ghana, Zambia, and Tanzania. To date, the program has enabled 8,362 young women in these four countries to set up their own businesses. It is being introduced in Malawi in 2013. The design, which has remained broadly consistent, is based on the following premises:

- That a school graduate with negligible money experience does not have the understanding or confidence to enable her to take on a loan
- That safe livelihoods should be created in rural environments to enable young women to help build the rural economy
- That the friendship network these women established at school can foster business relationships in rural areas
- That the experiences of the client group as they establish and grow their businesses will be of huge value to later groups of school graduates, whom they reach through volunteer mentoring

The SMP operates in areas where there are no financial services. Businesses run on cash transactions, and the protection of accumulated cash is imperative. One of the early lessons (borne out through subsequent years) was the distinction between financial exclusion and financial literacy; the fact that the young women had no money and had negligible experience using it did not mean they lacked an understanding of money. Financial intelligence among this client group was considerable, precisely because their poverty demanded that they achieve the highest level of security possible with the little cash available to the family. For example, the cost of goods and services the family requires was known to the last cent, including seasonal variations. The earnings of a family member living away from home were understood as a family asset that can be relied on for emergencies. However, negativity frames this financial literacy: far from being a neutral commodity offering choice and opportunity, money carries negative emotional baggage. Above all, years of living in poverty and witnessing parental stress around money means that each client's relationship with money is suffused with anxiety and fear. The journey each woman took with the SMP had to be experiential and to include psychological and behavioral learning, as well as teaching financial and business skills.

The program grew over the next decade and was offered to every girl who benefited from Camfed's secondary school program. The social system around each woman provided peer mentoring that enhanced her formal training. In the early years, Camfed provided each participant with a cash transfer of $10 to $15—in the form of a grant, not a loan (the amount now has a ceiling of $100). The women had

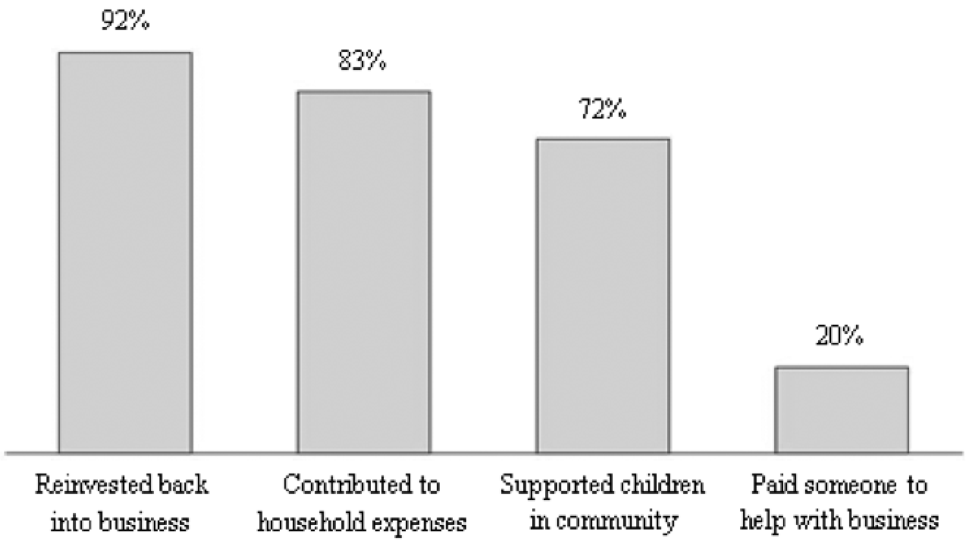

Figure 1. Spending Choices of SMP Participants Surveyed, 2012. And include footnote: The Gender, Violence and Health Centre at the London School of Hygiene and Tropical Medicine.

to apply for the grant by explaining their plans for its use, and they were required to report back on how they spent the money. It was essentially an extension of their education into the realm of finance; the grant gave the young women their first experience of controlling the spending of money. The program's departure from traditional microcredit, especially using cash transfers, made it a challenge to convince donors of its efficacy in creating livelihoods for this socioeconomic group. We needed to reduce the risk for donors by commissioning an in-depth research study to assess SMP's outcomes and costs in order to expand this opportunity for young women.

In 2012, the Gender, Violence and Health Centre at the London School of Hygiene and Tropical Medicine embarked on the study. Zimbabwe and Tanzania were the research sites selected because they would provide insights into a mature program (Zimbabwe) and a more recently established program (Tanzania).[2] This paper shares the lessons learned in Zimbabwe because of the program's longevity there.

It is important to note the historical context in which the young women surveyed operated their businesses. Throughout 2008 and 2009, Zimbabwe experienced an unprecedented economic crisis. Hyperinflation reached 231 million percent, eradicating profits literally hour by hour and eliminating the ability to replenish stock through conventional purchases. Transport and other infrastructure systems broke down nationwide, making goods difficult to obtain, and customer demand evaporated with the wildfire spread of poverty.

In the face of this crisis, 45 percent of the SMP clients surveyed maintained their operations. For many, bartering was the primary means of conducting business, with both sales and buying new stock. Some acquired additional capital from family members and some purchased stock from neighboring countries. Among survey respondents who had joined the program before or during the economic crisis, 95 percent reported that the program had helped them deal with it.

These findings were consistent with numerous other studies in showing that women spend their earnings on household essentials, including food, clothing, other child-related expenses, and medical bills. Figure 1 shows the breakdown of results by types of spending choices among those surveyed.

An unexpected finding of the survey was the extent to which SMP participants contributed their profits to vulnerable members of their community, including orphans and the elderly. As Figure 1 shows, just over 72 percent of respondents reported spending money to support children in the community or for other community-related purposes. The survey revealed that most study participants engaged even more widely in social philanthropy. At least 65 percent of SMP participants reported giving in three major ways: providing support (defined as advice, training, or donations) to other community members; providing support (as previously defined) to other SMP participants; and sitting on Cama committees. Mentoring *of* SMP participants was found to be associated in a statistically significant way with mentoring *by* SMP recipients. Women in the study expressed a desire to help others, even though this was not always possible.

SMP was providing young women in rural areas with a bridge from school to livelihood. The number of clients and the support structures around them were an important contribution to individual, family, and community survival. However, the broader economy of the participating rural areas remained largely at subsistence level; "better subsistence" was far short of Camfed's goal and would never create sustainable prosperity. We wanted to promote the development of a more diversified economy with a variety of jobs and opportunities.

Against this background, we introduced a program in 2008 that was designed to enable 450 young women from rural areas of Zambia to train as business and social entrepreneurs. It was introduced and funded as part of the Goldman Sachs 10,000 Women Initiative. Camfed led a consortium of partners: the Zambia Ministry of Education, the International Labour Organization, Cambridge International Examinations, the Skoll Foundation, the University of Cambridge Judge Business School, and Aptivate.

The rural location was chosen because it provided a microcosm of poverty and environmental challenges that could form the framework of the training for the creation of new business and social enterprises. Samfya, on the shores of Lake Bangweulu, had a mono-economy, based as it was on the single commodity of fish. The heavy dependence on fish for livelihoods, along with poor resource management, had resulted in depleted stocks and a shrinking legal fishing season. Poverty-related problems, including low literacy among adults, stunted growth of children, maternal mortality, and large families, were compounded by high rates of HIV/AIDS.

We had built a strong network of local partners and institutions over eight years, including traditional and education leaders, but establishing the course in a rural area posed significant logistical challenges: we hosted more than two hundred people over several three-week periods in a rural school with no electricity. A lorry carrying 80 live chickens and boxes of vegetables meant to feed our group got stuck in the rainy-season mud. A generator, mattresses, and bedding were imported from Lusaka. A baby was born. Nevertheless, we remained steadfastly convinced of the educational value of the rural location. Moreover, money that would have gone into paying urban hotels was invested in improving the infrastructure of a rural school; we left it far better resourced, which was a sustainable gain.

Participants were identified through Camfed's network of partner schools, based on their academic achievements and emerging leadership qualities. All candidates were, without exception, from extremely disadvantaged backgrounds and were supported by Camfed throughout their secondary education.

The most significant benefit of locating the course in a rural area was in demonstrating that the rural environment offered an array of business employment opportunities that were related to problems so familiar to the young women that they assumed they were an inevitable part of the social fabric. Existing Cama members took on roles as trainers, thus building capacity within the Cama network to deliver programs to its constituency of young women and giving more experienced Cama members the opportunity to reinvest their own skills and experience by supporting new school graduates. Professional trainers, accredited by the International Labour Organization, supported Cama trainers and provided the over-arching framework for learning, as well as ongoing mentoring. Additionally, social entrepreneurs were invited to create special studies in their various fields: Joe Madiath, founder of Gram Vikas, led an analysis of local sanitation and how it could evolve as a low-cost, community initiative; Anna Oursler of Global Footprint Network led the measuring and analysis of fish stocks in Lake Bangweulu; and I led a demographic survey of the population of Samfya in terms of years of education. Other social entrepreneur partners included KickStart International, International Development Enterprises India, and Barefoot College. Each of the guest entrepreneurs was a member of the Skoll Foundation Fellows' Program. Sally Osberg, the Skoll Foundation president and CEO, came to Samfya to support and witness social entrepreneurial principles being taught and implemented. A full length documentary, *The Entrepreneurs*, captured the program.

Experiential learning enabled the young women to develop social confidence. They discussed how to get community members to cooperate with their surveys, and analyzed strategies for building consensus and ways to share their findings with a predominantly illiterate community. Above all, they approached the community with new respect and recognized that learning was taking place all around them, which was an important advance on their previous thinking that an urban environment provided the best opportunities for establishing new enterprises.

Leadership training took place alongside training in core business skills, including market research, advertising, securing and managing finance, and information and communications. The course was accredited by Cambridge International Examinations, which made a significant in-kind contribution to the development of training materials, making multiple visits to Zambia to assess and refine the course. The young women played the most significant role in shaping the program to meet their needs. They were behind its evolution from year to year, including increasing content on reproductive health in recognition of the close relationship between young women's economic and health status and the imperative for them to be addressed in tandem.

The Samfya context provided significant learning opportunities, particularly experiential ones. It did not provide a wide range of businesses, social enterprises, and employment opportunities; indeed, this lack was a raison d'être for the course itself, which was aiming to catalyze a more diverse economy. Research for Camfed, conducted by the Said Business School at Oxford University in the Samfya and Mpika districts in 2009, revealed that 90 percent of 128 businesses sampled were engaged in just six business activities: selling fish, selling groceries, selling second-hand clothes, selling poultry, farming, and baking. A number of businesses not represented in Samfya were introduced to the students, including information and communications technology, solar energy, photography, and food processing. Business cases were developed as part of the training, including market opportunity and projected profits. Nevertheless, at the end of the three years, despite the 70 new businesses established and 40 existing businesses supported for growth, there was only limited and anxious interest in any business ideas that were unfamiliar in Samfya.

We commissioned a field study in three rural districts of Zambia—Chinsali, Isoka, and Mpika—each of which had representatives from the 10,000 Women Initiative.[3] We needed to know, in some depth, why most graduates of the program opted to start businesses that were familiar, thereby competing with existing businesses, imposing time and travel demands, and offering low profit margins. During training, a range of new business ideas appropriate for rural contexts had been presented and examined, but we learned that the group did not recall the new business ideas very well. This suggested that new ideas required more investment in learning, including experiential learning, which was a significant challenge precisely because the businesses were largely absent from the participants' context.

The reasons they gave for not pursuing the new ideas fell into five broad categories:

- Fear
- Not wanting to compete with their peers (i.e. young women in the Cama network)
- Sexist stereotypes
- Lack of technical knowhow
- Inadequate startup capital for some businesses

Who Is She?

Lindiwe (not her real name) is 19 years old. She lives in a village of around three hundred people in the district of Chinsali in Zambia. Her father is the head of her household, although his ill health means that he cannot work and contribute to the family's income. Lindiwe is the fourth born of five children. Her mother died when she was nine years old and at primary school. The death was sudden; Lindiwe returned from school to find the neighbors gathered and crying. Her father had a small-holding on which all the children worked seasonally during school holidays, and at weekends. Her oldest brother worked as a factory porter and sent money home. Her two older sisters married young after completing only a primary school education. Both had subsequently died, and the two orphaned children of one sister had come to live at Lindiwe's home. Lindiwe was the only family member who had completed a secondary school education and she aspired to become a nurse.

Lindiwe's father needed to travel the 100 mile round trip to the clinic monthly for health monitoring and drugs. She traveled with him, covering the cost, as well as the cost of a diet that countered the toxicity of his treatment. The two orphaned nieces were at the local primary school and needed clothing and school supplies. The other major family expense of Lindiwe's five-person household was the cost of her younger brother's secondary school education.

Lindiwe carried all the financial responsibilities of the household.

Her financial intelligence was high; she understood fully the complexity of the family budget and had internalized the competing costs, including when they fell. Against these costs she set the family's income from the small-holding, her brother's income from "piece-work" on their neighbor's land, and her own small business income from a second-hand clothing stall.

The family necessities held Lindiwe in a budgeting straitjacket; there was no room to maneuver and no safety net. It was simply a day-by-day risk management system.

Fear was the overarching reason, and it dominated their decision-making. Fear was the result of the relentless psychological pressure the young women faced and the inner turmoil they needed to manage in order to secure their families' well-being. The extent of their poverty drove a need for immediate solutions.

During the study, the word *risk* proved hard to interpret in the local language and was understood and articulated by the participants through a mixture of fears, challenges, and barriers. The discussion nevertheless illustrated the breadth of the issues they considered as they selected a business idea in the rural context. Issues included:

- High transport costs
- Damage to goods in transport
- Lack of storage facilities for perishable items

- How to deal with competitors that had developed more sophisticated measuring and packing techniques
- Livestock disease

These inherent risks created barriers to entrepreneurship among this group. The risks were beyond their control and put the business ideas beyond their reach, as the young women maintained the fragile balance between incoming resources and necessities. Within this context, a low-risk business delivering low profits immediately would always trump a move into a higher-risk business offering far greater profits but with a longer payback period, unless the risk could be mitigated through a business training program with a new financing model.

The women showed a high level of empathy with their peers, something that was apparent throughout the three-year training of 434 young women. Their inclination was to help and support each other, so the concept of competing with each other for market share in a *new* business was a significant barrier. However, the *existing* marketplace, which was highly competitive across a narrow range of businesses, such as hairdressing, selling second-hand clothes, and food stalls, was seen as an acceptable environment in which to compete. The result was an undiversified business environment in which innovation took place in a small range of enterprises. Goods and services that were not available within the rural environment continued to be purchased in town, thus depleting the rural economy.

CASE STUDY: THE MPIKA PRESCHOOL

The 10,000 Women Initiative encouraged both social and business enterprises. The participants were already fully engaged as community activists, giving their time to support particularly vulnerable members of their communities. They spoke at schools, for example, encouraging pupils to study and succeed. They cleaned the homes of women in the advanced stages of HIV/AIDS. They counseled bereaved children. However, they saw this behavior as a natural response to human suffering. The idea that a social service could be monetized and profitable was anathema to them; they felt it would immediately negate the moral value of the service.

A preschool for poor children emerged from the initiative. The need was evident from the number of small children who roamed and played together, in ragged clothes with distended stomachs, and no apparent adult supervision or stimulus beyond their interaction with each other. The death of a small child in a traffic accident galvanized a group of five young women to act. They found government training courses for preschool teachers, and two women enrolled, with transport costs met by Camfed. The five women conducted market research among families, including the many in the community led by grandmothers, and found a strong demand for the preschool they envisaged. But how could they provide a sustainable service for the children of families unable to pay for it? A grant from Camfed funded the startup costs, and the women planned to offer both paid and free places, the one subsidizing the other.

Their unswerving dedication to the idea gained them allies. The local town council provided a venue at no cost. Community members began to donate materials, local carpenters made tables and chairs. The group's commitment was almost exclusively service driven; business considerations were there purely because the service had to be set up and sustained. The business plan included stipends for each member of the group. They planned to work a weekly shift system and get paid only for the hours spent in the classroom. The preschool opened with great community fanfare. Children enrolled and attended consistently, and demand quickly outstripped supply. The sight of children gathered outside or at the windows, watching the proceedings and imitating the songs and counting where they could, disturbed the preschool leaders. They expanded enrollment to absolute capacity and ran two sessions a day for 30 children at each session.

At the two-month review of their accounts, Camfed's financial manager, who was playing a financial teaching role for this group, realized that the staff members had not paid themselves. They had made a profit, but this profit was used to provide a snack for all children, every day. Many of the children's needs were acute, and this drove the young women's decisions. Such compassion and kindness threatened to put them out of business; their personal circumstances would not allow them to offer such a high level of service over the long term. Emotional factors, and the financial and business behaviors that emerged from them, had to be considered together. The deep empathy the preschool leaders felt for the children was born of their own experience in families suffering high levels of poverty. Their decisions tended to be visceral rather than objective and analytical, and they undermined sustainability. Nevertheless, this empathy made the women exceptional leaders and the children's day-to-day lives were transformed, as were their chances of making a successful transition into primary school.

The development of the business model recognized and adapted to the leaders' emotional and environmental context; four years on, the preschool is thriving. It relies on the fees of the better-off families and on community and international philanthropy. The leaders recognized that the preschool could only grow if they had the time and energy to devote to it, so they decided to take their stipends so they could continue to serve the children who remain the women's paramount consideration.

Through SMP and the 10,000 Women Initiative, Camfed was learning how to support young women during the transition from school to young adulthood, employment, and higher education. We came to understand the skills they needed, as well as the behavioral and emotional journey that would enable them to take full advantage of opportunities and to help create a more vibrant economy. This led us to work with young women to create two new programs: a financial literacy training program for young people before they leave school, and an advanced program for young women who have proven their entrepreneurial talents and passion and have the potential to grow businesses that could create employment and wealth. We recognized that the growing number of young businesswomen was creating an environment that those still in school aspired to emulate. The young entrepreneurs were powerful role models who were challenging gendered norms by generating, controlling, and managing money, and they therefore had the potential to be strong teachers with valuable experience in financial literacy.

Data gathering and analysis provided strong evidence of the efficacy of the existing programs, but we knew that the program had to evolve further to achieve wealth and employment by creating businesses in the rural context. The UK Department for International Development supported a Financial Education Program, while The MasterCard Foundation increased its support beyond girls' secondary and tertiary education to fund a new business program, the Innovation Bursary Program.

THE INNOVATION BURSARY PROGRAM

At its inception, the Innovation Bursary Program (IBP) was designed to introduce new knowledge and business ideas to individuals who had a good standard of academic performance (though were not necessarily academic highfliers), and who had personality traits that pointed to an ability to innovate and lead, such as confidence, curiosity, and strong communications skills. To date, 30 young women have completed the IBP, and 28 more have been selected for the third cohort.

The program was envisaged as a development prototype with the potential to accelerate systemic change in rural Africa. The design has been fine-tuned over the last two years, but the fundamentals have proven resilient and remained constant, relying on these mutually reinforcing initiatives:

- The provision of technical skill-building and exposure to new business practices and ideas through group and individually tailored training, internships, and mentoring
- Assistance in brokering relationships between young women entrepreneurs and microfinance institutions
- Training and the development of market research to test the viability of business ideas in the rural economy
- Peer support among a year group and between successive year groups
- Engagement and oversight of Camfed directors in-country and internationally

Two years of action and analysis have provided some important insights. First, we have refined the criteria for the selection of candidates to give equal weight to their personal achievements and qualities on the one hand, and to their commitment to their business idea on the other. The second generation of participants seems to be even more determined and outward-looking than its predecessors. Second, the selection of internships evolved because by the second year more businesses were interested in participating. At that point, compatibility between the IBP participant and the business was assessed at sessions in which businesses pitched their opportunity, thus tipping the balance of choice in favor of the participant. Third, the mentors are proving invaluable; their engagement goes well beyond the anticipated time commitment and is sustained by the readiness of mentees to listen, learn, and act on advice. Fourth, family support is increasingly important. When family members provide moral, financial, and other types of encouragement, participants are more likely to persevere; therefore, the second group's orientation included a day for family members such as parents and husbands to attend.

THE CONCEPT OF SOCIAL ENTERPRISE IN THE INNOVATION BURSARY PROGRAM

From the outset, the IBP has been more than a simple enterprise development initiative. Camfed's and Cama's principles of giving back underpin the ethos of the program and have been woven into it. We are now clear that an enterprise's likelihood of being sustainable is a fundamental criterion for inclusion in the program. When a business idea seemed viable and a candidate committed but the social purpose was not self-evident, Camfed helped the entrepreneurs build a social purpose into the business design. For instance, a food-processing business became a mechanism for informing consumers about child nutrition—and contributing to it. An enterprise aimed at growing different types of crops became an opportunity for collective bargaining with other farmers to get fairer prices for raw materials. Creating jewelry offered an opportunity to use recycled materials (glass) and renewable resources (bamboo). Producing children's clothing created an opportunity to diversify into making other children's products, such as school bags, out of recycled plastics.

The first two cohorts of entrepreneurs have articulated a number of ways their businesses can give back to their communities. Much of this can be attributed to the ethos underlying their membership in Cama, and the difficult childhoods several of the entrepreneurs have endured emerged as a driving force behind their social ideals. As one participant said about her intention to give back once her business was established:

> I want to take care of my family so it will not go through what I went through. I want to train the youth in the community through mentorship to be able to also do my type of business for a living, and take care of some of the needy but brilliant kids so they can go to school.

CONCLUSION

Over 15 years, Camfed's financial inclusion programs have emerged and evolved as an ongoing collaboration with the young women who are our clients. The lessons our collaborators have taught us through their words, their actions, and their measurable successes are numerous. Here are some that have proven extremely powerful, if less obvious:

- Financial inclusion programs work best if they offer a continuum of education and appropriate supports that are available at critical points in a young woman's life, from secondary school education through her post-school transition.
- Creating an ecosystem of support and inspiration through role modeling, peer

mentoring, and local mentorship creates a systemic and sustainable impact across time and distance.

- Barriers to change and the adoption of new financial and business practices are as deeply rooted in the social and emotional dimensions of a young woman's realities as they are in the constraints imposed by her physical and geographical setting.
- The deep-seated empathy of many young women helps them to see needs and transform solutions into social enterprises. To create enduring businesses, the inclination to serve must be balanced with decisionmaking and coaching in business skills.

Will these young rural African women and their children have a future that offers increasing economic security and equality? By bolstering the drive and talent of these young women with programs designed around their ideas and experience, they will.

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1. Lucy Lake joined Camfed in 1993 and is now the CEO.
2. A quantitative cross-sectional survey was conducted in two districts of Zimbabwe and involved a total of 132 current and former participants of the SMP. Fourteen subjects participated in qualitative in-depth interviews. In Tanzania, in-depth interviews were conducted with 10 subjects in two districts. For the costing analysis, a retrospective financial record review was carried out in conjunction with a country-level review of activities related to the program.
3. The choice of the lead researcher was significant. Dr Lungowe Matakala was a young Zambian woman who had spent a considerable amount of time in the rural areas studying the nexus between traditional and nationally legislated land rights for women. She spoke indigenous languages and understood the context of these young women's lives. Her academic excellence in the Zambian system led her to earn a PhD at Cambridge University.