Project Evaluation Report

Report title:	Endline Evaluation Report
Evaluator:	Paul Musker and Associates (PMA) & CAMFED International
GEC Project:	The Virtuous Cycle of Girls' Education
Country	Tanzania, Zambia, Zimbabwe
GEC window	GEC-Transition
Evaluation point:	Endline
Report date:	February 2022

Notes:

Some annexes listed in the contents page of this document have not been included because of challenges with capturing them as an A4 PDF document or because they are documents intended for programme purposes only. If you would like access to any of these annexes, please enquire about their availability by emailing uk_girls_education_challenge@pwc.com.

This report was produced by the External Evaluator and by CAMFED International. The External Evaluator led analysis and wrote the second draft of the report, and CAMFED International completed supplementary analysis and finalised the report. This should be noted when considering the extent to which the evaluation was externally led.

Girls' Education Challenge

UKaid from the British people

GEC-T 5101
The Virtuous Cycle of Girls' Education

Endline Evaluation Report

Paul Musker and Associates (PMA) & CAMFED International

February 2022

Table of Contents

Acknowledgments

Paul Musker and Associates (PMA) would like to thank CAMFED International and the CAMFED national teams In Tanzania, Zambia and Zimbabwe for their invaluable support in the course of this endline evaluation. The CAMFED national teams organised the logistics of the fieldwork, coordinating very closely with the PMA country team leaders. CAMFED International provided very useful clarifications of the quantitative datasets.

We also thank the CAMA enumerators for their hard work in the field in the difficult circumstances occasioned by the COVID-19 pandemic.

Most of all, we thank the many beneficiaries, role players and stakeholders who gave up their valuable time to provide their assessments of GEC-T 5101, their insights and their recommendations.

Index of Tables

Index of Figures

Acronyms

CAMA	CAMFED Association
CAMFED	Campaign for Female Education
CDC	Community Development Committee
COVID-19	Corona virus Disease 2019
CT	Core Trainer
DFID	Department for International Development
DiD	Difference-in-differences
EE	External evaluator
EGMA	Early Grade Mathematics Assessment
EGRA	Early Grade Reading Assessment
EMP	Early marriage or pregnancy
ESG	Evaluation Steering Group
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus group discussion
FM	Fund Manager
GBV	Gender-based violence
GEC	Girls' Education Challenge
GEC-T	Girls' Education Challenge – Transition
GESI	Gender equality and social inclusion
IO	Intermediate outcome
KEQ	Key evaluation question
KII	Key informant interview
LC	Logistic Coordinator
LG	Learner Guide
MBW	My Better World
MEL	Monitoring, evaluation and learning
MoE	Ministry of Education
MoEST	Ministry of Education, Science and Technology
MoPSE	Ministry of Primary and Secondary Education
MSG	Mother Support Group
MSU	Midlands State University
MTRP	Medium-Term Response Plan
NAC	National Action Committee
ODK	Open Data Kit
OI	Outcome indicator
PO-RALG	Presidents' Office – Regional Administration and Local Government
p-value	Probability value
PMA	Paul Musker and Associates
PSG	Parent Support Group
SBC	School-Based Committee
SDG	Sustainable Development Goal
SeGMA	Secondary Grade Mathematics Assessment
SeGRA	Secondary Grade Reading Assessment

SGBV	Sexual and gender-based violence
SPSS	Statistical Package for the Social Sciences
SRH	Sexual and reproductive health
SSI	Semi-structured interview
STEM	Science, Technology, Engineering and Mathematics
TCPS	Tri-Council Policy Statement on Ethical Conduct of Research Involving Humans
TG	Transition Guide
TM	Teacher Mentor
ToC	Theory of Change
UDSM	University of Dar es Salaam
UK	United Kingdom
UNEG	United Nations Evaluation Group
UNICEF	United Nations Children's Fund

Executive Summary

Introduction

The GEC-T endline evaluation was conducted with Paul Musker and Associates (PMA) in collaboration with CAMFED in 2021. PMA were responsible for conducting the fieldwork and data analysis for the endline evaluation. CAMFED's GEC-T monitoring reports and survey analysis were included in the overall GEC-T endline findings. Therefore, the production of this report is the combined effort of CAMFED and PMA.

CAMFED International's Girls' Education Challenge – Transition (GEC-T) project is one of the projects in the second phase of the GEC; it started on 1 April 2017 and ended on 31 December 2021 and was implemented in 44 rural districts across Zimbabwe, Tanzania and Zambia. The project aims to unleash the 'ultimate virtuous cycle of girls' education' in Tanzania, Zambia and Zimbabwe through interventions that enable a critical mass of marginalised girls to transition to progress through and succeed at secondary school, and create the bridge for them to transition from school to a secure and fulfilling livelihood. GEC-T 5101 builds on the 2013-2017 project under the first phase of the GEC, following a cohort of 269,389 marginalised girls through the post-secondary transition in Tanzania and Zimbabwe and into secondary education in Zambia.

The project interventions were designed to support improved learning outcomes, successful transition of marginalised girls to/through and beyond secondary school and to work with key stakeholders to sustainably improve the learning environment and welfare of marginalised girls. Key activities included the introduction (in Zambia) and continued delivery (in Zimbabwe and Tanzania) of the My Better World life skills curriculum delivered in schools over a period of 12-18 months by young women trained as Learner Guides to strengthen participatory learning approaches and provide important role models for girls. On graduation from school, young women were invited to join a 6-12 month transition programme, led by 'Transition Guides' who delivered a curriculum covering aspects such as financial literacy, sexual and reproductive health and entrepreneurship and supported the recent school graduates into productive post-school pathways of further education, employment or enterprise.

This report presents the endline evaluation approach, findings and conclusions and recommendations. The endline took place from May to August 2021 and covers 20 programme districts.

Approach

The endline of GEC-T 5101 was characterised by a balance between qualitative and quantitative research, within an overall mixed-methods explanatory approach. The quantitative phase involved analysis of the rich sets of secondary (quantitative) data that have been collected by CAMFED throughout the project, as well as primary data collected largely through remote/phone surveys. The qualitative component was used to clarify and contextualise insights derived from the quantitative analysis using interactive methods, in particular in-depth interviews with individuals and focus groups (also often conducted remotely because of the COVID-19 pandemic).

The qualitative research included the use of the journey pathway mapping technique, which generated powerful and often tragic life stories told by 26 young women across the three countries. The purpose of this pathway mapping was to understand the journey that young women have taken since they started school, and how they managed to attend and complete school despite the challenges that they have faced. The 26 stories, summarised in Section 6.2 of the report, powerfully illustrate both the vulnerability of girls and young women and the invaluable support that CAMFED provides to build their resilience and offer them important life opportunities.

A gender-sensitive approach to the research was undertaken, with enumerators trained in gender sensitive research techniques. Child protection and safeguarding were addressed in the training by CAMFED in each of the three countries. Because of the pandemic, all enumerator training was virtual.

In all three countries, a wide range of role players and stakeholders were consulted. These included the national and district/regional senior CAMFED staff and partners, local community leaders, government officials at district/regional and national levels and Advisory Board members. Beneficiaries such as CAMA members and CAMFED clients were survey participants.

The COVID-19 pandemic was a serious impediment to the endline evaluation, with school closures and travel restrictions in all three countries. In line with the duty of care espoused by the Fund Manager (FM), CAMFED and the External Evaluator (EE), a decision was made to protect enumerators and study participants from the risk of contracting COVID-19 by shifting all research in Zambia and Zimbabwe and some research events in Tanzania to a virtual mode. Poor connectivity was a recurring problem when using this mode. CAMFED and the EE proactively engaged in the adaptive management of the evaluation research events, conducting virtual weekly meetings that enabled regular consultation and timely decision-making on emerging challenges. The EE team also held virtual weekly meetings. Despite the difficulties, national and local CAMFED staff in each country effectively ensured that all the logistical arrangements were in place for each research event.

No quantitative learning outcome assessment took place for the endline evaluation because of restrictions related to the COVID-19 pandemic, so the endline evaluation has focused on a qualitative assessment of learning outcomes, transition and sustainability outcomes.

The main evaluation questions (see Section 3 of this report) related to:

- relevance of the project;
- internal coherence;
- external coherence;
- efficiency;
- effectiveness;
- impact; and
- sustainability.

Key Results

Outcomes

Outcome 1: Learning

Marginalised girls have significantly improved learning outcomes

Endline targets were originally in place for the Zambia in-school cohort (the Zimbabwe and Tanzania cohorts had graduated school by endline) however no learning assessments were undertaken for the endline evaluation because of restrictions related to the COVID-19 pandemic. Instead, the evaluation sought to explore the extent to which the programme mitigated against learning losses throughout the pandemic related school closures.

Almost all girls supported by CAMFED across the three countries returned to school to complete the academic year after March 2020 closures due to the COVID-19 pandemic (100% in Tanzania, 97% in Zambia, 96% in Zimbabwe). While wider data on return to school remains limited due to limited research during school closures and limited availability of national administrative data, the World Bank concluded that girls aged 12-17 were more at risk than boys of not returning to school in low and lower middle-income countries (Azevedo et al 2020).

In Tanzania, all 161 Form 6 CAMFED-supported girls passed their examinations in 2021, in line with the national pass rate of 99.6%. At Form 4, the pass rate among CAMFED supported students was 84%, compared with a national Form 4 pass rate among girls of 86%. In Zambia 100% of supported students passed their Grade 7 exams to progress into Grade 8 and 47% of Grade 9 learners passed their lower secondary examinations. The latter compares well with the national pass rate of 53% recognising that CAMFED supported students are highly marginalised and attend poorly resourced, rural schools. In Zimbabwe, 11.9 % of CAMFED supported Form 4 learners passed their 2020 examinations, compared with 24.67% nationally.

The high level of marginality among the target cohort of girls makes it unlikely their pass rates would be in line with the national average – particularly in a COVID-19 context when distance learning provision was virtually inaccessible by rurally based students. The relatively comparable pass rates of GECT supported students in both Zambia and Tanzania does therefore suggest the project interventions helped to mitigate some of the learning losses caused by the school closures. In Zimbabwe the pass rate was below that of the national average. Students here faced multiple challenges, including teacher strikes, drought and severe economic recessions.

At midline, the following results were achieved:

Literacy:

- In Tanzania, the literacy results at midline were positive and showed that the project was making progress towards the desired outcomes. Literacy scores, measured using the Girls Education Challenge Secondary Grade Reading Assessment (GEC SeGRA) **showed statistically significant DiD gains of 3.4 pp ($p<0.01$),** for marginalised girls at intervention schools, without however meeting the target of 6.4 pp.

- In Zambia, the literacy results were very positive and gave evidence to the impact being made by the project. Marginalised girls progressing from Grades 5 to 7 achieved literacy scores with a significant DiD of 9.7 pp ($p<0.001$), **exceeding the target of 8.3 pp** set for this cohort. Marginalised girls progressing from Grades 7 to 9 at intervention schools achieved a positive DiD of 4.7 pp ($p=0.038$), not quite meeting the target of 5.0 pp.

- In Zimbabwe, the literacy results were inconclusive, as the evidence was not statistically significant. Marginalised girls achieved literacy scores with a DiD of 1.8 pp ($p=0.151$). Literacy scores were higher than at baseline, and higher in intervention schools than at comparison schools, but did not meet the set target of 7.6 pp. The midline evaluators noted that the economic and environmental situation for Zimbabwe at the time caused such a decline that learning progress appeared to have stalled.

Numeracy:

- In Tanzania, the numeracy results were positive, set targets were exceeded with the project intervention clearly resulting in positive impacts. The numeracy scores, measured using the GEC Secondary Grade Mathematics Assessment (GEC SeGMA) showed statistically significant gains for marginalised girls at intervention schools with DiD increases over scores for marginalised girls at comparison schools of 6.7 pp ($p<0.001$), **exceeding the set target of 3.6 pp**.

- In Zambia, the numeracy results for both cohorts were positive, statistically significant and exceeded set targets. Marginalised girls progressing from Grades 5 to 7 achieved numeracy scores with a significant DiD of 5.8 pp ($p<0.001$), **exceeding the target of 5.7 pp** set for this cohort. Marginalised girls progressing from Grades 7 to 9 at intervention schools achieved a positive DiD of 6.5 pp ($p<0.001$), **exceeding the target of 5.4 pp** set for this cohort.

- In Zimbabwe, the numeracy results were **positive, statistically significant, and targets were nearly met.** Marginalised girls achieved numeracy scores with a DiD of 7.0 pp ($p<0.001$), not quite meeting the target of 7.6 pp. The DiD increases for all students (girls and boys, marginalised and less marginalised) were significantly greater than for all students at comparison schools.

Outcome 2: Transition

Number of marginalised girls who have transitioned through key stages of education, training or employment (primary to lower secondary, lower secondary to upper secondary, training or employment)

The following table summarises the numbers of girls supported through this project to transition through different key stages.

Table 1 Number of supported students and young women transitioning through key stages

Transition pathway	Tanzania	Zambia	Zimbabwe	Total
Primary	n/a	38,674	n/a	**38,674**
Lower Secondary	6,529	8,762	18,318	**33,609**
Upper Secondary	1,093	3,356	846	**5,295**
Post-school (tertiary / vocational)	2,476	n/a	1,256	**3,732**
Taking part in Transition Programme	32,411	n/a	96,452	**128,863**
Transitioning to a secure pathway	27,549	n/a	74,943	**102,492**

The project has been successful in supporting in-school transition in intervention schools in Zambia, exceeding its endline target with respect to comparison schools by 244%, achieving a +6.6 percentage point improvement above the comparison group against a +2.7 percentage point target. While transition rates in both intervention and comparison schools decreased from midline to endline, the rate decreased significantly less among CAMFED supported students.

In Zimbabwe and Tanzania, where the tracked cohorts had graduated from school, the removal of household surveys due to COVID meant the outcome indicator could not be updated.

Midline findings provided evidence that transition outcomes for marginalised girls were better in intervention schools than in comparison schools for Zimbabwe and Tanzania, with Tanzania showing a very positive and statistically significant effect, with a DiD of 14 pp ($p<0.001$), exceeding the set target of 3.6 pp by 389%. In Zimbabwe, while the target of 11.9 pp was not met, there was a DiD of 2.6 pp against the comparison schools (not statistically significant).

Midline findings for Zambia gave a transition rate of -2.61pp (comparison schools outperformed the intervention schools), which was not statistically significant. Midline findings suggest that this poor transition rate was due to the transition from Primary to Junior Secondary. The endline transition rate findings for Zambia, with a +6.6 DiD, and exceeding the set target of +2.7 pp are encouraging.

The post school transition programme in Tanzania and Zimbabwe has been successful, helping many students to choose fruitful post-school pathways. The proportion of Transitees surveyed who satisfied one of more economic empowerment criteria following school completion was 85% for Tanzania, against a target of 39%, and 77% for Zimbabwe against a target of 29%. These pathways included running a business, retaking Form 4 or moving onto further education, and being in employment.

Outcome 3: Sustainability

Project can demonstrate that the changes it has brought about which increase learning and transition through education cycles are sustainable

The endline evaluation sought to report on 7 sustainability indicators reflecting sustainability at community, school and system level.

Community - Indicator 1: Proportion of Learner Guides who are visible leaders in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls.

The proportion of Learner Guides who were visible leaders was below target across all three countries: In Tanzania 49% against a target of 76%, in Zambia 63% against a target of 70% and in Zimbabwe 54% against a target of 75%. Across all three countries, the proportions had decreased since midline. However, qualitative findings showed substantial recognition of the role of CAMA members in serving the community and confidence in the continued work of Learner Guides. In Zambia the qualitative research highlighted that some CAMFED Association members chair school based committees (SBCs) and actively participate in Community Development Committee (CDC) meetings, thus showing evidence of their leadership in forums which have a direct influence and bearing on the support to marginalised girls, while further examples showed that Learner Guides, Transition Guides and CAMA members are holding leadership positions such as secretary and treasurer in village committees. They have also taken positions like chairpersons, secretary, and treasurer in the SBC and mother support groups. They also take the lead in conducting sensitisation sessions during community meetings. One potential reason for the decrease in the proportion holding formal committee positions could be the impact of the COVID pandemic which meant that as schools were closed LGs were unable to carry out their normal leadership roles on SBCs and in CDC meetings etc. During the COVID pandemic, the qualitative research shows that LGs concentrated their efforts towards sensitisation meetings in communities and also in their support to marginalised girls especially during this critical period of school closures where girls were potentially at risk of abuse and early marriage etc.

Community - Indicator 2: Number of school communities implementing a cost-share approach to meet the associated wraparound costs for the most marginalised girls to attend school, including through school-community financing models.

This indicator was not updated at the endline evaluation point as surveys did not take place with head teachers and heads of school due to the endline evaluation taking place virtually.

However, qualitative research with community stakeholders in Zimbabwe indicated that the community were actively supporting project implementation, for example providing labour and bricks during the construction of the low-cost boarding facility, while the wider CAMFED Association membership was providing social support as well as peer to peer mentoring and philanthropy to support girls to attend school. In Zambia Traditional and church leaders were shown to be providing facilities / venues for LGs & CAMA to hold meetings with girls and the community stakeholders. Teacher Mentors in Zimbabwe when interviewed highlighted how they contribute to wraparound costs for marginalised girls, stating '*we sew sanitary wear for the girls together with the MSGs and Learner Guides, so girls are able to attend school during their menstruation*' At midline, 75% of schools in

Tanzania, 61% in Zambia and 76% in Zimbabwe were implementing a cost share approach, overall doubling the targets set.

Community Indicator 3: Number of additional girls benefitting through community & CAMFED Association initiatives to attend school (such as providing money, food, toiletries, clothes, shoes or school supplies to children so they could attend school. Other activities included advising students in school on health, studies or careers; providing mentoring or counselling to students and referring need children for support; and encouraging children to attend or return to school). (FINANCIAL)

The number of additional girls benefitting through community & CAMFED Association initiatives to attend school (such as providing money, food, toiletries, clothes, shoes or school supplies to children so they could attend school) at endline was higher than the targets set for each country. In Tanzania, 59,777 additional children were reached against a target of 42,000. In Zambia, 4,603 additional children were reached against a target of 1,100 and in Zimbabwe, 129,650 additional children were reached against a target of 70,000. Midline targets were also exceeded in Zambia and Zimbabwe, with Tanzania CAMFED Association members achieving 87% of the target for additional girls supported.

In all three countries over 50.0% of CAMFED Association members personally provided money, food, clothes, shoes or school supplies to children so they could attend school. In Zambia and Zimbabwe this was the most common type of support provided by CAMFED Association members.

School Indicator 1: Proportion of schools with an enabling learning environment which is safe, female-friendly and promotes active participation and learning among the most marginalised children

This indicator was not updated with quantitative data at the endline evaluation point as a student survey could not be facilitated virtually. However, relevant findings of the primary qualitative research show that the project has helped schools to create a learning environment which is enabling, safe and female friendly. Learner Guides reported using interactive methods in their MBW work, such as group discussions and role plays, which encourage the active participation of marginalised girls and boys in their learning, while interviews with head teachers (known as heads of school in Tanzania), teachers, Teacher Mentors and CDC members showed respondents felt the project had improved learning environments and enriched the learning experiences of students. The midline survey found that 20.5% of schools in Tanzania, 1.4% in Zambia and 1.3% in Zimbabwe were judged to have an enabling learning environment; above target in Tanzania and below target in Zimbabwe and Zambia. The midline evaluator suggested this could be due to pernicious contextual barriers that the project alone could not tackle, such as large class sizes, lack of physical infrastructure, poor maintenance, lack of teaching and learning resources, continuation of traditional teaching practices, lack of teachers, along with remaining attitudinal barriers among teachers (not Teacher Mentors).

School Indicator 2: Proportion of schools where the Learner Guide sessions are formally integrated into the school timetable

The proportion of schools where LG sessions were formally integrated into the school timetable exceeded the endline target for each country: Tanzania 95%, Zambia 87%, Zimbabwe 79% against targets of 85%, 50%, 90% respectively. In all countries, this was an increase on midline where the proportions were 94%, 82% and 72% in Tanzania, Zambia and Zimbabwe respectively. These findings

were also supported through the qualitative research where CDC members, SBC members, Head Teachers and Teacher Mentors confirmed the MBW sessions were delivered as part of the school timetable.

School Indicator 3: Number of schools that integrate a targeted, needs-based financing mechanism through which resources are managed effectively and accountably to identify and meet the needs of the most marginalised children.

This indicator was not updated at the endline evaluation point as it was not possible to hold surveys with head teachers and heads of school as the endline fieldwork took place virtually. At midline, quantitative evidence showed a higher proportion of schools had integrated a needs-based mechanism than targeted in both Tanzania and Zambia, with Zimbabwe below target. Qualitative research also showed evidence of coordination with PSG and/or CAMA for support for the poorest pupils. However, the evaluator suggested that given the limited potential for schools to have a needs-based financing system (due to small budgets), the indicator wasn't the most appropriate proxy indicator for the sustainability of the learning environment for marginalised girls.

System Indicator 1: Learner Guide programme [or components of the programme] is/are officially recognised by Ministries (national and district levels) and teacher training institutions as a pathway to improve learning and transition

CAMFED Tanzania, Zambia and Zimbabwe are actively engaged in discussions on Learner Guide scaling with national governments and Scaling Advisory Committees, drawing together national level education and youth ministry representatives, have been established in all three countries. There is strong evidence that officials recognise the need for the Learner Guide Programme to continue and are encouraging it be scaled up for marginalised children. In Zambia it was reported that the MoE Permanent Secretary (PS) has asked for the roll-out of the Learner Guide programme to all schools, while in Tanzania, the Ministry of Education, Science and Technology (MOEST) and the Presidents' Office – Regional Administration and Local Government (PO-RALG) have actively engaged in a three year 'scaling lab' to explore routes to scale the programme nationally In Zimbabwe, the Ministry of Primary and Secondary Education's (MoPSE) Curriculum Development Unit reviewed the content of the My Better World curriculum and has adopted it for use in all Zimbabwe schools as relevant content for Guidance and Counselling.

The BTEC qualification is an important innovation supported by CAMFED. The qualification is recognised internationally (but not yet in all three countries) and through the training young women reported that they gain valuable skills and knowledge. In Zambia, Learner Guides and Transition Guides reported that it is easy for them to access job opportunities after gaining the qualification. CAMFED Association members in all three countries reported that they acquire additional skills and are able to access higher levels of education. The midline evaluation also reported positive progress against this indicator, pointing to the launch of the scaling lab partnership in Tanzania, the interest of the MOE in scaling of the LG programme in Zambia, and the strength of collaboration between CAMFED and MoPSE in Zimbabwe, including CAMFED's influence in the development of MoPSE's Inclusive Education policy.

System Indicator 2: Number of districts implementing a cross-sectoral approach, anchored by the district education office, to mobilise and coordinate reciprocal support from other line ministries (e.g., health, social welfare) to address girls' welfare.

No quantitative data was able to be collected through the virtual evaluation approach in order to be able to assess this indicator, however the qualitative research indicated agency in the work of the CDCs in addressing and improving girls' welfare and wellbeing including facilitating a cross -sectoral approach to counselling and home visits to assess challenges faced by abused students. CDCs also referenced the role of Child Protection Committees in creating a safer learning environment in schools, supported through the monitoring and oversight of CDC members.

At midline, the project met or exceeded targets for this indicator, with 12 districts in Tanzania (against a target of 5) implementing a cross sectoral approach, 6 districts in Zambia (against a target of 1), and 10 districts in Zimbabwe (against a target of 10). Midline qualitative research in all three countries showed that CDCs had a common understanding of barriers and solutions to marginalised girls' education, were aware of individual girls' circumstances and made efforts to follow up and solve individual case issues as well as keep the programme moving. The midline also found unanimity that the CDC was a structure that would remain whether CAMFED was there funding it or not because the members have seen how useful it can be and how it aids cross organisation communication.

System Indicator 3: National governments reduce school-going costs or provide targeted support for the most marginalised children

This indicator was scored positively at midline, with the evaluator pointing to the involvement of all CAMFED national teams in supporting their governments to improve the affordability of secondary education. The report highlighted the advocacy of CAMFED Tanzania on the cost of tertiary education and for government loans to cover 100% of tertiary fees, CAMFED Zambia's support for fee removal in tandem with action on the school budget and CAMFED Zimbabwe's advocacy on low-cost boarding.

At endline, national governments in Tanzania, Zambia and Zimbabwe are reducing school-going costs or adopting targeted financing mechanisms to support the most marginalised children. For example, starting in January 2022, the Government in Zambia is introducing free education at primary and secondary level.

The three CAMFED national teams continue to advocate strongly for targeted support for the most marginalised children. CAMFED Tanzania has achieved considerable success in securing tertiary loans covering 100% of tuition fees for highly marginalised young women, while in the Government of Zambia announced the introduction of free education at primary and secondary level from January 2022. In Zimbabwe CAMFED continues to work with MoEST on the development and roll-out of guidelines for low-cost boarding facilities and contributed to the Education Sector Specific Plan which includes some key priorities around gender equality and access to education. The Education Sector Specific Plan will be released in mid-April

Intermediate Outcomes (IOs)

The table below presents the results relevant to the IOs and their related indicators

IO/indicator Description	Endline Results
1.2 Beneficiaries', teachers' and parents/guardians' perceptions on the barriers to regular attendance and what has led to improvements in attendance **(qualitative)**	At midline, major barriers to attendance were found to include hunger, cost, family poverty, distance to school, need for family income, inadequate WASH facilities, SGBV and gender norms requiring girls to undertake chores. A reduction in early pregnancy was reported although less so in Zimbabwe. At endline, barriers reported by marginalised girls through the journey pathway mapping included transport challenges, distance from school, poverty and hunger, early marriage and early pregnancies, low awareness of the importance of education among parents and in the community, lack of good care at home, sexual abuse, severe weather and having to do paid work. Additional barriers reported were severe punishment by teachers (reported by marginalised girls in Tanzania) and child-headed families (reported by marginalised girls in Zimbabwe). Qualitative data show that the programme objectives and design were clearly relevant in the lives of marginalised girls in promoting school attendance across the three countries, with all stakeholders indicating that CAMFED measures helped students to overcome barriers to attendance.
1.3 Proportion of young women school graduates with regular attendance at non-formal education. (Measured as the proportion of the cohort with an attendance rate at or above 85%.)	No attendance rates were collected at endline due to the impact of the COVID-19 pandemic. At midline, attendance rates were below target in both Tanzania and Zimbabwe at 75% (against a target of 90%) and 52% (against a target of 70%) respectively.
2.1 Annual progression rate of marginalised girls receiving financial support	At endline, the lower secondary progression rates from the 2020 academic year were below targets, and those realised at midline, for all three countries. Zambia experienced the smallest fall in progression between midline and endline, with endline progression rates just 1% lower. In **Zambia** progression rates averaged 96.5% for lower secondary (grade 8-9), which is slightly lower than the target of 98% and just below the progression rate of 97,9% achieved at midline. However, progression rates at upper secondary (grades 10-12) were 97.2% exceeding the endline target of 95%. The average progression rate for those not living with disability was 96.8% compared to 100% for

	those living with disability. In **Tanzania** the progression rate of marginalised girls receiving financial support for all districts was 87.9% for students in lower secondary (Form 1-4). This is below the endline target of 97% and represents a drop from midline where progression rates were 93.7%. However, at upper secondary (Forms 5-6) progression rates of 98.2% exceeded the endline target of 95%, despite dropping slightly since midline (99.6%). The average progression rate for those not living with disability was 96.9% compared to 100% for those living with disability. In **Zimbabwe** the average progression rate for those not living with disability was 89.0%; below the endline target of 94% and a drop from midline where progression rates were 94%. Progression rates among students living with a disability were 100% The COVID-19 pandemic resulted in school closures in all three countries in 2020 which likely had a significant impact on students' learning and progression across all three countries.
2.2 Beneficiaries' views on how the support received impacted on their likelihood of completing school **(qualitative)**	The journey pathway mapping undertaken with 26 young women revealed positive views of the impact of CAMFED's support. Young women told their life stories, which demonstrated positive and thankful views on how CAMFED support helped them to complete school, leading to their present productive livelihoods. In all three countries, they explained their journeys from the time they started school to the time they completed and what they are doing presently.
2.3 Annual drop-out rate of girls in CAMFED partner schools attributed to pregnancy and/or early marriage.	In Zambia, the average EMP rate was 1.5% in GEC-T CAMFED partner schools, below a target of 1.9%; the highest EMP dropout rate of 2.4% was for girls in grade 9 followed by those in grade 8 (1.4%). The EMP rate at endline was slightly above the 1% recorded at midline. In Tanzania, the average EMP rate for lower secondary (forms 1-4) was 0.8% in GEC-T CAMFED partner schools; below a target of 1.0%; it was highest for form 4 girls (1.7%) followed by form 3 girls at 1.0%. The EMP rate at endline was slightly below the 1% recorded at midline. In Zimbabwe, the average dropout rate due to early marriage or pregnancy (EMP) within GEC-T CAMFED partner schools was 4% for the 2020 academic year; above a target of 1.8%. The EMP rate at endline was above the 2% recorded at midline. In all countries, the data were either insufficient (Zambia) or not recorded (Tanzania and Zimbabwe) to be disaggregated by disability.

	The macroeconomic challenges faced in Zimbabwe likely exacerbated those resulting from the pandemic and are a likely to have affected school dropout rates.
2.4 Engagement of community stakeholders in tackling early pregnancy and marriage **(qualitative)**	In all three countries stakeholders such as local community leaders, SBC members and PSG members were not only aware that early pregnancy and marriage were a barrier to education and a secure livelihood, they expressed support for and willingness to work with CAMFED and the government to tackle the problem, with many providing examples of their own activism- for example local leaders working with communities and parents or instituting by-laws against underage marriage.
2.5 Proportion of marginalised girls and young women supported under GEC who satisfy one or more economic empowerment criteria following school completion.	The CAMFED transition programme in Tanzania and Zimbabwe has been largely successful, helping many students to choose fruitful post-school pathways. The proportion of Transitees surveyed who satisfied one of more economic empowerment criteria following school completion was 85% for Tanzania, against a target of 39%, and 77% for Zimbabwe against a target of 29%. These pathways included running a business, retaking Form 4 or moving onto further education, and being in employment.
2.6 Beneficiaries' views on how the support received (Transition Programme and Start-Up Grants) impacted on their economic security **(qualitative)**	The CAMFED transition programme (post school) in Tanzania and Zimbabwe is perceived by participants as successful in many respects – for example, improving safety, business management, getting a job and being a positive role model. The CAMFED transition programme in Tanzania and Zimbabwe has helped participants to find useful things to do in life such as running a business or voluntary work. This is particularly evident in Zimbabwe, where 21.4% of post-school Transitees said they would be doing nothing if they had not participated in the programme. The qualitative research corroborated these findings, highlighting that the Transition programme has helped many CAMFED Association members to become financially independent. Interviews with CAMFED Association members in all three countries identified the Transition programme as the steppingstone to their career pathways such as assistant teachers, cleaners in rural health posts, health assistants, agriculture, livestock rearing, mining and higher-level degree jobs after attending universities.
3.2 Changes in marginalised girls' perceptions of their ability to succeed in the next stage of their transition **(qualitative)**	Young women in all three countries felt more confident about their ability to succeed in the next stage of their transition; many of the young women supported by the project reported having increased self-confidence as a result of the programme. An important reason

	is that all types of respondents felt that the programme has had a very positive impact on safety and child protection. High percentages of transitees (>90%) (recent school graduates taking part in the transition programme) felt more confident as a result of the transition programme about making safe reproductive choices and understood more about safe and unsafe ways of earning an income. The qualitative research also emphasised how study groups, study guides and interactive teaching and learning approaches - encouraging group work and whole class participation - have improved academic performance but more importantly the confidence of girls to excel – including in STEM subjects.
4.1 Percentage of Teacher Mentors and Learner Guides implementing active teaching styles and practices	All LGs in Zambia and Zimbabwe and most LGs in Tanzania (81.7%) were using active teaching techniques. Endline targets were only in place for Zambia, of which half were exceeded. Group discussions were implemented by 98% of Learner Guides, against a target of 80%; role plays were implemented by 77% of Learner Guides against a target of 35%; debates were used by 33% of Learner Guides, just under the target of 35% and quizzes were used by 28% of Learner Guides, under the target of 35%. Story telling was also popular among Learner Guides, implemented by 63%, while games were implemented by 40% of Learner Guides. Use of every active learning technique was higher at endline than midline in both Zimbabwe and Zambia. In Tanzania, the use of active learning techniques by Learner Guides was lower across all methods than at endline, possibly influenced by adherence to COVID-19 related social distancing guidelines. Group discussion dropped from 94% to 73%, quizzes dropped from 37% to 21%, role plays dropped from 32% to 30% and debates dropped from 41% to 34%. The most common method of active teaching styles implemented across all countries was group discussions (73% of surveyed LGs in Tanzania, 98% in Zambia and 84% in Zimbabwe). Most Learner Guides surveyed (66.1% in Tanzania, 96.1% in Zimbabwe and 88.9% in Zambia) indicated that they received help from the Teacher Mentor at the school where they work.
4.2 Percentage of Learner Guides who perform their role with students to the required pedagogical standard.	At endline, no observations of Learner Guides (LGs) were done by the External Evaluator due to the pandemic preventing the EE from visiting schools physically. However, the LG survey shows evidence of them performing well, especially in the continuing support for learners during school closures caused by the COVID-19 pandemic.

	In class observations of MBW sessions facilitated by trained verifiers found that the percentage of Learner Guides who perform their role with students was 100% in Tanzania, 96% in Zambia and 74% in Zimbabwe. This exceeded the endline targets in Tanzania and Zambia (95% and 90% respectively), but the result was lower than the target of 98% for Zimbabwe.
4.4 Quality of learning materials provided by CAMFED **(qualitative)**	In the primary qualitative research, the learning materials provided by CAMFED were very positively appraised in all three countries by all respondents with relevant knowledge (particularly head teachers, teachers and Teacher Mentors). The MBW book was viewed as particularly helpful and relevant to both boys and girls, with students gaining self-esteem and positive perceptions about their rights.
5.1 Students' understanding of School-Related Gender Based Violence **(qualitative)**	Due to COVID-19 restrictions, surveys could not be undertaken with students. However, post-school young women reported that the project has helped prevent and reduce the risk of pregnancy and child marriage and that they had been able to report cases of abuse believing they will be dealt with. In Zambia traditional leaders reported having passed by-laws on child safeguarding and not allowing under-age marriages. Cases of abuse, including sexual abuse, were reported to be decreasing.
5.3 Students' experiences and perceptions of safety in school and on their way to/from school	Due to COVID-19 restrictions, surveys could not be undertaken with students. However, primary qualitative research shows that many respondents in all three countries (including teachers, head teachers, Teacher Mentors, Learner Guides and SBC members) reported working together to improve child protection and ensure that boys and girls are treated fairly in school, with respondents referring to examples such as child protection committees functioning well within schools.
5.4 Proportion of School Improvement Plans that include an action to promote child protection	The proportion of School Improvement Plans that included an action to promote child protection was 93% in Tanzania, above the endline target of 70%; 82% in Zambia, above the target of 70%; and 85% in Zimbabwe, above the target of 70%

Responses to Evaluation Questions by OECD-DAC Criteria

The conclusions of the endline evaluation relate to the six evaluation criteria of the Development Assistance Committee (DAC) of the Organisation for Economic Cooperation and Development (OECD):

Relevance

The CAMFED project is very relevant in all three countries, where the vulnerability of girls and young women is often extreme. Marginalised girls supported by the project reported the promotion of school

attendance through measures such as the provision of school necessities, bicycles, life skills taught through the My Better World programme and encouragement by CAMFED structures such as the PSGs. These measures helped marginalised girls to overcome the barriers to attendance they reported, such as transport challenges, distance from school, hunger and poverty (a factor appropriately identified as the major cause of vulnerability in the programme Theory of Change (ToC)).

Based on endline qualitative findings, the project enacted critical adaptations to better meet the needs of beneficiaries in response to the COVID-19 pandemic, with reports of Teacher Mentors, Learner Guides and Parent Support Groups (PSGs) working together to support learners both within and outside schools across all three countries, through delivery of the My Better World life skills curriculum, study and exam preparation support, study materials and individual counselling. Learner Guide led radio broadcasts were introduced in response to school closures and were reported to have further increased the reach of the life skills and wellbeing curriculum among both children and adults, generating wider community awareness of issues related to child protection and the importance of education. Learner Guides and Transition Guides also disseminated information on COVID-19 locally, as explained by this CAMFED Association member in Zimbabwe - '*Learner Guides and Transition Guides disseminated information on COVID-19 and it helped in the opening of schools for example, learners were no longer afraid to go to school after being given the awareness and CAMFED's monitoring gave hope to learners that school is still there'.*

Internal Coherence

The project is **internally coherent** in the opinion of all respondents in the qualitative research. Respondents felt that the different role players and interventions complement one another. This was explained further by a Teacher Mentor in Zimbabwe who stated the CAMFED activities at school level complement each other and are demonstrated in the increased retention of vulnerable girls in school. She felt that interventions protect girls from sexual abuse and provide sanitary ware to reduce barriers to school attendance, while the feeding programme through Mother Support Groups also improves attendance and reduces school dropout significantly. At district level it was reported that young women and girls have been equipped to be assertive hence reducing sexual abuse - "*girls and young women gain assertiveness skills girls to say no to abuse" – while w*omen have been empowered through involvement in income generating projects to become self-reliant.

External Coherence

External coherence and relevance to national contexts is evident in that CAMFED, through a signed Memorandum of Understanding (MoU) with Ministries of Education in each country, is allowed to deliver its interventions and services through existing governance and management structures at national, provincial, district, local community and school levels. CDC respondents and NAC members, among other types of respondents, reported that cooperation and integration with the existing education system was working well and that the project complements national policies and strategies. The evidence of the coherence in working partnerships and collaboration was also emphasised by CAMA in the endline qualitative research, where they spoke of their interventions and those of the LGs, stating that it has '*resulted in less marginalised girls getting married in their communities and managing to complete school* - young women are trained and *are getting their own money and are not married early to search for a better life'*. They linked these positive results '*because the LGs educate women about their rights as well as using the reporting structures when abuse does occur'.*

Furthermore, young women who were interviewed in the endline qualitative research, were able to verify that the coherency and relevance of the project interventions have resulted in them being more confident, that their safety has been enhanced and that the risk of early marriage and pregnancy has been reduced. They attributed this to the support provided by the school and community structures - TMs and the LGs including community leaders and their involvement in campaigning against early marriage and pregnancy.

During the qualitative research, the programme interventions were judged by HTs, HoS, CDCs, community leaders and SBCs to have supported gender equality – many reported that girls and boys are now treated fairly in school and felt that the MBW programme is a very positive intervention in this regard.

This complementarity extends to efforts to mitigate the impact of the COVID-19 pandemic. An exception is CAMFED's opposition to corporal punishment, which is legal in Tanzania. CAMFED is working with MoEST and Po-RALG to advocate and to create a safe learning environment for students through supporting the capacity development of teachers in alternative positive classroom behaviour management strategies.

Efficiency

Endline and reporting evidence suggests that the project has made good use of its financial, human and time resources to the extent possible given factors within its control. The project has achieved an activity completion rate averaging 89% since Q12 (Jan-Apr 2020) and maintained a green or green/amber RAAG rating over the same period, while budget utilisation has remained high. Although COVID-19 had a significant impact on the operating environment, the project adapted quickly and effectively and has achieved meaningful outcomes for project beneficiaries. The project continued to manage delivery during the period of FCDO budgetary uncertainty with very little impact on beneficiaries, achieving endline savings and re-positioning funds in support of strengthened Learner Guide activity and in line with the with sustainability priorities.

Effectiveness

The programme was judged by all types of respondents to be very **effective**. This applies to access to education, the quality of education, progression to higher levels of education and access to entrepreneurship opportunities. Marginalised young women reported increased confidence, that their safety has been enhanced and that the risk of early marriage and pregnancy has been reduced. The project's support for improved learning outcomes was assessed by all school-based respondents as very effective. The My Better World (MBW) programme was widely praised by head teachers, teachers and Teacher Mentors for promoting understanding of gender equality, making girls and young women stronger and more confident, and ensuring that boys and girls cooperate – building recognition of an equal right to education. The project has been successful in supporting in-school transition in intervention schools in Zambia – while overall progression rates decreased since midline, they decreased to a significantly lesser extent in intervention than comparison schools and CAMFED exceeded its transition target by 244%. This points to the effectiveness of the programme in mitigating the impact of the COVID-19 pandemic on the retention and progression of marginalised girls in school – with most Learner Guides in the three countries continuing to be active during the related school closures.

CAMFED's support for the transition of girls and young women to successful adulthood received positive appraisals from all types of respondents in the qualitative research, including young women themselves. It was perceived by participants as successful in many respects – for example, enhancing safety, supporting business management, getting a job and being a positive role model. The success of the programme is indicated by the high proportions of marginalised girls who satisfy one or more economic empowerment criteria following school completion: significantly above endline targets and notably higher than at midline, in spite of the more challenging economic context. The impact of this support was highlighted by a Learner Guide in Zimbabwe who stated that '*To a greater extent – looking at the Learner Guide and Transition Programmes, it has managed to make sure girls complete secondary school and that they secure a safe adulthood. So, at the end of the day, we have a marginalised girl who has transformed to be independent and empowered*'. Measures to ensure safety and child protection have also been effective, while Transition Guides also supported girls and young women who had dropped out of school to progress to further education.

Impact

The programme has had positive high-level effects on girls and young women in various important respects, such as: safety; gender equality; self-confidence; financial independence; and access to higher levels of education. Furthermore, where disaggregated data is available it shows that girls and young women with disabilities have consistently achieved higher progression rates across all three countries than their peers without disabilities.

All types of respondents in all three countries felt the programme has had a very positive **impact** on safety and child protection. Early pregnancy has reduced or stayed low in Tanzania and Zambia (evidenced by EMP dropout rates below endline targets in both Tanzania and Zambia) and likely been mitigated in Zimbabwe, due to the financial, social and/or material support given to marginalised girls and young women. The reasons reported for improved safety and child protection include co-ordinated interventions by Teacher Mentors, Learner Guides, SBCs and local leaders. The My Better World (MBW) programme was reported to have had a positive impact in all three countries on girls' self-confidence and independence, with boys benefiting from this intervention as well as girls. The project's response to COVID-19 has shown to be effective in maintaining girls' engagement in learning and encouraging their return to school and while progression rates have decreased since midline it is clear that, when compared to non-intervention schools, the project has successfully mitigated the impact of the COVID-19 and improved girls' progression through school.

CAMFED's support for transition has helped young women make better career choices after completing school and helped them become more independent – not only financially independent – by setting up businesses or pursuing further study. The academic performance of supported girls in upper secondary education has been consistently strong and in-line with, if not above, national averages, while CAMFED loans have helped CAMA members through tertiary education – with many choosing to follow non-traditional STEM pathways, again indicating high levels of confidence among the young women. Transition Guides are helping young women to choose different pathways with a significantly positive impact on young women's economic empowerment.

Sustainability

In the opinion of all respondents in the qualitative research the project is **sustainable,** and its impact will sustain, with young women having undergone significant changes in terms of skills, knowledge and

confidence. Our analysis of the qualitative data shows that there is a predisposition towards sustainability at the school and local levels which is corroborated by the responses given from the CDC Focus Group Discussion in Zambia - '*The CAMFED vision tells a message of sustainability of what it does. When girls are educated and valued in the community, they use their knowledge and skills to help families tackle poverty*'.

CDCs are clearly highly engaged and embedded within the programme and demonstrate a high degree of ownership and empowerment. Cross functional collaboration appears to be successfully facilitated through the CDC structures – building efficiencies and accountability within the existing education system. At household level, focus group respondents detailed how CAMFED Association members will provide for their families, uplift members and support other needy ones in the community. At school level, it was widely felt that MSGs and SBCs would continue to support school improvement activities. At community level, it was felt that the project had bought about a change in mindset that would sustain beyond project closure. During the qualitative research a local leader in Zimbabwe provided his views on how the '*CAMFED programme has managed to change the mind set of our community towards empowering the girl child. The support is very helpful because it empowers girls and encourages them to work hard in life. CAMFED programme activities changed the community's understanding about gender equality'.*

At system level, CAMFED has prioritised the Learner Guide Programme for sustainability and scale in all three countries and the endline qualitative research confirms that government interest in sustaining the programme is high. Governments in Tanzania, Zambia and Zimbabwe are investing time and resources in support of the Learner Guide programme and appear committed to extending that investment. In Tanzania, senior government representatives joined CAMFED in a 'Learner Guide scaling lab' to explore scaling pathways for the programme. This work culminated in the development of a costed scaling plan to identify how costs related to core elements of the Learner Guide programme, might be most effectively integrated within existing government systems and structures. In Zimbabwe and Zambia, Scaling Advisory Committees have now been established to take forward learnings from Tanzania and explore similar pathways to scale.

Conclusions

The project has achieved positive results against learning, transition and sustainability outcomes. At midline, literacy results among marginalised girls were positive and significant in both Tanzania and Zambia, while numeracy results were positive and significant across Tanzania, Zambia and Zimbabwe. On the basis of examination results at endline, the project appears to have protected learning gains in Zambia and Tanzania in the context of the COVID-19 pandemic. Rates of in-school transition in Zambia were significantly stronger among supported marginalised girls than among those in comparison schools and steadily increased over the course of the project. Post school transition among supported students is strong (between 77% and 85%), with over 100,000 girls supported into productive post-school pathways. Young women feel safer, more confident in their ability to succeed and better able to choose their own path. Learner Guides and the wider CAMFED Association membership are recognised and respected as leaders and role models within local communities and more widely, while schools, communities and local leaders show active engagement and investment in the support of marginalised girls. Learner Guides are strongly committed to the role and motivated. The Learner Guide programme

has good prospects for sustainability, with strong engagement and buy-in by national and local governments, while there is strong belief among respondents that the social impact generated by the project within communities will sustain. Challenges within rural communities and schools remain, with availability of food, low availability of learning resources, corporal punishment within schools in Tanzania, distances to school and low teacher motivation key among those, however the structures and social capital generated by the project appear to be helping to mitigate the impact of those constraints for the most marginalised girls and supporting their successful transition within and beyond school.

Recommendations

The endline recommendations have been made as a result of the research evidence but more specifically from the responses received in the qualitative discussions with a wide range of key stakeholders. The recommendations fall in three broad categories of:

- Improved school- level infrastructure and resources to further advance the well-being, safeguarding and learning of marginalised girls;
- Incentives as a key motivating factor for undertaking additional work and roles etc. by Learner Guides and Teacher Mentors;
- Scaling of the Learner Guide programme/ model.

Lesson Learning

The following are the lessons learned that are intended to enable the further development and improvement of the programme activities.

- Multi-country programming and cross-country learning under the GEC-T has allowed CAMFED to understand what has worked well in each country, what has not worked well, what can be improved, what is applicable to one country, and how to overcome any limitations.
- The research has shown that the project's success has been due to CAMFED's ability to adapt programming and provide rapid response mechanisms to the most pertinent needs of the students, especially marginalised girls as circumstances changed in each country and as a result of the COVID-19 pandemic. CAMFED should continue using monitoring and evaluation data as a strategic management tool and for data-driven decision making as this has enabled the Project to be responsive to emerging beneficiary needs over time.
- The research evidence attributes the achievement of the project objectives to the robust community, district and school governance structures which work synergistically to provide holistic wrap around support for marginalised girls to access quality education. The involvement of community leaders as duty bearers has been a key driver to challenging and addressing harmful gender norms, tackling gender-based violence and in sensitising communities to the rights and safeguarding of all children especially marginalised girls.

Background: The Girls' Education Challenge

The Girls' Education Challenge (GEC) programme is framed by international policy discourses on education articulated in a succession of policy instruments on education (Jomtien Declaration on Education for All, 1990; Dakar Framework, 2000; Millennium Development Goals, 2000; Sustainable Development Goals (SDGs), 2015, Incheon Declaration, 2019). These policy instruments identified equitable access to education for all as a major international development priority. SDG 4 of the 2030 Agenda for Sustainable Development is particularly noteworthy as it amplifies the need to address equity issues in education to ensure 'no-one-is-left-behind'.

The Girls' Education Challenge (GEC) is a 12-year programme that was launched in 2012 by the UK's then Department for International Development (now the Foreign, Commonwealth and Development Office). The thrust of the GEC is to support the poorest and most marginalised girls to improve their lives through education so that they can transform their future. The GEC consists of two phases, with the first phase running from 2012-2017 and directly providing quality education for over a million marginalised girls. The GEC is now in its second phase (2017-2025), with up to 41 projects in 17 countries, and seeks to enable existing GEC beneficiary girls to complete primary school, transition to secondary education and progress on to secure post-school pathways such as tertiary education, technical and vocational training or employment.
The Theory of Change (ToC) of the CAMFED GEC-T 5101 project seeks to achieve the outcome of empowered women, based on the following three main assumptions: 1) Improvements in literacy and numeracy will result from an improved teaching and learning environment; 2) Improvements in girls' transition rates will result from their increased retention and attendance at school; 3) Sustainability is premised on identifying what works, and embedding and scaling it within national and local systems. The ToC was developed to address poverty as the underlying barrier to girls' access to education.

Poverty intersects with discriminatory gendered social norms, location, and a range of other contextual factors to result in multifaceted barriers to girls' access to, and achievement in education. Girls are particularly vulnerable during transitions from one stage of education to the next and from school into adulthood. These complex barriers increase as girls reach adolescence and are compounded by cultural traditions and expectations of early marriage, sexual and physical exploitation, violence and additional financial burdens in secondary school. Key enduring barriers to girls' learning include the language of instruction (literacy), poverty, attendance, under resourced schools and a lack of quality teaching.

The Terms of Reference of the Endline Evaluation

Overview of the CAMFED GEC-T 5101 Project

CAMFED International's Girls' Education Challenge – Transition (GEC-T) project is one of the projects in the second phase of the GEC; it started on 1 April 2017 and ended on 31 December 2021. The project aims to unleash the 'ultimate virtuous cycle of girls' education' in rural districts in Tanzania, Zambia and Zimbabwe through interventions that enable a critical mass of marginalised girls to transition to,

progress through and succeed at secondary school, and create the bridge for them to transition from school to a secure and fulfilling livelihood. GEC-T 5101 builds on the 2013-2017 project under the first phase of GEC, following the cohort through the post-secondary transition in Tanzania and Zimbabwe and into secondary education in Zambia. The project builds on previous CAMFED programmes and has been able to reap the benefits of CAMFED's established governance structures and relationships with schools, communities and district stakeholders.

The project has sought to benefit 269,389 marginalised girls, who had already been supported under GEC1, and was intended to reach a further 711,462 girls and children with disabilities in 40 rural districts across 13 regions/provinces of Tanzania, Zambia and Zimbabwe. Beneficiaries of the project are marginalised by virtue of their gender and location, experiencing significant economic and socio-cultural barriers to education, severely under-resourced schools and scarce post-school opportunities. Poverty intersects with discriminatory gendered social norms, location, and a range of other contextual factors to result in multifaceted barriers to girls' access to, and achievement in education. Girls are particularly vulnerable during transitions from one stage of education to the next and from school into adulthood. These complex barriers increase as girls reach adolescence and are compounded by cultural traditions and expectations of early marriage, sexual and physical exploitation, violence and additional financial burdens in secondary school. In this context, key enduring barriers to girls' learning include the language of instruction (literacy), poverty, attendance, under resourced schools and a lack of quality teaching.

The project interventions consist of the following three key categories of activities:

Learning

- Distribution of low-cost study guides to support self-directed learning and English literacy acquisition
- Delivery of life skills and learning support in schools by young women trained as Learner Guides
- Whole-class literacy initiatives, including essay competitions and debates

Transition

- Target financial support to marginalised girls in the transition to/through secondary school
- Mainstream Sexual Reproductive Health (SRH) education in Learner Guide sessions in and out of school
- Train dedicated Teacher Mentors in partner schools as a focal point for child protection
- Train and support head teachers and school management in support of marginalised girls
- GEC graduates volunteering as Learner Guides access 'social interest' loans to start entrepreneurial businesses

Sustainability

- Embed use of data in school and community leadership to inform action for learning/transition
- Collaborate with research partners to position emerging evidence for education managers and policymakers
- Build capacity of local institutions, including school committees, to support girls' welfare and learning
- Combine with existing GEC-T projects to share findings nationally/regionally and explore adoption of emerging good practice with government partners

- Leadership training for young women GEC graduates delivered within the structure of the CAMA network

The Theory of Change of the CAMFED GEC-T 5101 Project

The CAMFED GEC-T Theory of Change (ToC) emphasises an outcome of empowered women and is based on three main assumptions: (1) Improvements in literacy and numeracy will result from an improved teaching and learning environment; (2) Improvements in girls' transition rates will result from their increased retention and attendance at school, and the creation of a safer learning environment, which in turn is linked to improved learning; and (3) Sustainability is premised on identifying what works, and embedding and scaling it within national systems, in tandem with local initiatives to address the context-specific needs of marginalised girls, and strengthening local leadership to drive these forward, including among GEC alumnae.

The programme ToC is relevant given the prevailing situation for girls in the GEC-T 5101 target districts, particularly their low levels of transition to secondary education and poor levels of progression and retention once there, alongside very low academic pass rates. The CAMFED's ToC premise is that girls in the target districts face a range of common barriers to education, the most urgent being the direct and indirect costs which, in addition to girls' enrolment and progression, relate also to their safety and reduced vulnerability to early marriage, violence and exploitation. The ToC therefore emphasises setting out viable strategies for supporting girls' enrolment, retention and progression in their education cycles. Such efforts should also include wider educational stakeholders, including the government and other education stakeholders at different levels, to successfully take on board the three ToC hypotheses in the education system. These hypotheses are further clarified drawing evidence from different project reports such as the midline evaluation and monitoring reports.

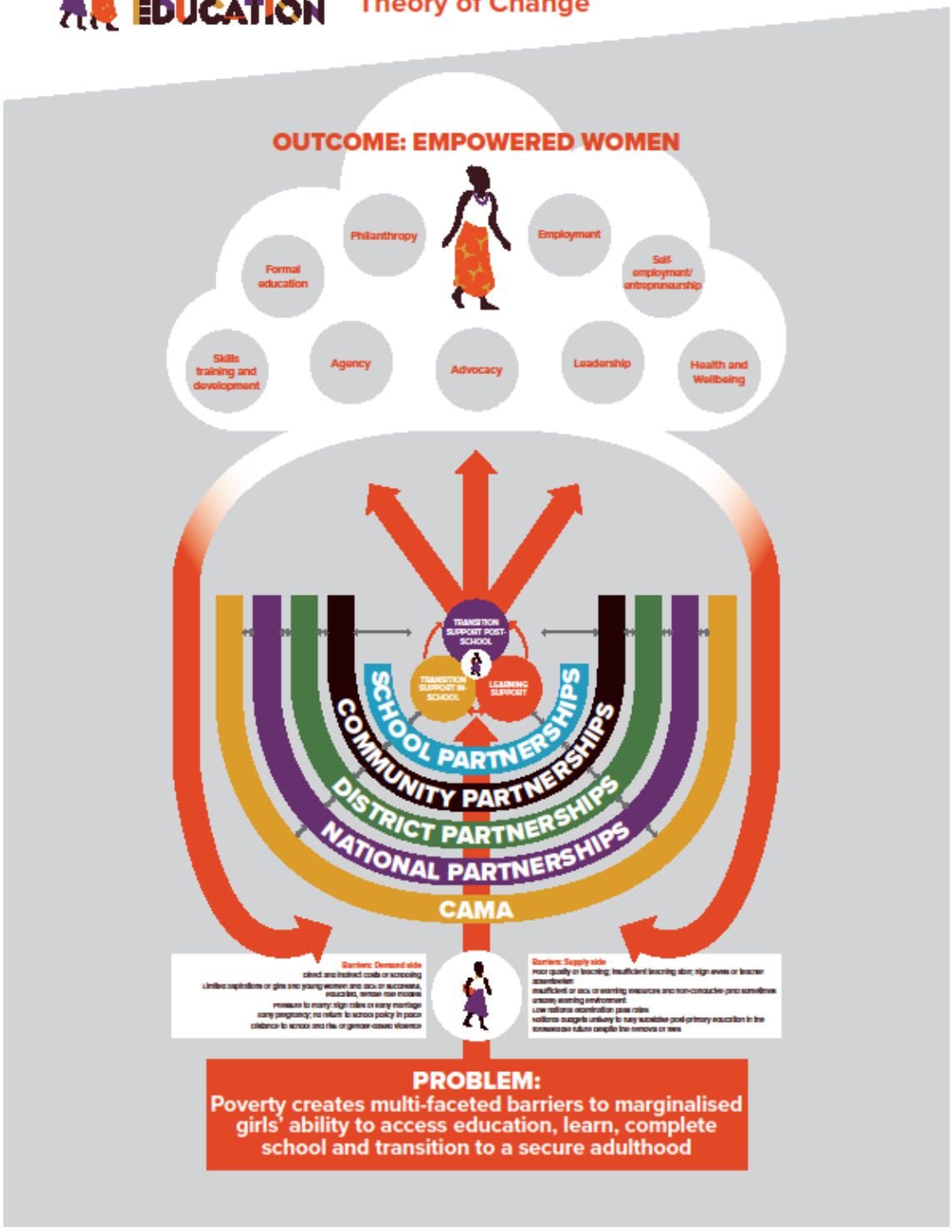
The ToC is clear and well structured. The ToC indicates poverty as the main problem underlying difficulties in girls' and women's empowerment. Although reference to gender-based violence is indicated in the diagrammatic representation of the ToC, this does not give enough importance to the issue of gender inequality and the resulting demand-side barriers. In the original ToC *(CAMFED International GEC-T Proposal Submission of 20/10/2016)*, there is reference to the demand-side barrier "Gender-restrictive practices". It seems that this phrase was left out or deleted from the subsequent ToC diagrammatic representation; it should be reinserted.

The midline and endline evaluation reports confirm the validity of the assumptions of the ToC. In the midline evaluation for example, it was quantitatively reported that the literacy and numeracy learning outcomes correlated with the intervention schools received including extra support in teaching and learning activities plus provision of resources. Moreover, the midline report showed the widening gaps in literacy results between the intervention and comparison students, with both marginalised and less marginalised girls in the intervention schools scoring higher than in the comparison schools. A similar trend is found in numeracy.

The diagram of the GEC Theory of Change is presented below.

CAMPAIGN FOR FEMALE EDUCATION

Girls' Education Challenge
Theory of Change



The Project Logframe and Medium-Term Response Plan

2.3.1 Aspects of the logframe being evaluated

The project's logframe has three outcomes - Learning, Transition and Sustainability with interventions designed to create a 'bridge' for girls to transition from school to future employment by meeting the practical needs of beneficiaries through the provision of school-going costs. The evaluation also assessed how discriminatory gendered social norms were addressed and the wrap-around social support system for girls and young women to create an enabling environment for their development. Also evaluated were interventions on capacity-strengthening of all those involved in this support system, including community members, mother and parent support groups (MSGs/PSGs), teachers, Teacher Mentors and district education officials. The evaluation also followed young women's transition from school to the CAMA Association and how they became part of the project's support system for other girls and young women.

The table below summarises the outcomes, interventions and indicators as set out in the logframe that informed the evaluation. (More detail is provided in Table A11 in Annex 11.)

Outcome	Intervention	Indicators
Outcome 1 – Learning: Literacy and Numeracy Improvement	Literacy improvement	Number of marginalised girls supported by GEC with improved learning outcomes in literacy (Boys and less marginalised girls with improved learning outcomes will be tracked as secondary beneficiaries) Disaggregated by age, gender, district and disability (by type and severity)
	Numeracy improvement	Number of marginalised girls supported by GEC with improved learning outcomes in numeracy (Boys and less marginalised girls with improved learning outcomes will be tracked as secondary beneficiaries) Disaggregated by age, gender, district and disability (by type and severity)
Outcome 2 – Transition: Girls from marginalised rural communities benefit from a relevant, quality secondary education and progress from school to a secure and productive young adulthood	Transition	Number of marginalised girls who have transitioned through key stages of education, training or employment (primary to lower secondary, lower secondary to upper secondary, training or employment) Disaggregated by age, district and disability (by type and severity)

Outcome 3 – Sustainability: The project can demonstrate that the changes it has brought about which increase learning and transition through education cycles are sustainable	Community	Proportion of Learner Guides who are visible leaders in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls
		Number of districts implementing a cross-sectoral approach, anchored by the district education office, to mobilise and coordinate reciprocal support from other line ministries (e.g., health, social welfare) to address girls' welfare
		Number of additional girls benefitting through community and CAMA initiatives to attend school (such as providing money, food, toiletries, clothes, shoes or school supplies to children so they could attend school). Other activities included advising students in school on health, studies or careers; providing mentoring or counselling to students and referring needy children for support; and encouraging children to attend or return to school
	School	Proportion of schools with an enabling learning environment which is safe, female-friendly and promotes active participation and learning among the most marginalised children
		Proportion of schools where the Learner Guide sessions are formally integrated into the school timetable.
		Number of schools that integrate a targeted, needs-based financing mechanism through which resources are managed effectively and accountably to identify and meet the needs of the most marginalised children
	System	Learner Guide programme [or components of the programme] is/are officially recognised by Ministries (national and district levels) and teacher training institutions as a pathway to improve learning and transition

		Number of districts implementing a cross-sectoral approach, anchored by the district education office, to mobilise and coordinate reciprocal support from other line ministries (e.g., health, social welfare) to address girls' welfare.
		National governments reduce school-going costs or provide targeted support for the most marginalised children

Aspects of the MTRP being evaluated

The Medium-Term Response Plan (MTRP) was developed by CAMFED in response to the Fund Manager's request that all projects re-assess and re-map activities in the wake of the COVID-19 pandemic. It was crafted to guide project implementation, highlighting what the organisation and the project implementation teams would do to respond and adapt to the risks. The MTRP is therefore dominated by COVID-19 and how this has shaped implementation given the challenges associated with the pandemic.

The MTRP outlines outputs and activities and includes safeguarding measures associated with each activity and mitigating strategies. The MTRP outputs were aligned with and contributed to the GEC COVID-19 output domains, which are: (i) Connection to and continuation of teaching and learning (e.g. remote learning, CPD, household engagement in learning, assessment for learning, TLM provision, making ministry or project resources available); (ii) Return to school/learning centre (e.g. enrolment campaigns, catch-up classes etc., strategic approaches to building back better, close engagement with ministry officials locally); (iii) Well-being and resilience (e.g. girls' clubs, life skills, integrated into literacy and numeracy resources, training for community mobilisers on COVID-19 outreach); (iv) Social protection and safety (e.g. Bursaries, health and hygiene interventions, cash, SRH services, protection, nutrition); and (v) Influencing society and institutions – combating exclusionary norms (e.g. community awareness raising, positive community leadership, caregiver participation in learning, advocating and collaboration).

The Implications of the COVID-19 Pandemic for the Endline Evaluation

The endline evaluation team had to respond and adapt to a context of measures that governments put in place to curb the spread of the pandemic. For example, in Zambia and Zimbabwe, lockdowns, as well as travel and social restrictions were put in place. These measures led to the closure of schools for varying periods, restricted gatherings, and made physical movement very difficult. This also made the conduct of in-person fieldwork difficult and risky.

Therefore, to overcome these challenges, CAMFED and the EE decided to make the evaluation flexible, regularly adapting its methods as the situation in the three countries unfolded. For example, CAMFED and the EE conducted virtual weekly meetings that enabled regular consultation and timely decision-making on emerging challenges. On numerous occasions, CAMFED and the EE had to adjust timelines for research events to take into account the disturbances caused by the COVID-19 pandemic.

In line with the duty of care espoused by the Fund Manager (FM), CAMFED and the EE, a decision was made to protect enumerators and study participants from the risk of contracting COVID-19 by shifting all research in Zambia and Zimbabwe and some research events in Tanzania to the virtual mode. For example, the following adaptations were made:

- Planning and coordination meetings and logistics, as well as enumerator briefing, and training conducted remotely using the Zoom video conferencing platform.
- Virtual enumerator pre-testing and piloting of qualitative and quantitative research instruments
- In pre-testing, enumerators had to simulate the research events while the EE and the CAMFED MEL staff observed and provided quality assurance checks and feedback,
- Phone surveys with CAMA using quantitative research instruments on the ODK (Open Data Kit)
- Virtual in-depth interviews with key informants (CAMFED senior staff and NAC members)
- Virtual FGDs with CDC members
- Phone-based journey mapping with post-secondary school GEC-T graduates to explore the different pathways they took after completing secondary school and why.

CAMFED Tanzania, CAMFED Zambia, and CAMFED Zimbabwe ensured that all the logistical arrangements were in place for each research event. The table below summarises the implications of the COVID-19 pandemic in all three countries.

Summary of implications of the COVID-19 pandemic for the endline evaluation in the three countries

Tanzania	Zambia	Zimbabwe
Some endline activities were conducted remotely and other endline research activities were done in-person. Enumerator training was conducted virtually using Zoom and pilot testing of instruments was simulated. All the meetings between CAMFED and the EE team from the planning to the dissemination of findings were conducted remotely using Zoom. All the data collection activities conducted by the EE (including FGDs and journey pathway mapping) were conducted remotely using Zoom, Skype and teleconferencing.	All endline research events and quality assurance were shifted to the virtual mode. Pre-testing and pilot testing of research instruments was conducted virtually. Enumerator training adapted by training 30 enumerators in groups of 10 per day for 3 days. Enumerator training and pilot testing role plays started on 16th June 2021 but did not continue on 17th June 2021 due to the closure of schools. This was rescheduled to 9th July 2021. The data collection plan had to be re-configured for reduced	All endline research events and quality assurance were shifted to the virtual mode. Virtual enumerator training and pre-testing of qualitative and quantitative research instruments Virtual training of enumerators, including piloting of qualitative and quantitative research instruments Quantitative research CAMA surveys using the ODK (Open Data Kit). Phone surveys with CAMA members, LGs (structured interviews) and phone-based semi-structured interviews (SSIs) with project beneficiaries

Quantitative data collection was conducted remotely using phone calls by enumerators. Qualitative data collection (including interviews, FGDs and journey pathway mapping) was conducted through physical visits by enumerators. Challenges such as internet connectivity, poor network coverage.	samples of groups of stakeholders during school closure. The Gantt chart had to be adjusted and updated frequently. The timeframe for the qualitative research events spanned more than five weeks. Research events with CAMFED clients and school community committees cancelled as schools remained closed from 17 June 2021 to 5th August 2021; 12th August 2021 was the general election.	Virtual in-depth interviews with key informants (CAMFED Zimbabwe senior staff and members of the Advisory Board) Virtual FGDs with CDC members. Phone-based journey mapping with CAMA members Challenges such as internet connectivity, poor network coverage

The Evaluation Approach and Data Collection Tools

Evaluation Questions

The key evaluation questions (KEQs) are presented in the table below, mapped to the evaluation tools. These KEQs are also shown in Table A11 in Annex 11. The sample reach is shown in section 4.3.

Evaluation Criteria	Main evaluation questions	Evaluation tools
Relevance	• To what extent were the objectives and design of the project, including the underlying theory of change, valid and did they respond to the needs, priorities and policies of intended beneficiaries, partner organisations (e.g., schools) and the country? • To what extent did they remain responsive and relevant to the needs, priorities and policies of these groups when circumstances changed, including during the COVID-19 pandemic?	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country
Internal Coherence	• Is the project internally coherent? • Do the various categories of project activity complement one another in each of the three countries?	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country
External Coherence	• How has CAMFED contributed to the national development and revision of COVID-19 response	• Desktop review • In-depth interviews with

	education plans and strategies for school reopening? • How has CAMFED influenced and engaged in adaptations and changes to the policy environment? How has CAMFED supported marginalised out-of-school girls and young women to return to formal education?	CAMFED staff, senior government officials and key stakeholders in each country
Efficiency	• To what extent did the project deliver the intended results in an economic and timely way and deliver interventions in a cost-effective way? • How cost-effective is CAMFED's multidimensional approach to improving access to education, life skills training and post-school pathways for the most marginalised girls? • Have training and grants provided by CAMFED to schools and parent support groups contributed to a safer and more enabling learning environment for marginalised children? • To what extent do the interventions designed to create an enabling learning environment for marginalised girls, such as the provision of learning materials, training on active learning approaches, and the provision of resource centres for teachers and Learner Guides, contribute to improved learning outcomes? Following the closure of educational institutions due to COVID-19, to what extent did the additional support provided by CAMFED to marginalised girls and young women assist with access to learning and re-enrolment once they reopened?	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country • In-depth interviews and focus group discussions with school-level, district-level and community role players and stakeholders in each country
Effectiveness	• To what extent were the objectives and intended results of the project achieved, including differential results across groups? • What were the major contextual factors influencing the achievement or non-achievement of the objectives and intended results? • Has the financial, material, teaching and mentoring support provided to marginalised girls, including girls living with disabilities (GWDs), resulted in improving retention, attendance and progression outcomes? • Has the My Better World (MBW) programme lead to increased self-esteem, self-efficacy and self-confidence for participant marginalised girls and young women?	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country • In-depth interviews and focus group discussions with school-level, district-level and community role players and stakeholders in each country • Focus group discussions

	• Has the post-school financial, training and mentoring support provided to young women (GEC graduates) resulted in improved post school transition outcomes? • How successful has the project been in addressing the barriers to education and post-school pathways for marginalised girls and young women worsened by the COVID-19 pandemic? How successful has it been in reducing dropout rates attributed to early marriage and pregnancy?	with teachers, parents/guardians and children
Impact	• To what extent did the project generate or contribute to the generation of significant higher-level effects (social, environmental and economic), whether positive or negative, intended or unintended? • How have Learner Guides and other CAMFED Association members used their leadership roles in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls? • To what extent has the MBW programme and safeguarding training changed the attitudes and perceptions of girls, boys and communities to cultural/gender norms and gender sensitive issues? • How successful has CAMFED's collaborative, cross-sectoral approach been that brings together key stakeholders (with young women, in their capacity as Learner Guides, emerging at the forefront of this collaboration) to tackle specific barriers to girls' progression through school. How might it be improved?	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country • In-depth interviews and focus group discussions with school-level, district-level and community role players and stakeholders in each country • Focus group discussions with teachers, parents/guardians and children
Sustainability	• Is To what extent will the net benefits (whether financial, economic, social and/or environmental) of the project continue? • To what extent was the project successful in building sustainability within the enabling environment for change at the family, community, school and system levels? • Was the project successful in leveraging additional interest and investment? • What is the role that young women school graduates can play in supporting successful transitions for	• Desktop review • In-depth interviews with CAMFED staff, senior government officials and key stakeholders in each country (including development partners and donors) • In-depth interviews and focus group discussions with school-level,

	marginalised girls, within and beyond school, and how scalable is CAMFED's guide model? • How successful have CAMFED's governance model and community structures been embedded as good practice in communities to support marginalised girls to attend school safely?	district-level and community role players and stakeholders in each country

The Evaluation Approach and Methodology

Research Methods

The evaluation adopted a developmental approach to assessing the inputs, outputs, outcomes and broader impacts of the implementation of the GEC-T 5101 project. The work was characterised by a balance between qualitative and quantitative research, within an overall mixed-methods explanatory approach. The quantitative phase involved analysis of the rich sets of secondary (quantitative) data that have been collected by CAMFED throughout the project, as well as primary data collected from schools including in-school transition data from the baseline transition cohort (Zambia) and EMIS data (Tanzania and Zimbabwe) and through remote/phone surveys with CAMFED supported clients who graduated from school and joined the CAMFED Association, including a sample of Learner Guides, Transition Guides and Transition Guide programme participants (Transitees). The qualitative component was used to clarify and contextualise insights derived from the quantitative analysis using interactive methods, in particular in-depth interviews with individuals and focus groups.

The External Evaluator (EE) team analysed quantitative school data collected by CAMA enumerators in comparison districts (which did not participate in the GEC-T 5101 project but are very similar to the intervention districts) that were matched closely with geographically adjacent intervention districts in the same province. This allowed the EE to at least partially examine the counterfactual scenario, which facilitated the estimation of the state of affairs that would exist if the project had not been undertaken. The quantitative instruments were developed by CAMFED in collaboration with the EE. Cleaned quantitative data files were placed on a Google drive where only CAMFED staff and the EE with access credentials could access them. The EE team accessed the data for the purpose of the analysis and evaluation. The analysis of quantitative data involved running queries in the Statistical Package for the Social Sciences (SPSS) to generate frequency tables and cross-tabulations. Inferential analysis involved assessment of variable associations by running chi squared tests with cross tabulated data.

The evaluation required understanding stakeholders' and beneficiaries' contexts and their views of the project, and whether these are homogeneous or disparate. Reaching a nuanced understanding required qualitative research. The qualitative component of the evaluation deepened our understanding of the effectiveness of the project and of the contribution it has made to the intended outcomes.

The qualitative research consisted of in-depth interviews and focus group discussions with beneficiaries and key project role players and stakeholders. The qualitative instruments were developed by the EE in close collaboration with CAMFED. Most of the instruments were applied in the field by CAMA enumerators trained by the EE in collaboration with CAMFED staff in each country; a smaller number of

instruments were applied by the EE country team leaders (including district and regional government officials). In-person research events were undertaken where possible by CAMA enumerators with the EE team quality assuring 5% of the research events virtually.

The capturing and analysis of the qualitative data were effected using a tool developed by the EE, which required fieldworkers to enter the data soon after they were obtained in the field. Data were entered in the following forms:

- verbatim, when a thought was expressed by a participant in a particularly forceful way;
- in summary form, when a long point made by a participant could be expressed more briefly without any loss to the message; or
- paraphrased, reflecting a long point made by a participant that could be expressed clearly (and usually more briefly) in different words without distorting the message.

Coding of the data obtained by fieldworkers was effected by the EE. Main codes reflected the main criteria (relevance, coherence, effectiveness, efficiency, impact and sustainability, to which the EE team added *internal* and *external* project coherence). Subcodes indicated different aspects of a given criterion. To protect confidentiality, the participants were not named in the dataset.

More detail on the evaluation methodology is provided in Annex 2.

Sampling

Quantitative sample

In all countries, the CAMA surveys were conducted and ODK was used to capture data and transmission. CAMA members are young women who include Learner Guides, Transition Guides and Transitees. The surveys for the three countries were planned to capture these CAMA groups; the Zambia programme did not include the Transition Programme so only Learner Guides were sampled along with other CAMA members. In Zimbabwe, the Transitees survey was separate from the main CAMA Survey. The Transitees survey in Tanzania was part of the CAMA survey. The table below shows the sample sizes for the CAMA surveys.

Table 2 Sample sizes for different CAMA member groups

CAMA Groups		Targeted Group	Zambia 5101	Zimbabwe 5101	Tanzania 5101
All CAMA		N/A	754	2,221	2,733
LGs	*Trained*	LGs	236	841	380
	Current	Current LGs	180	432	345(282 MBW/63 EngLit)
TGs	*Trained*	TGs	N/A	701	134
	Current	Current TGs	N/A	386	116
Transitees	*Ever taken part*	Transitees	N/A	218	501

	Surveyed (if completed since January 2020)	Transitees completed (Zimbabwe) Transitees survey (Tanzania)	N/A	103	147

The table above shows the total number of CAMA members who participated in the CAMA Survey in each country. LGs, TGs and Transitees are all subsets of the total CAMA sample size, as they are all CAMA members. Specific questions were asked of those who had ever trained and worked as LGs in order to find out their outcomes, such as going on to tertiary or vocational training, leadership opportunities and motivation. Current LGs are a subset of the "ever trained" LG sample. They were asked specific questions about activities they led, the students they supported and work they were able to carry out during school closures due to covid-19.

For example, in **Zambia** 754 CAMA members were surveyed and 180 out of the 236 ever trained reported that they were currently serving as Learner Guides. In **Zimbabwe** 2,221 CAMA members were reached in the survey and of these, 841 were LGs trained by CAMFED and 432 were active LGs. Further, in **Zimbabwe** 701 of the sampled CAMA members were trained to serve as TGs and 386 were serving in their roles as TGs at the time of the endline survey. In **Tanzania**, 2733 CAMA members participated in the survey. This sample included 380 ever trained as LGs, 345 of which were currently serving as LGs, providing the lead for either the MBW programme (282) or the English Literacy programme (63). The sample also included 134 CAMA members who were ever trained as TGs 116 of which were currently serving as TGs.

The tracked younger cohort in Zambia was still in school and therefore, the quantitative research involved in-school transition data collection. The transition cohorts from the baseline and midline evaluation were no longer in school for Tanzania and Zimbabwe so they were not tracked at endline.

For the tracked **student cohort** transition data were collected separately from the CAMA Survey. In Zambia, in-school transition data collection was achieved via form filled by the head teachers in 140 schools (70 in GEC-T districts and 70 in non-GEC-T districts). A total of 2263 marginalised girls were reached for the endline evaluation sample; 1071 (47.7%) were in GEC-T districts and 1192 (52.5%) in comparison districts.

Qualitative research sample

Qualitative surveys were conducted in the form of key informant interviews and focus group discussions. The table below summarises the sample reach achieved. The COVID-19 pandemic resulted in the disruption of the school calendar such that in Zambia the qualitative fieldwork in schools involving students was cancelled. The pandemic also led to a reduction in the sample sizes.

Table 3 Sample reached in the qualitative research

	Zambia-	**Zimbabwe-**	**Tanzania-**

	Actual reach	Actual reach	Actual reach
Target Group			
1. Head teachers	9	8	12
2. Teacher Mentors	9	40	-
3. Other Teachers	-	-	39
4. Mother/Parent Support Groups	1	-	40
5. School Based Committees	3	4	44
6. School Development Committee	-	-	24
7. BTEC assessors (TMs & CAMFED District staff)	6 (2/district x 3)	3 District Operation Officers	-
8. Learner Guides	9 (3/district x 3)	8	12
9. Transition Guides		8	12
10. CAMFED Association members	10	20	34
11. CDC members	14 as 4-5/FGD x 3 districts	5-8/FGD x 4 districts	6
12. Community/village/ward leaders	3	4	12
13. CAMFED staff	5	6	4
14. Government officials	2		2
15. National interviews	2 NAC	5 NAB	
16. Female Returners (supported)		8	
17. Transition Guide programme participants (Transitees)			8
18. A level students (CAMFED Association members)			5
19. Vocational students (CAMFED Association members)			10
20. Tertiary students (CAMFED Association members)			8
21. GEC clients who dropped out from school (reach young women who remained out of school and/or young women who followed a vocational pathway)			0
22. Young women living with disabilities		2	6
23. Young women who were supported by CAMFED and who have followed post-school pathways in business start-up or paid employment			7
24. Young women who were supported by CAMFED and have transitioned to post-school pathways	6 (2/district x 3)	20 (10 tertiary students, 10 vocational education students)	

Results

Response to the COVID-19 pandemic

In all three countries LGs and TMs continued to engage learners even during school closures. In Zambia, LGs and TMs supported learners with learning circles and help desks. In Zimbabwe, 92% of examination re-sit learners were reached with support by LGs.

The following findings are specific to the MTRP, the strategic document developed by CAMFED in response to the Fund Manager's request that all projects re-assess and re-map activities in the wake of the COVID-19 pandemic.

- *How has the additional support helped students, parents and teachers re-enrol and adapt to school conditions?*

'During the COVID-19 pandemic school closures, CAMA supported girls by forming study groups online, they shared past exam papers with students at school. Also, those good in certain subjects helped students in studying. CAMA went to schools to clean and prepare seating arrangement in classrooms. The help reduced loss of learning time as lessons were conducted on the very first day of schools opening.' FGD with CAMA members in Zimbabwe.

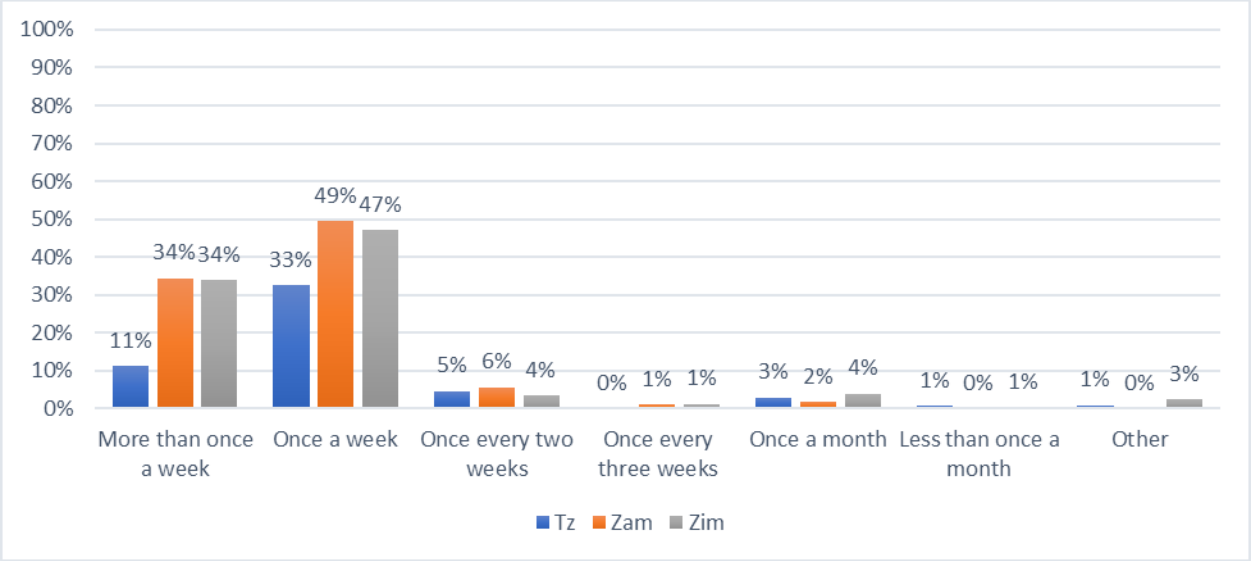
All school- and community-based respondents in the qualitative research, including head teachers, teachers, SBC members and PSG members, reported that the additional support provided by CAMFED to address the effects of the pandemic was very successful in helping students to return to school after school closures and catch up with the curriculum. District-based respondents, including CDC members, agreed. Local leaders in Zimbabwe also testified to the effectiveness of the support provided by CAMFED during the pandemic '*CAMFED responded effectively to the COVID 19 pandemic through advocacy and awareness campaigns, sensitization meetings provision of sanitizers, masks and liquid soaps. We were also supported with PPEs such as masks and sanitizers and the schools are still using the donated handwash facilities and thermometers. We approved the LG's request to conduct study groups during the lockdown and we also encouraged learners to attend study sessions offered by LGs.'*

Likewise local leaders in Tanzania and Zambia reported on the effectiveness of the counselling, awareness campaigns and sensitization meetings that were held by CAMA and LGs in communities to help students and adults to respond rapidly to prevent the spread of infection but also to support students' learning and basic needs such as sanitary equipment, solar lamps for studying at home and ensuring girls especially were safeguarded.

The quantitative research shows that Learner Guides were active in the three countries even during school closures resulting from the COVID-19 pandemic. The majority of LGs in Zambia and Zimbabwe supported students with their revision, delivered MBW sessions in person, contacted one or more students in person to check on their welfare and organised study groups in person. The average numbers of students met in person by Learner Guides during school closures were 6 in Tanzania, 13 in Zambia and 7 in Zimbabwe.

The following graph shows the frequency with which LGs were meeting up with students during covid school closures.

Figure 1 Frequency of LG and student meetings during school closures



84% of LGs in Zambia and 81% of LGs in Zimbabwe were meeting up with students at least once a week, compared with 44% of LGs in Tanzania, possibly because of the shorter school closures in Tanzania.

- *What has been the impact of the bursary support and the LG follow-ups to incentivise the return to school?*

At endline the LG survey shows evidence of Learner Guides continuing support for learners during school closures caused by the COVID-19 pandemic. The most common activity during school closures in all three countries was supporting students with their revision. Zambia had the highest proportion of LGs (80.0%) who contacted students to check on their welfare. Delivery of MBW sessions in person, contacting students in person to check on their welfare and home visits were common in Zimbabwe and Zambia during school closures. The majority of LGs met with students at least once a week during school closures in all three countries.

Table 4 LG activities during school closures

LG Activities During School Closures			
Activity	**Tanzania**	**Zambia**	**Zimbabwe**
Supported students with their revision	44.9%	82.8%	85.0%
Delivered MBW sessions in person	24.3%	81.7%	71.5%
Contacted one or more students in person to check on their welfare	43.5%	80.0%	71.8%
Conducted home visits	39.7%	80.6%	71.1%

Organise study groups in person	34.2%	77.2%	78.9%
Contacted Teacher Mentors to plan for future lessons	37.1%	50.2%	50.2%
Sensitised parents about school re-opening	47.0%	47.6%	47.6%
Stayed in touch with students during school closures	41.4%	45.6%	24.8%
Visited students to encourage them to return to school	43.2%	43.4%	43.4%
Helped students access PPE	29.3%	29.6%	29.6%

Table 5 Average number of students supported by LGs during school closure

Average number of students supported by LGs during school closure					
Zimbabwe		**Zambia**		**Tanzania**	
Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
9.7	10.3	12.7	11.5	5.8	10.4

The methods most commonly used to contact students during school closures were phone calls, WhatsApp and text messages. The average numbers of students supported during school closure by country are shown in the following table.

Table 6 Students supported per Learner Guide during school closures

Student Support by Learner Guides During School Closures			
Method	**Tanzania**	**Zambia**	**Zimbabwe**
Average number of students met in person during school closures	6	13	7
Average number of students supported with learning and revision	11	11	11

Learner Guides have been active in the three countries even during school closures resulting from the COVID-19 pandemic with over 80% of Learner Guides in Zambia and Zimbabwe (where school closures for longest) continuing to support learners during school closures and 44% of Learner Guides doing the same in Tanzania. The quantitative data show that half of the Learner Guides in Zimbabwe and more than half of the Learner Guides in Zambia and Tanzania, continued to collaborate with the Teacher Mentors during school closures, while slightly above a third did the same in Tanzania.

The five GEC COVID-19 domains were effectively addressed:

- **A Connection to and continuation of teaching and learning**

'During COVID 19 school closures, I met with some 4 girls during evening time and trying to teach them some academic issues to make them more competent when they came back to school' LG Tanzania.

The endline research findings indicate that the project interventions were effective in supporting the continuation of teaching and learning. Of particular importance were the continued efforts of the

Learner Guides during school closures caused by the COVID-19 pandemic and the provision of learning materials.

The extent to which these efforts were able to fully mitigate against the impact of school closures on academic learning in rural communities varied across context. In Tanzania, all 161 Form 6 CAMFED-supported girls passed their examinations in 2021, in line with the national pass rate of 99.6%. At Form 4, the pass rate among CAMFED supported students was 84%, compared with a national Form 4 pass rate among girls of 86%. In Zambia 100% of supported students passed their Grade 7 exams to progress into Grade 8 and 47% of Grade 9 learners passed their lower secondary examinations. The latter compares well with the national pass rate of 53% recognising that CAMFED supported students are highly marginalised and attend poorly resourced, rural schools. In Zimbabwe, 11.9% of CAMFED supported Form 4 learners passed their 2020 examinations, compared with 24.67% nationally.

The high level of marginality among the target cohort of girls makes it unlikely their pass rates would be in line with the national average – particularly in a COVID-19 context when distance learning provision was virtually inaccessible by rurally based students. The relatively comparable pass rates of GECT supported students in both Zambia and Tanzania does therefore suggest the project interventions helped to mitigate some of the learning losses caused by the school closures. In Zimbabwe the pass rate was below that of the national average. Students here faced multiple challenges, including teacher strikes, drought and severe economic recessions.

- **B Return to school**

The qualitative research shows that CAMFED's community-wide approach to improving school attendance (and returning to school after school closures) has been very successful. This was reported by, among others, community leaders, SBC members, PSG members and head teachers. The importance of the role of the Learner Guides was noted by all these respondent types. A great example of how the community-wide approach was effective during the pandemic was highlighted by a TM from Tanzania who explained that the '*CAMFED program activities supported schools and districts to respond to the COVID 19 pandemic in the education sector – they helped a parent group who were funded and contributed to the construction of the classroom to reduce the number of student in one class. The evidence is that students loved to come to school when they reopened because of the support provided by the CAMFED organization'.*

Almost all girls supported by CAMFED across the three countries returned to school to complete the academic year after March 2020 closures due to the COVID-19 pandemic (100% in Tanzania, 97% in Zambia, 96% in Zimbabwe). While wider data on return to school remains limited due to limited research during school closures and limited availability of national administrative data, the World Bank concluded that girls aged 12-17 were more at risk than boys of not returning to school in low and lower middle-income countries (Azevedo et al 2020).

- **C Well-being and resilience**

Marginalised young women pointed to the important role of Teacher Mentors, Learner Guides and Transition Guides in enhancing their well-being and resilience through psychosocial support and support for their transition to a successful adulthood. The continued delivery of the MBW programme

throughout school closures was also widely praised by all respondents who were aware of it (including head teachers, teachers and Teacher Mentors) for its contribution to the development of life skills and gender equality. CDC members in Zambia who participated in an FGD, felt that the MBW and LG programme has now been widely accepted in schools and communities and that the radio programmes which started during the COVID school closures are continuing supporting the well-being and building the resilience of girls and young women.

- **D Social protection and safety**

Through the qualitative research, local leaders in Tanzania and Zambia reported on the effectiveness of the counselling, awareness campaigns and sensitization meetings that were held by CAMA and LGs in communities to help students and adults to respond rapidly to prevent the spread of infection but also to support students' learning and basic needs such as sanitary equipment, solar lamps for studying at home and ensuring girls especially were safeguarded.

Young women reported that CAMFED activities have helped significantly reduce pregnancy and child marriage through the child protection and safety policy and that the Teacher Mentors have helped to create a safer environment for girls and young women. A Principal Education Officer in Zambia described the result of holistic childcare prevention interventions by the project, stating that '*Child protection has become a song, even traditional leaders are preaching about it. Some chiefs now hold parents accountable'*

Many respondents (including head teachers, teachers and young women) reported that early pregnancy had reduced, even over the period of the pandemic, due to the financial or material support given to marginalised girls and young women. Furthermore, the research showed that many Transition Guides continued to facilitate SRH sessions with young women in communities during school closures; contributing to districts awareness on the issue of reducing early marriages and early pregnancies.

This is also shown through the high proportions of Learner Guides undertaking home visits to students while schools were closed.

E Influencing society and institutions – combating exclusionary norms

Evidence of the close partnerships between Learner Guides and traditional leaders came through strongly in the qualitative research, with local leaders testifying to the effectiveness of support provided by CAMA in conducting awareness campaigns and sensitisation meetings. The FGDs also showed evidence of traditional leaders encouraging learners to attend Learner Guide led study sessions.

"*We approved the LG's request to conduct study groups during the lockdown and we also encouraged learners to attend study sessions offered by LGs.'*

Additional, leaders commonly referred to CAMA members as role models within schools and communities, helping to demonstrate the value and impact of girls' education. The evidence points to CAMA members as respected local experts on girls' education, which helped them access such platforms for advocacy. In Zimbabwe, CAMFED Association members were also appointed to district-level COVID-

19 response teams, affording them key worker status to keep delivering critical support throughout lockdowns.

This suggests that Learner Guides and the wider CAMA network are managing to influence the communities and institutions in which they work.

Journey Pathway Mapping

The journey pathway mapping technique generated powerful and often tragic life stories told by 26 post-lower secondary girls and young women, which illustrate the difficult context in which the GEC-T 5101 project operates. The purpose of this pathway mapping was to understand the journey that young women have taken since they started school, and how they managed to attend and complete school despite the challenges that they have faced. The research also aimed to yield evidence of their post-school journeys – what have they done since they left school and how have they managed to achieve all that they have so far? It is a small sample size and therefore it is not possible to generate conclusive findings, but the 26 stories powerfully illustrate both the vulnerability of girls and young women and the invaluable support that CAMFED has provided to build their resilience and assist in their transition to secure post-school pathways. This is demonstrated in the following account by a post-school graduate from Zimbabwe '*Secondary school came up with scholarships for me and that is one of my best moments because I was assured to finish my O levels. Too much work at home affected my pass rate in my exams. Returning to school gave me the greatest opportunity of my life where I received support Form3 up to tertiary level. I enjoyed tertiary education at Mlezu because I lacked nothing. I am now a graduate'.*

In Zambia, the young women's ages ranged from 22 to 41 years with an average age of 29.5 years. Three had completed tertiary education and five had established a business. The data tables provided to the EE for Tanzania and Zimbabwe did not capture the ages of the young women.

Using a large sheet of paper, each girl or young woman was asked to plot her pathway through life, starting when she was very young, marking successes, challenges and changes along the way. In the majority of cases, in which in-person contact was not possible because of the COVID-19 pandemic, the enumerators wrote down the story as it was told in a telephone call.

We note that some of the 26 stories were told spontaneously by respondents without the enumerator giving any prompts or probing questions.

Challenges experienced	**Useful interventions by CAMFED**	**Achievements**
The loss of a parent or caregiver	As one orphan put it: "*Being an orphan exposes you to difficult challenges, so it hindered my progress at school, and I failed to attain the expected results.*" Another put it this way: "*Being in a child-headed [household] was the worst thing of my life. It was difficult to make ends meet as a child.*" CAMFED supported by providing bursary, books and school uniforms.	Improved attendance and in-school transition.
Parent or guardian not being able to afford school fees, basic school necessities such as uniforms and stationery	CAMFED provided bursary and targeted individualised support - *as described by a young -female graduate from Zimbabwe ''I didn't like selling vegetables for paying for*	Improved attendance and learning performance

	school fees and stationery because it disturbed my time for reading and schoolwork. I was happy when CAMFED supported me with school fees, uniforms and stationary until I finished''.	
Difficult to take and/or pass examinations	One student mentioned that she was re-registered by CAMFED as an external candidate for her ordinary level examinations – "*CAMFED never gave up on me."* Another student said, *"I am humbled because of what CAMFED did for me.*" One student reported that she had to board for the advanced level examinations "*and CAMFED took care of all my needs*".	Success in examinations and opportunity to access tertiary education
Lack of awareness and opportunities for post-school pathways	CAMFED provided assistance with tertiary education and/or provided training and grants to start a business. Businesses included poultry projects and manufacturing of household cleaning products. As one young woman said: "*We could afford to buy groceries and other basic necessities and life became easy for me*."	Access to schooling and post-school education.
Lack of self-confidence	Many of the young women supported by the project reported having increased self-confidence as a result of the programme. For example: "*Addressing huge crowds at gatherings made me more confident and I gained popularity in my community and district at large. I now believe I can do it and the tides of poverty [have] been turned completely. I am a proud hardworking mother who can support her family and educate her children."* Many of the young women supported by the project reported that they were inspired to do philanthropic work. For example: "*I promise to do more philanthropic works to help other students who are facing the challenges I had passed through*."	Inspiration to do philanthropic work

No support networks in the community	CAMFED introduced young women to the CAMA Association. A tertiary graduate praised the positive effects of being a CAMA member: "*Because of the CAMA network we became more than sisters and came up together to fight the common enemy which is poverty. No CAMA member would suffer in the presence of other CAMA members.*" Students also praised CAMFED more generally – two typical examples follow: (1) "*I am grateful to CAMFED for its support in my life and developing into a professional someone. Thumbs up CAMFED, keep the flag flying high*." (2) "*CAMFED was sent to my life by God because I had no hope for the future, special thanks to CAMFED*."	Membership of the CAMA Association; voluntary service for the community

Across the three countries, participants in the journey pathway mapping had positive and thankful words for the support rendered by CAMFED and CAMA members. One student represented the views of many: "*Special thanks to CAMFED and team. You are so special in the lives of vulnerable girls and young women. May you keep on helping others like you did to me*." Some students had praise for their teachers – this is a typical example: "*The late Mrs X and her friend Mrs Y made arrangements for all teachers to contribute towards paying [my school] debt and I was left with change and my mother used it to buy secondary school uniforms*."

Common themes from the Journey Pathway Mapping were useful in updating our understanding of the current barriers to girls' regular attendance in school, along with a broader understanding of the relevance and effectiveness of the intervention.

Outcomes

Outcome 1 – Learning Literacy and Numeracy Improvement

The indicators under Outcome 1 were not updated for the endline evaluation because of restrictions related to the COVID-19 pandemic. Instead, the endline evaluation sought to explore the extent to which the programme mitigated against learning losses throughout the pandemic related school closures.

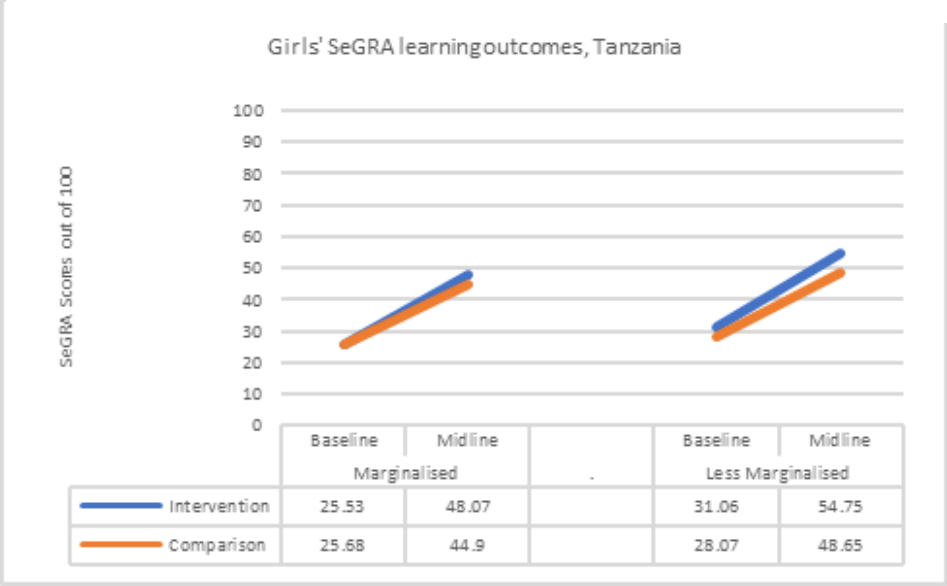
However, the midline evaluation (July 2020) showed positive progress in learning outcomes between baseline and midline, using difference in difference analysis to measure the change in learning that is attributable to GEC-T 5101.

Literacy

- In Tanzania, the literacy results at midline were positive and showed that the project was making progress towards the desired outcomes. Literacy scores, measured using the Girls Education Challenge Secondary Grade Reading Assessment (GEC SeGRA) **showed statistically significant DiD gains of 3.4 pp (p<0.01),** for marginalised girls at intervention schools, without however meeting the target of 6.4 pp.

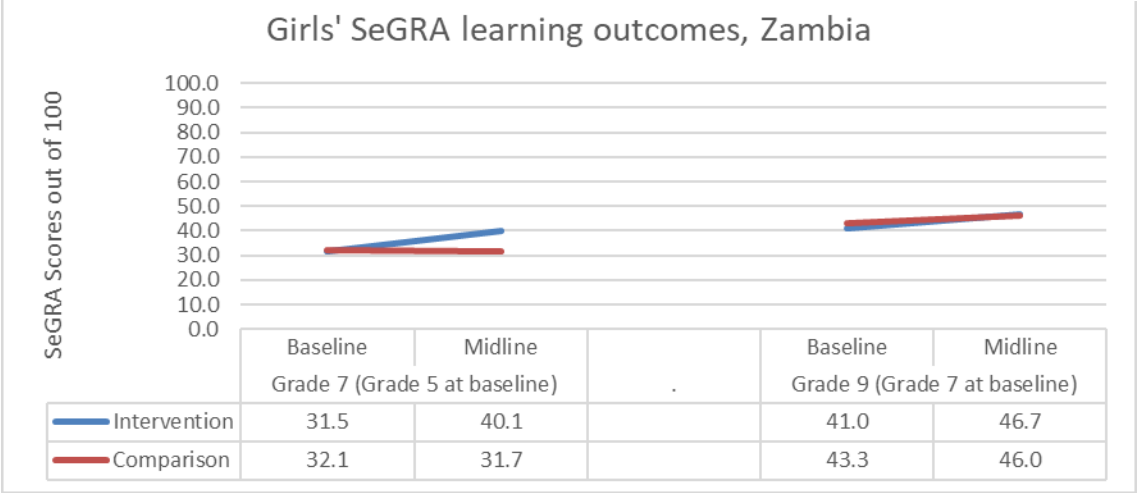
  Scores from the SeGRA subtask 1 (literacy skills gaps – marginalised girls, Form 4 at midline) showed significant progress since baseline with an increase in the proportion of Proficient Learners from 6% to 35%. There was also improvement in the comparison group but at a much lower rate (13% to 22%).

Figure 2 Tanzania literacy changes between baseline and midline



- In Zambia, the literacy results were very positive and gave evidence to the impact being made by the project. Marginalised girls progressing from Grades 5 to 7 achieved literacy scores with a significant DiD of 9.7 pp (p<0.001), **exceeding the target of 8.3 pp** set for this cohort. Marginalised girls progressing from Grades 7 to 9 at intervention schools achieved a positive DiD of 4.7 pp (p=0.038), not quite meeting the target of 5.0 pp.

Figure 3 Zambia literacy changes between baseline and midline



	Baseline	Midline	.	Baseline	Midline
	Grade 7 (Grade 5 at baseline)			Grade 9 (Grade 7 at baseline)	
Intervention	31.5	40.1		41.0	46.7
Comparison	32.1	31.7		43.3	46.0

Letter Sound Recognition (foundational literacy skills gaps – marginalised girls- Grade 7 EGRA/SeGRA) created problems for many Grade 7 learners but there was improvement in the intervention scores whereas the comparison school scores had deteriorated since baseline

In Zambia Grade 9 EGRA Letter Sound Recognition scores were low for both intervention and comparison groups and the scores for both groups had deteriorated since baseline. However, for Familiar Word Reading, both intervention and comparison girls showed progress from Non-learner to Emergent Learner to Established and on to Proficient Learner, with the intervention group making greater progress than the comparison group.

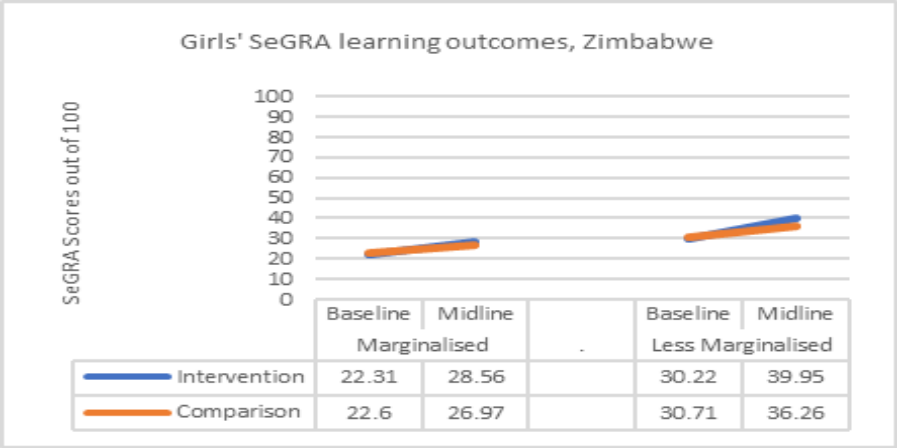
The results for Non–word Reading followed a similar pattern. In this case the proportion of Established Learners had increased, and Proficient Learners decreased for the intervention group while the comparison group score showed the opposite pattern, with a reduction in Established Learners but an increase in Proficient Learners.

For Reading Comprehension, while the intervention group showed a decrease in non-learners, the comparison group showed an increase. Both groups showed an increase in Emergent and Established Learners but a severe reduction in the proportion of Proficient Learners.

- In Zimbabwe, the literacy results were inconclusive, as the evidence was not statistically significant. Marginalised girls achieved literacy scores with a DiD of 1.8 pp (p=0.151). Literacy

scores were higher than at baseline, and higher in intervention schools than at comparison schools, but did not meet the set target of 7.6 pp. The midline evaluators noted that the economic and environmental situation for Zimbabwe at the time caused such a decline that learning progress appeared to have stalled.

Figure 4: Zimbabwe literacy changes between baseline and midline



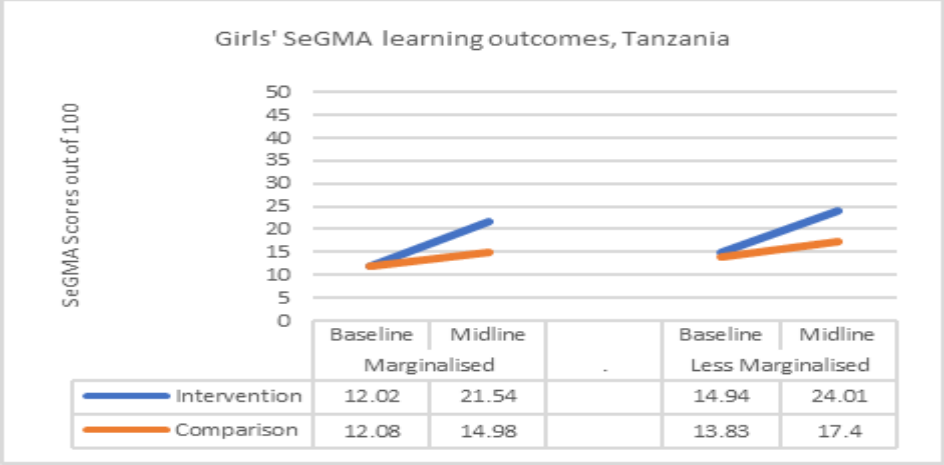
	Baseline	Midline		Baseline	Midline
	Marginalised		.	Less Marginalised	
Intervention	22.31	28.56		30.22	39.95
Comparison	22.6	26.97		30.71	36.26

The SeGRA results in Zimbabwe (foundational literacy skills gaps – marginalised girls Form 4) showed improvements in skills levels for both intervention and comparison groups

Numeracy:

- In Tanzania, the numeracy results were positive, set targets were exceeded with the project intervention clearly resulting in positive impacts. The numeracy scores, measured using the GEC Secondary Grade Mathematics Assessment (GEC SeGMA) showed statistically significant gains for marginalised girls at intervention schools with DiD increases over scores for marginalised girls at comparison schools of 6.7 pp ($p<0.001$), **exceeding the set target of 3.6 pp**.

Figure 5: Tanzania numeracy changes between baseline and midline

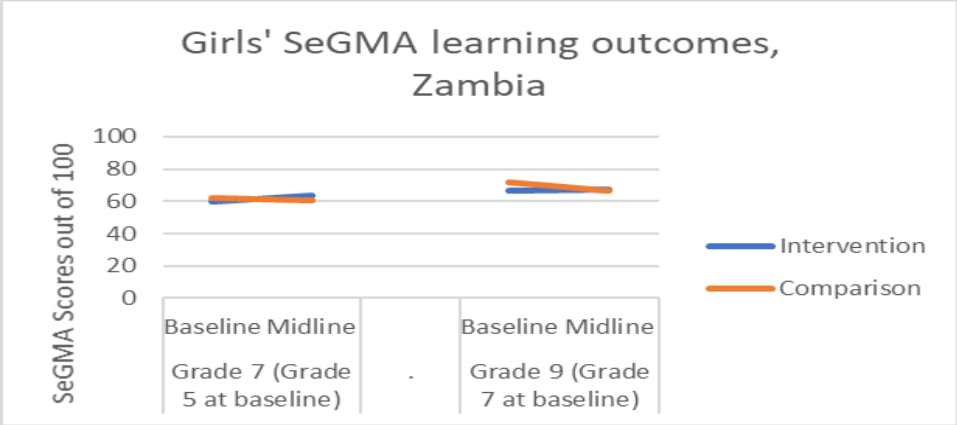


	Baseline	Midline		Baseline	Midline
	Marginalised		.	Less Marginalised	
Intervention	12.02	21.54		14.94	24.01
Comparison	12.08	14.98		13.83	17.4

The pattern for Tanzania SeGMA (foundational numeracy skills gaps – marginalised girls, Form 4 at midline) was similar to that for SeGRA but at a lower rate of improvement. However, the intervention group students performed better than comparison group students.

- In Zambia, the numeracy results for both cohorts were positive, statistically significant and exceeded set targets. Marginalised girls progressing from Grades 5 to 7 achieved numeracy scores with a significant DiD of 5.8 pp ($p<0.001$), **exceeding the target of 5.7 pp** set for this cohort. Marginalised girls progressing from Grades 7 to 9 at intervention schools achieved a positive DiD of 6.5 pp ($p<0.001$), **exceeding the target of 5.4 pp** set for this cohort.

Figure 6: Zambia numeracy changes between baseline and midline

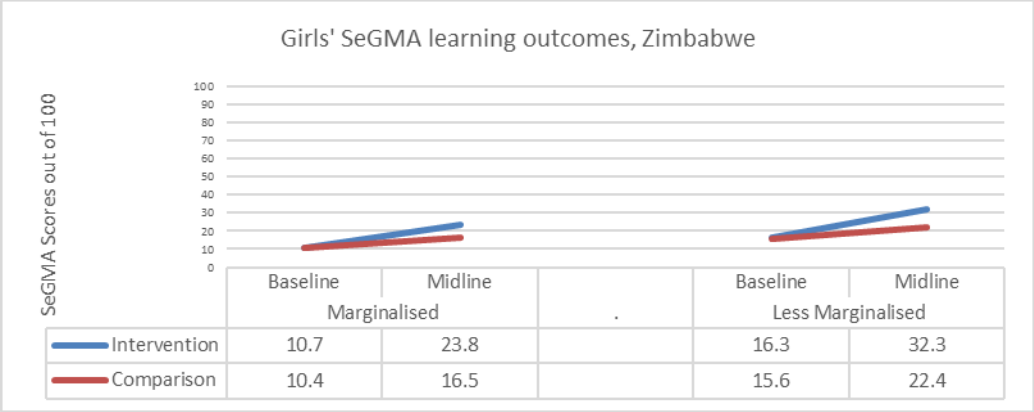


The Zambia Grade 7 results for SeGMA were very varied for both intervention and comparison groups, with the proportion of proficient learners reducing in some sub-tasks from baseline to midline and increasing in others. Results remained low in the SeGMA subtasks but there was some progress towards proficiency since baseline in intervention and comparison groups.

The Zambia Grade 9 results in EGRA (foundational numeracy skills gaps – marginalised girls-EGMA/SeGMA) showed a similar pattern to those at Grade 7.

- In Zimbabwe, the numeracy results were **positive, statistically significant, and targets were nearly met.** Marginalised girls achieved numeracy scores with a DiD of 7.0 pp ($p<0.001$), not quite meeting the target of 7.6 pp. The DiD increases for all students (girls and boys, marginalised and less marginalised) were significantly greater than for all students at comparison schools.

Figure 7: Zimbabwe numeracy changes between baseline and midline



	Baseline	Midline		Baseline	Midline
	Marginalised		.	Less Marginalised	
Intervention	10.7	23.8		16.3	32.3
Comparison	10.4	16.5		15.6	22.4

Zimbabwe midline results for SeGMA (foundational numeracy skills gaps – marginalised girls Form 4) showed greater progress from baseline in intervention schools than in comparison schools.

At endline the project's support for improved learning outcomes was assessed through interviews with head teachers (known as heads of school in Tanzania), teachers, Teacher Mentors and CDC members. They all reported improved learning environments where study kits and textbooks provided by CAMFED enriched the learning experiences.

The qualitative research also emphasised how study groups, study guides, the LG MBW programme and interactive teaching and learning approaches - encouraging group work and whole class participation - had improved academic performance but more importantly the confidence of girls to excel.

During a semi-structured interview with a Teacher Mentor in Tanzania she highlighted that the '*Leaner Guide programme is effective in my school, and it improve learning outcomes. The programme has made a significant impact to students because we see students have confidence, attendance is high, and their performance increased due to My Better World programme*'.

Almost all girls supported by CAMFED across the three countries returned to school to complete the academic year after March 2020 closures due to the COVID-19 pandemic (100% in Tanzania, 97% in Zambia, 96% in Zimbabwe). While wider data on return to school remains limited due to limited research during school closures and limited availability of national administrative data, the World Bank concluded that girls aged 12-17 were more at risk than boys of not returning to school in low and lower middle-income countries (Azevedo et al 2020).

In Tanzania, all 161 Form 6 CAMFED-supported girls passed their examinations in 2021, in line with the national pass rate of 99.6%. At Form 4, the pass rate among CAMFED supported students was 84%, compared with a national Form 4 pass rate among girls of 86%. In Zambia 100% of supported students passed their Grade 7 exams to progress into Grade 8 and 47% of Grade 9 learners passed their lower secondary examinations. The latter compares well with the national pass rate of 53% recognising that CAMFED supported students are highly marginalised and attend poorly resourced, rural schools. In Zimbabwe, 11.9 % of CAMFED supported Form 4 learners passed their 2020 examinations, compared with 24.67% nationally.

The high level of marginality among the target cohort of girls makes it unlikely their pass rates would be in line with the national average – particularly in a COVID-19 context when distance learning provision was virtually inaccessible by rurally based students. The relatively comparable pass rates of GECT supported students in both Zambia and Tanzania does therefore suggest the project interventions helped to mitigate some of the learning losses caused by the school closures. In Zimbabwe the pass rate was below that of the national average. Students here faced multiple challenges, including teacher strikes, drought and severe economic recessions.

The project appears to have been effective in supporting continued learning during school closures, with examination pass rates in Tanzania and Zambia indicating that learning gains achieved prior to the pandemic were protected through the projects activities.

Outcome 2 – Transition

The intended outcome for transition is that "Girls from marginalised rural communities benefit from a relevant, quality secondary education and progress from school to a secure and productive young adulthood".

The outcome indicator (OI) states: Number of marginalised girls who have transitioned through key stages of education, training or employment (primary to lower secondary, lower secondary to upper secondary, training or employment) disaggregated by age, district and disability (by type and severity).

In-School Transition-Zambia

In-school transition data were collected only in Zambia through information provided by schools. During the endline research, 819 of the original intervention school cohort of 934 (87.6%) were traced in the endline evaluation in 2021. In comparison schools, 893 of the original cohort of 981 grade 5 students (91.0%) were traced at endline. The attrition rates were lower than at midline as many of the students who were not tracked at midline were tracked at endline. The attrition rates were 12.3% for intervention schools and 9% for comparison schools. Transition rates are shown in the table below.

Table 7 Transition Rates for Baseline to endline in Zambia

District Type	Survey	Zambia 5101				
		Failure	Success	Success Rate	Unknown	Total
		Count	Count	%	Count	Count
Intervention	**Baseline**	247	504	67.1%	99	850
	Midline	220	476	68.4%	20	716
	Endline	373	446	54.5%	115	934
Comparison	**Baseline**	237	596	71.5%	22	855
	Midline	177	543	75.4%	17	737
	Endline	426	467	52.3%	88	981

Combined	**Baseline**	484	1,100	69.4%	121	1,705
	Midline	397	1,019	72.0%	37	1,453
	Endline	799	913	53.3%	203	1,915

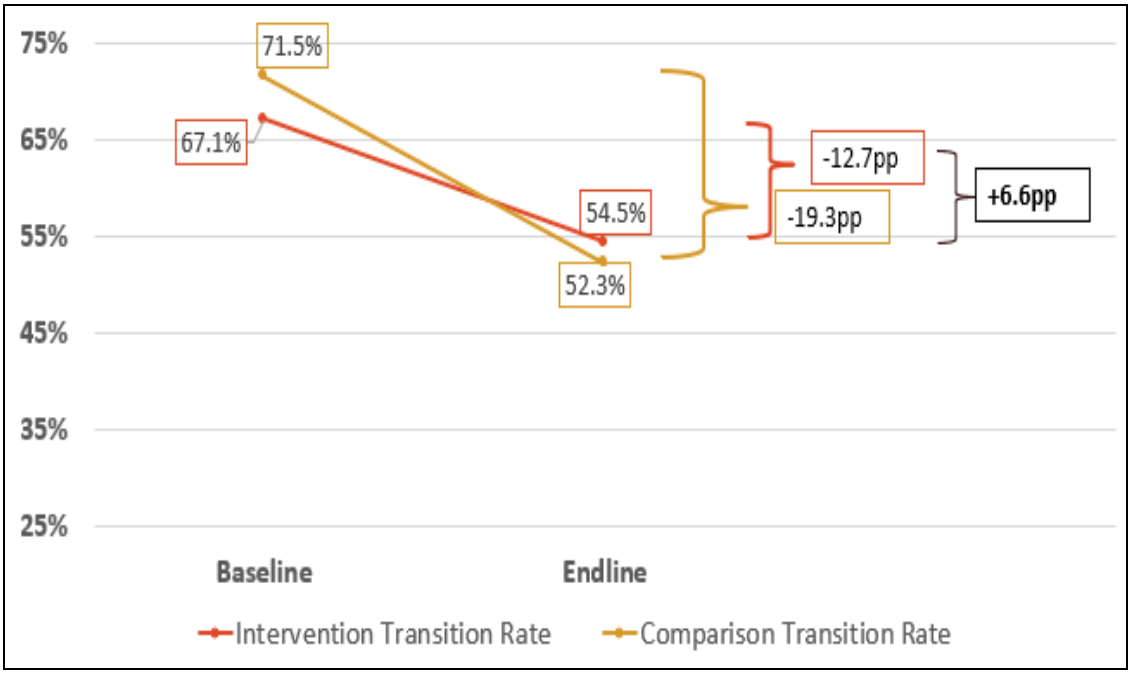
The GEC-T project aimed to improve transition rates between intervention and comparison schools by at least 2.7%. At the beginning of the project in 2017, comparison schools had higher transition rates compared to intervention schools. The transition rates were 71.5% and 67.1% respectively for the comparison and intervention schools. At endline in 2021, the transition rate dropped significantly by 12.6% (p-value < 0.00001) in intervention schools, falling from 67.1% at baseline to 54.5% at endline, whereas in comparison schools the transition rate dropped significantly by 19.2% (p-value < 0.00001) from 71.5% at baseline to 52.3% at endline. The net effect of the intervention or difference in difference (DiD) is 6.6%, which translates into 244% of target achieved, as shown in the table and graph below.

These data point to resilience with these transition rates in GEC-T districts. Not only has CAMFED secured transition, during the COVID-19 pandemic young people have still been able to engage in education, therefore the communities have been able to adapt better to the challenges presented. The qualitative data suggest that CAMA members found ways to continue supporting girls, even during the period of the COVID-19 pandemic.

Table 8 Summary of Baseline and Endline Transition rates in comparison and intervention groups in Zambia

	Group	**Zambia**
1. Baseline Transition Rate	Intervention	67.1%
	Comparison	71.5%
2. Endline Transition Rate	Intervention	54.5%
	Comparison	52.3%
3. Difference between Endline and Baseline	Intervention	-12.6%
	Comparison	-19.2%
	Difference in difference	6.6%
	Target	2.7%
	% of target achieved	244%

Figure 8 Difference in Difference in-school transition rates between comparison and intervention schools



The project has been very successful in protecting in-school transition in intervention schools in Zambia, exceeding its target with respect to comparison schools by 244%. While transition rates in both intervention and comparison schools decreased from midline to endline, the decrease was significantly less among CAMFED supported students.

In-school Transition Rates by District, Zambia

Lavushimanda district had the highest transition rate (73.8%), while Shiwangandu had the lowest (47.0%). Generally, the transition rates were above 50% and above the transition rate in the comparison schools in four out of five of the intervention districts. See the table below for details.

Table 9 In school transition rates by district, Zambia

District	Failed	Success	Success Rate %	Unknown	Total
Lavushimanda	11	31	73.8	12	54
Kanchibiya	33	48	59.2	14	95
Mpika	110	142	56.3	30	282
Chinsali	86	107	55.4	50	243
Shiwangandu	133	118	47.0	9	260
Comparison Schools	426	467	52.3%	88	981

Transition to a secure and productive young adulthood

While the restriction on household surveys prevented a post-school analysis of the tracked cohort, overall, the project has supported over 100,000 young women to transition to a secure pathway post school, such as employment, enterprise or further education.

Table 10 Number of supported students and young women transitioning into different categories

Transition pathway	Tanzania	Zambia	Zimbabwe	Total
Primary	n/a	38,674	n/a	**38,674**
Lower Secondary	6,529	8,762	18,318	**33,609**
Upper Secondary	1,093	3,356	846	**5,295**
Post-school (tertiary / vocational)	2,476	n/a	1,256	**3,732**
Taking part in Transition Programme	32,411	n/a	96,452	**128,863**
Transitioning to a secure pathway (education, employment, enterprise)	27,549	n/a	74,943	**102,492**

CAMA members in all three countries identified the transition programme and wider CAMFED programme as a critical steppingstone to their careers in sectors such as teaching, health assistants, agriculture, livestock rearing, mining and post tertiary employment, reporting that the programme has supported them with the skills and knowledge to make better career choices. The more detailed breakdown of transition pathways is detailed under IO2.5.

In addition to those young women being supported to transition successfully through and beyond school, the project has also supported the transition of the young women in the roles of Learner Guides and Transition Guides, who, in return for their voluntary commitment received an incentive package that included access to an interest free kiva loan and a BTEC qualification.

A number of Guides attributed the BTEC qualification and wider programme as easing their access to job opportunities because it lays the foundation of life skills and knowledge which they are then able to use to gain meaningful employment, with young women describing the BTEC as 'opening doors' for them. Additionally, many took up the kiva loan in order to establish and expand their businesses.

Outcome 3 – Sustainability

The intended outcome for sustainability is that "The project can demonstrate that the changes it has brought about which increase learning and transition through education cycles are sustainable."

The outcome is broken down into three levels – community, school and system – with three indicators for each level.

Sustainability at the community level

Respondents of all types in the endline qualitative research were optimistic about the sustainability of the programme in all three countries. Reasons reported for this optimism include the enthusiasm of CAMA members in serving the community, the participation of Ministry officials in planning, monitoring and tracking, the support of traditional chiefs, continuity in the work of Learner Guides because of the availability of interest-free Kiva loans, continuity in the work of SBCs, MSGs and PSGs because of the strong community engagement of CAMFED and the effectiveness of the training provided to young women to manage businesses. CAMA, LGs and TGs reported on the increased levels of respect they now have from communities and local leaders. This respect has empowered them to serve their communities effectively and to establish the mechanisms and structures for example in holding sensitisation meetings on child protection, safeguarding, the rights of the child and the importance of educating girls. Their role as agents of change has been embedded and accepted in the community and is another significant contributing factor which supports the sustainability of the programme in all three countries.

Respondents were also optimistic about sustainability in terms of safety and child protection. One respondent reflected the views of many, reporting that at household level child protection and safeguarding is now "a parental instinct". During a FGD with CDC members in Zambia they reported positively to the sustainable improvements made by the project in relation to addressing gendered barriers for marginalised girls stating that '*All interventions compliment and the Government of Zambia is working with CAMFED to address child abuse, GBV, early marriages, child pregnancies, and returning girls to school. Schools and communities now have child protection policies.'.*

Three sustainability indicators were assessed at the community level for their contribution towards the Intermediate Outcomes IO2: Economic Empowerment and IO3: Life Skills.

Sustainability – Community Indicator 1: Proportion of Learner Guides who are visible leaders in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls

Learner Guides from the three countries were asked if they took part in leadership roles. Zambia had the highest overall proportion (63.0%) of Learner Guides with leadership roles, the most common in all three countries being on the committee of an organisation or association. See the table below for details of the other leadership roles the Learner Guides were involved in.

Table 11 Proportions of Learner Guides on a committee of an organisation or association, by Country

Country	Baseline Actual	Midline Target	Midline Actual	Endline Target	Endline Actual
Tanzania	74%	75%	82%	76%	49%
Zambia	NA	50%	70%	70%	63%
Zimbabwe	71%	73%	56%	75%	54%

Table 12 Proportions of Leadership Roles by Learner Guides by Country and Role

Role	Tanzania	Zambia	Zimbabwe
CAMA district committee	10.5%	23.7%	22.0%
CAMA subcommittees or cluster committees	17.9%	8.9%	8.9%

Religious organisations	2.9%	25.8%	9.3%
School organisations	3.4%	6.8%	6.3%
Sports organisations	1.1%	0.8%	0.5%
Charitable organisations, NGOs or church committees	4.5%	4.2%	11.6%
CDCs	2.1%	1.7%	0.4%
CAMA national committee	0.3%	3.4%	0.7%
Total	**49.3%**	**62.8%**	**54.4%**

Although the endline results show that the endline targets were not fully met in relation to the LGs being active in leadership positions, we need to put the endline research findings in the context of the COVID pandemic which resulted in school closures and other in-country lock down restriction during 2020 and 2021. This is relevant when considering that the percentage of LGs in leadership positions dropped between midline and endline yet there is evidence of high levels of activism and engagement. The impact of the COVID pandemic meant that LGs were not able to attend meetings where they held leadership positions in schools and in the communities. Evidence from both the qualitative and quantitative research indicates their energies and efforts were instead to devoted to keeping girls safe in their communities and sensitising the community on how to follow the guidelines for social distancing, hand washing etc. They also held study groups with students in their communities and made masks for community members to keep them safe.

However, respondents in the endline qualitative research were optimistic about the sustainability of the programme in all three countries. Reasons reported for this optimism include the enthusiasm of CAMA members in serving the community, the participation of Ministry officials in planning, monitoring and tracking, the support of traditional chiefs, continuity in the work of Learner Guides because of the availability of interest-free Kiva loans, continuity in the work of SBCs, MSGs and PSGs because of the strong community engagement of CAMFED and the effectiveness of the training provided to young women to manage businesses. TMs and HTs who were interviewed also attributed the sustainability of the programme to the cooperation and commitment at all levels of families, schools including community and district stakeholders.

It is worth noting that the total proportion of Learner Guides in leadership roles is higher than the total proportion of CAMA members in Leadership roles (Table 7 below), indicating that the role of Learner Guide has a stronger association with leadership positions – either because young women who take on the Learner Guide role are more likely to take on a leadership position, or because a Learner Guide is better able to access the leadership positions.

While endline targets were not achieved, in all three countries Learner Guides were active across a range of leadership positions. Zambia (63.0%) had the highest overall proportion. While the proportion of Learner Guides in leadership fell across all countries since midline, this was not borne out in the qualitative research, where their activism, particularly during the COVID-19 pandemic, was widely noted. It is possible that the COVID-19 pandemic and associated travel restrictions/increased vulnerability of girls, constrained the ability of Learner Guides to maintain their leadership roles.

Impact of the programme on Learner Guides themselves

CAMFED directly supported 47.3%, 59.8%, and 50.0% of Learner Guides with tertiary education in Tanzania, Zimbabwe, and Zambia respectively. The table below shows the proportion of LGs who gained various educational qualifications in Zambia, Zimbabwe, and Tanzania.

Table 13 Proportion of Learner Guides who gained tertiary qualifications in Zambia, Zimbabwe and Tanzania

Qualification	Zambia	Zimbabwe	Tanzania
Total who had gained a tertiary qualification	**37.8%**	**27.1%**	**15.9%**
Certificate	17.8%	14.1%	12.5%
Diploma	21.1%	10.4%	3.5%
Degree	1.1%	2.5%	0.3%
Masters	0.0%	0.0%	0.0%
PhD	0.0%	0.0%	0.0%
Other	1.1%	1.9%	0.6%

The majority of the LGs who gained a tertiary qualification in Zimbabwe gained it after training as LGs. The majority in Tanzania and Zambia gained their qualification before training as LGs.

Table 14 Proportion of Learner Guides who gained a tertiary qualification before or after training as a Learner Guide

Variable	Zambia	Zimbabwe	Tanzania
Gained qualification after training as LG	20.6%	60.7%	45.5%
Gained qualification before training as LG	73.5%	30.8%	52.7%
Gained qualification the same time they were training as LG	5.9%	8.5%	1.8%

The majority of LGs who accessed a vocational training course, BTEC or apprenticeship in the three countries did so after training as LGs. See the table below for details.

Table 15 Proportion of Learner Guides who accessed a vocational qualification before or after training as a Learner Guide

Variable	Zambia	Zimbabwe	Tanzania
Accessed vocational training after training as LG	56.0%	73.8%	72.2%
Accessed vocational training before training as LG	42.0%	19.3%	25.6%
Accessed vocational training the same time they were training as LG	2.0%	7.0%	2.3%

Just over half the LGs in Tanzania took part in a vocational course, BTEC or apprenticeship. See the table below for details.

Table 16 Proportion of Learner Guides who gained different vocational qualifications in Zambia, Zimbabwe and Tanzania

Qualification	Zambia	Zimbabwe	Tanzania

Total taken part in any kind of vocational course, BTEC or apprenticeship	**27.8%**	**43.3%**	**51.0%**
Vocational course	7.8%	21.1%	14.5%
BTEC	15.0%	27.3%	42.3%
Apprenticeship	6.7%	0.5%	0.0%
Other	1.1%	2.8%	0.6%

CAMFED support for Learner Guides has been fruitful. In Zimbabwe particularly the data suggests that LGs are more likely to gain a tertiary qualification after training as a Learner Guide than before, while the proportion of Tanzanian Learner Guides accessing a BTEC is high at 42%. The proportion accessing the BTEC in Zambia is lowest at 15%, however this would be expected given the BTEC was only fully rolled out in the last 1-2 years of the GECT project.

The qualitative research showed that Learner Guides are viewed and trusted by the community as positive role models – this is particularly evident in interviews with community leaders and TMs '*They are doing very well because even in the villages and their communities there are role models and they on the schools management committee' TM Zambia*

Together with other CAMA members they are recognised in the community for helping vulnerable children through their philanthropic works.
'The Learner Guide programme has been effective to a greater extent through peer to peer support framework, delivering MBW sessions and through philanthropic activities in which I have been able to support both students and marginalised young women' [LG Zimbabwe]

It is this service to the community that has earned them support and impacts on changing attitudes and values of young girls and their communities towards education and other rights.

There were 351 Learner Guides surveyed in Tanzania, 179 in Zambia and 432 in Zimbabwe. Almost all the Learner Guides indicated that they felt confident making decisions about their own lives since becoming Learner Guides, with Zambia having the highest proportion (100%), followed by Zimbabwe (99.5%) and Tanzania (98.9%).

One of the key assumptions in CAMFED's Sustainability Strategy and Plan (June 2020) is that young rural women school graduates continue to volunteer as Learner Guides and are motivated by opportunities for qualifications and social interest loans. The endline survey confirmed that all the young women interviewed in the qualitative research for the endline evaluation expressed their intention to continue to volunteer, although their motivations varied and included a willingness to give back to the community.

All Learner Guides surveyed in Zambia and almost all Learner Guides in Tanzania (98.9%) and Zimbabwe (99.5%) felt that their confidence had increased as a result of their role in the programme, and many reported their involvement in leadership positions.

Learner Guide Motivation

When asked about factors that motivated CAMA members to sign up as Learner Guides, the strongest motivation overall was the desire to take part in CAMA activities (94%), followed by the training provided (93%), wanting to give back (93%) and gain more status (92%). The opportunity to access a Kiva loan was comparatively low down in the list of motivating factors (76%). This is likely influenced by the freeze on new kiva loans in Tanzania and Zimbabwe due to loan delinquencies and the unstable financial situation respectively. It can be seen that a much higher proportion of Guides are motivated by the Kiva loan in Zambia.

Table 17 Motivating factors for Learner Guides

Motivations to sign up as a Learner Guide	Tanzania	Zambia	Zimbabwe	Overall
The opportunity to gain a BTEC	74%	92%	83%	82%
The opportunity to access a Kiva loan	66%	91%	77%	76%
The training	88%	99%	95%	93%
Gaining more status	84%	99%	95%	92%
Wanting to give back	85%	98%	97%	93%
Wanting to take part in CAMA activities	89%	98%	97%	94%

The sources of motivation to become Learner Guides varied across the three countries, but the strongest motivating factors overall were wanting to take part in CAMA activities, wanting to give back, and the training they would receive. Gaining more status also score highly among motivating factors in Zambia and Zimbabwe. The more 'formal' elements of the incentive package – access to the BTEC and the Kiva loan – were lower down the list of motivating factors, but still identified by a large majority of Guides. Overall, this suggests the motivations associated with the role are appropriate and effective.

Sustainability - Community Indicator 2: Number of school communities implementing a cost-share approach to meet the associated wraparound costs for the most marginalised girls to attend school, including through school-community financing models

This indicator was not updated at the endline evaluation point as surveys did not take place with head teachers and heads of school due to the endline evaluation taking place virtually.

However, qualitative research with community stakeholders in Zimbabwe indicated that the community were actively supporting project implementation, for example providing labour and bricks during the construction of the low-cost boarding facility, while the wider CAMFED Association membership was providing social support as well as peer to peer mentoring and philanthropy to support girls to attend school. In Zambia Traditional and church leaders were shown to be providing facilities / venues for LGs & CAMA to hold meetings with girls and the community stakeholders. Teacher Mentors in Zimbabwe when interviewed highlighted how they contribute to wraparound costs for marginalised girls, stating '*we sew sanitary wear for the girls together with the MSGs and Learner*

Guides, so girls are able to attend school during their menstruation'
At midline, 75% of schools in Tanzania, 61% in Zambia and 76% in Zimbabwe were implementing a cost share approach, overall doubling the targets set.

Based on the quantitative findings at midline, and the qualitative research findings at endline, the project appears to be successful in encouraging a cost-share approach, with communities and community leaders contributing to the wraparound costs for marginalised girls to attend school

Sustainability – Community Indicator 3: Number of additional girls benefiting through community and CAMA initiatives to attend school (such as providing money, food, toiletries, clothes, shoes or school supplies to children so they could attend school). Other activities included advising students in school on health, studies or careers; providing mentoring or counselling to students and referring needy children for support; and encouraging children to attend or return to school.

In the table below, the number of additional girls benefiting through community and CAMA initiatives to attend school at endline exceeded the endline target for each country.

Table 18 Number of additional girls benefiting through community and CAMA philanthropy to attend school

Country	Baseline Actual	Midline Actual	Endline Target	Endline Actual
Tanzania	NA	28,622	42,000	59,777
Zambia	NA	4,551	1,100	4,603
Zimbabwe	NA	130,470	70,000	129,650

The CAMA surveys also showed that members were actively involved in initiatives that enabled girls to attend school, such as leadership roles in the community and philanthropic activities.

The types of support provided by CAMA members are shown in the following table:

Table 19 Type of support provided by CAMA members

Types of Support Provided by CAMA Members	Tanzania	Zambia	Zimbabwe
Last term, did you personally provide money, food, clothes, shoes or school supplies to any children so they could attend school?	51.5%	74.8%	65.4%
Did you support any primary school girls last term?	59.5%	72.9%	53.3%
Did you support any primary school boys last term?	32.8%	47.9%	31.7%
Did you support any secondary school girls last term?	49.4%	46.8%	71.5%
Did you support any secondary school boys last term?	23.5%	28.7%	32.0%
Did you support any young women in post-school education last term?	6.3%	17.0%	25.6%
Did you support any young men in post-school education last term?	2.7%	7.3%	8.1%

The most common type of support provided by CAMA members in Tanzania was for primary school girls; in Zambia and Zimbabwe it was personally providing money, food, clothes, shoes or school supplies to children so they could attend school. In Tanzania and Zambia CAMA members were mainly involved with supporting primary school girls, whereas in Zimbabwe CAMA members mainly supported secondary school girls.

Table 20 Average number of children supported per CAMA member

Variable	Zimbabwe		Zambia		Tanzania	
	Mean	Standard deviation	Mean	Standard deviation	Mean	Standard deviation
Primary school girls	2.7	4.3	2.8	6.1	3.7	12.0
Primary school boys	2.3	4.0	2.4	5.5	3.5	13.8
Secondary school girls	3.3	6.3	1.9	3.0	3.0	5.7
Secondary school boys	3.0	7.7	1.7	2.4	2.3	3.5
Young women post school education	4.8	9.9	1.7	1.5	2.1	2.1
Young men post school education	2.7	3.6	1.5	1.3	1.3	0.7
Total number of children supported	6.9	13.5	13.0	2.8	2.9	13.5

In the qualitative research, CAMFED Association members interviewed in all three countries pledged their unwavering support to continue to support girls to access education. In a FGD in Zimbabwe CAMFED Association members shared this point of view - *'CAMA work is very important to us because our goal is to see more girls successful and progressing well in their lives'.*

At midline, the number of additional girls benefitting through community and CAMA initiatives to attend school was found to have risen dramatically in Zimbabwe to 130,470 girls, significantly exceeding the target of 50,000 girls. Zambia also reached its target of 4,551 girls, exceeding its target by 3,751 girls. Tanzania missed its target of 33,000 by 4,378 with 28,622 additional girls benefitting through CAMA and community initiatives.

The quantitative survey also shows CAMA members taking on a range of leadership roles that would likely support their ability to refer children for support or support children directly through role modelling or guidance. Zambia had the highest proportion of CAMA members who were involved in leadership roles, mirroring the pattern seen for Learner Guides. The proportions involved in each type of leadership role for the three countries are shown in the table below.

Table 21 Proportions of leadership roles among CAMA members

Proportions of Leadership Roles Among CAMA Members			
Leadership Roles	**Tanzania**	**Zambia**	**Zimbabwe**
Religious organisations	2.4%	23.5%	7.1%
CAMA district committee	7.0%	12.2%	5.6%

CAMA subcommittees or cluster committees	8.9%	5.8%	10.1%
Charitable organisations, NGOs or church committees	2.0%	2.9%	9.2%
School organisations	1.9%	5.0%	2.6%
Sports organisations	0.4%	1.5%	0.3%
CAMA national committee	0.3%	1.5%	0.3%
CDCs	1.0%	1.2%	0.3%
Total	**30.7%**	**42.8%**	**32.6%**

Around a third of CAMA members were involved in leadership roles, particularly in committees of organisations or associations which are likely to enable their support to children. Between 50 and 75% of CAMA members in all three countries were implementing the 'give back to the community' principle by becoming involved in philanthropic activities or directly supporting primary school girls, secondary school girls and a small number of boys to enable them to attend school.

Overall, sustainability at community level appears strong, with high levels of philanthropy - particularly among CAMA members, strong engagement by community members in school activities and support of children's right to an education, and high proportions of young women in leadership roles that support their ability to champion girls' education.

Sustainability at the school level

Analysis of the endline qualitative data shows that there is a strong predisposition towards sustainability at the school and local levels. It also shows that sustainability is not guaranteed, despite what many respondents argued. In particular:

- The programme components which require funding, such as the provision of hostels and food, will require new sources of funding.
- The governments in all three countries will need to internalise the important lessons learned through the programme (such as the value of the Learner Guide component) and take responsibility for their sustainability. While in Zambia it was reported that the MoE Permanent Secretary (PS) has asked for the roll-out of the LG programme to all schools and that the Tanzanian government was strongly engaged, it is not yet clear whether or in what way government funds will be made available for this move.

Three school-level sustainability indicators were assessed for their contribution towards the Intermediate Outcomes IO1: Attendance; IO2: Economic empowerment; IO3: Life skills; IO4: Quality of teaching/classroom practice; and IO5: School-related GBV.

Sustainability – School Indicator 1 Proportion of schools with an enabling learning environment which is safe, female-friendly and promotes active participation and learning among the most marginalised children

This indicator was not updated with quantitative data at the endline evaluation point as a student survey could not take place during virtual endline fieldwork. However, relevant findings of the primary qualitative research have been presented under Intermediate Outcome indicators 5.1, 5.2 and 5.3 above. These findings show that GEC-T 5101 has helped schools to create a learning environment which is enabling, safe and female-friendly. Findings reported under Intermediate Outcome Indicator 4.1 shows that Learner Guides reported using interactive methods in their MBW work, such as group discussions and role plays, which encourage the active participation of marginalised girls and boys in their learning.

Interviews with head teachers (known as heads of school in Tanzania), teachers, Teacher Mentors and CDC members showed respondents felt the project had improved learning environments and enriched the learning experiences of students. For example, a Principal Education Officer in Zambia stated that '*I can say interventions complement. There is provision of educational materials, parents and guardians are engaged, an enabling learning environment is created, learners are provided with school requisites, and learners are empowered'.*

In a FGD with CDC members in Tanzania, they discussed the activities of the LGs & TGs and the transition project. They stated that this intervention has improved the learning outcomes, confidence and confidence of students providing education to help them stay safe after graduation. The CDC gave accounts of how the LGs and TGs act as successful role models, telling their stories to the girls who came from the same environment. *'Their programmes are so popular that they make students attend school.'*

At midline, data was collected using a student questionnaire and was used to identify for each sampled marginalised girl whether conditions are met such as child protection policy, feeling safe in school, participatory teaching techniques, being made comfortable, having a Learner Guide and a Teacher Mentor at the school. If 65% of marginalised girls responded positively to all criteria, the school was deemed to have an 'enabling learning environment which is safe, female friendly and promotes active participation and learning among the most marginalised children'. 20.5% of schools in Tanzania, 1.4% in Zambia and 1.3% in Zimbabwe were judged to have an enabling learning environment. The midline evaluator suggested these results could be due to pernicious contextual barriers that the project alone could not tackle, such as large class sizes, lack of physical infrastructure, poor maintenance, lack of teaching and learning resources, continuation of traditional teaching practices, lack of teachers, along with remaining attitudinal barriers among teachers (not Teacher Mentors).

Within a challenging and poorly resourced context, the endline research suggests the project is making a positive contribution to the creation of an enabling learning environment within schools – both through the provision of learning materials, and through the actions of Learner Guides acting as positive female role models who are empowering learners.

Sustainability – School Indicator 2: Proportion of schools where the Learner Guide sessions are formally integrated into the school timetable

The CDC members interviewed, and the majority of Learner Guides reported that the MBW sessions were part of the school timetable. The proportions are shown in the table below.

The table below shows the proportion of schools where the Learner Guide sessions are formally integrated in the school timetable. In each country the proportion has increased since midline. In Tanzania and Zambia, the proportion of schools is higher at endline than the target. In Zimbabwe the endline target hasn't been met but the proportion is higher than at midline.

Table 22 Proportion of schools where Learner Guide MBW sessions form part of the school timetable

Country	Baseline Actual	Midline Actual	Endline Target	Endline Actual
Tanzania	NA	94%	85%	95%
Zambia	NA	82%	50%	87%
Zimbabwe	NA	72%	90%	79%

During the qualitative research in all three countries it was reported by CDC, SBC, Head Teachers, Teacher Mentors and the majority of Learner Guides, that the MBW sessions were delivered as part of the school timetable The value of the consistency in this delivery model, can be seen from the response given by a LG in Zimbabwe, who reported that the MBW sessions on careers advice and guidance, *'helps the child to see in the future, it prepares the child to know the reality and it provides role models that girls can copy from; it gives direction and motivates and inspires the child to see a better tomorrow giving the child the zeal to do better for instance children would say if someone did this, why can't I'.*

The incorporation of MBW into the school timetable is strong across all countries – exceeding the endline target in Tanzania and Zambia. Given the implementation of accelerated curricula in the wake of the COVID-19 pandemic, this indicates a strong recognition of the value of the curriculum within schools and with district leaders.

Sustainability – School Indicator 3 Number of schools that integrate a targeted, needs-based financing mechanism through which resources are managed effectively and accountably to identify and meet the needs of the most marginalised children

This indicator was not updated at the endline evaluation point as it was not possible to hold surveys with head teachers and heads of school as the endline fieldwork took place virtually.

At midline, quantitative evidence showed a higher proportion of schools had integrated a needs-based mechanism than targeted in both Tanzania and Zambia, with Zimbabwe below target. Qualitative research also showed evidence of coordination with PSG and/or CAMA for support for the poorest pupils. However, the evaluator suggested that given the limited potential for schools to have a needs-based financing system (due to small budgets), the indicator wasn't the most appropriate proxy indicator for the sustainability of the learning environment for marginalised girls.

Sustainability at the system Level

In June 2020 CAMFED produced a Sustainability Strategy and Plan for the project. In this comprehensive plan the Learner Guide Programme is prioritised for sustainability and scale in all three countries. Also included in the plan are Learner Guide training and volunteering in schools (Outputs 2 and 3); the My

Better World curriculum (Output 3); and the incentive package comprising the BTEC qualification and access to 'social interest' loans (Output 3). The plan reports that government interest in sustaining the programme is high:

> Governments in all three partner countries have publicly expressed support for adoption and scale of the programme at the highest levels, through the most senior education ministry officials, who have become champions of the programme. Most recently, the Permanent Secretary of Education in Zambia wrote to CAMFED Zambia to express full support for national scale of the programme, citing evidence from within the school system that it was improving learning and retention in school.

The Sustainability Strategy and Plan refers to the following sustainability considerations which prioritise government collaboration:

> …Active National Advisory Committees, and the sustainability of the incentive package (through replicable no- and low- cost partnerships), as well as initiatives to digitise curriculum content including (through partnership under the GEC with Impact(Ed)) for TV and radio broadcast, which has become part of government distance learning offerings in some countries in the context of COVID-19 school closures).

The plan indicates that the National Advisory Committees (NACs) "*will continue beyond the end date of the GEC contract, and steer further growth and adoption into government systems*". Members of the NACs were interviewed in the course of the qualitative research for the endline evaluation, and the research evidence from the qualitative interviews confirms their role as a core element in CAMFED's operations and their willingness to support programme sustainability.

According to the plan, an innovative support structure for sustainability has been established in Tanzania:

> CAMFED's ongoing collaboration with the Centre for Universal Education at the Brookings Institution – the Real-time Scaling Lab – brings together 31 high-level, diverse stakeholders ranging from director-level policy experts and decision-makers to frontline implementers. They include government officials within the Ministry of Education, Science, and Technology (MoEST), Prime Minister's Office, Labour, Youth, Employment, and Persons with Disability (PMO-LYED), the President's Office, Regional Administration and Local Government (PO-RALG), the Vocational Educational and Training Authority (VETA) and the Tanzania Institute of Education (TIE). Since its first convening in June 2019, the group has met quarterly and has established five working groups focused on scaling different aspects of the Learner Guide program.

The plan reports that aspects of the intervention have been integrated into Ministry infrastructure in the three countries:

- Learner Guide sessions have been formalised as part of the school timetable across partner schools in all three countries.
- In Tanzania, the President's Office for Regional and Local Government awarded formal certifications for Learner Guides, recognising the role they are playing in supporting the learning of vulnerable children.
- Also in Tanzania, the (parastatal) Small Industries Development Organisation (SIDO) offers business training and mentorship to Learner Guides, complementing the social interest loans they access under the programme.

- In Zimbabwe, District School Inspectors have been integrated into the BTEC assessment process as Assessors, performing classroom observations of Learner Guide sessions as part of their government role; the Women's University has formally recognised the BTEC as an entry qualification for teacher training courses.
- The Tanzania Institute of Education, and Zambia Curriculum Development Centre, which control curriculum resources, have officially approved the My Better World curriculum for use in schools nationally. In Zimbabwe, the My Better World Curriculum has been reviewed by the Curriculum Development Unit of the Ministry of Primary and Secondary Education and adopted for use in the delivery of the national Guidance and Counselling curriculum.
- In Zambia the My Better World radio adaptation has been incorporated into the Ministry of General Education distance learning response to COVID-19 school closures, broadcasting nationally via Education Broadcasting Services.
- In all three countries Learner Guides' capacity for fast, effective communication and support to the hardest-to-reach communities has been recognised in national COVID-19 response plans.

Over the period 2020-2025 CAMFED expected the costs of the Learner Guide programme to decrease by over 30% in all three countries because of government buy-in.

The relevance of the project to national contexts is evident in that CAMFED is allowed to deliver its interventions and services in all three countries through the governance and management structures at national, provincial, district, local community and school levels. A local leader in Tanzania stated that in his local community the Leaner Guides will '*continue to work with the community by showing cooperation with local leaders to advocate the right of young women and tackle issue such as GBV and SGBV'.*

In the endline qualitative research CDC respondents, among other types of respondents, also reported that this cooperation was working well and will continue as evidenced by CDC members in Tanzania who were confident that *CAMA will continue their businesses and philanthropic work. Teachers will continue using materials and resources, and study kits*. They described how LGs contribute to sustainability of CAMFED programmes, due to education and training tailored for them by CAMFED. They were of the opinions that *through CAMA funds, philanthropies and involvement of CDC as the district mentor of the projects will ensure its continuation*'.

Three indicators are assessed for their contribution towards the Intermediate Outcomes IO2: Economic empowerment; IO4: Quality of teaching/classroom practice; and IO5: School-related GBV.

Sustainability – System Indicator 1 Learner Guide programme [or components of the programme] is/are officially recognised by Ministries (national and district levels) and teacher training institutions as a pathway to improve learning and transition

CAMFED Tanzania, Zambia and Zimbabwe are actively engaged in discussions on Learner Guide scaling with national governments and Scaling Advisory Committees, drawing together national level education and youth ministry representatives, have been established in all three countries. There is evidence that officials recognise the need for the Learner Guide Programme to continue and be scaled

up for marginalised children. In Zambia it was reported that the MoE Permanent Secretary (PS) has asked for the roll-out of the Learner Guide programme to all schools, while in Tanzania, the Ministry of Education, Science and Technology (MoEST) and the Presidents' Office – Regional Administration and Local Government (PO-RALG) have actively engaged in a three year 'scaling lab' to explore routes to scale the programme nationally Regional education officials in Morogoro invited CAMFED to bring the program to districts where it does not currently exist, discussions are taking place with PO-RALG on how the experience with the Learner Guide Programme can inform the country's new Youth Volunteerism Strategy and MoEST are exploring opportunities for the LG programme to contribute to the country's new Secondary Education Quality Improvement Programme: a five-year, $500 million project supported by the World Bank with 50 percent of the resources devoted to girls. In Zimbabwe, the Ministry of Primary and Secondary Education's Curriculum Development Unit reviewed the content of the My Better World curriculum and adopted it for use in all Zimbabwe schools as relevant content for Guidance and Counselling.

The BTEC qualification is an important innovation supported by CAMFED. The qualification is recognised internationally (but not yet in all three countries) and through the training young women reported that they gain valuable skills and knowledge. In Zambia, Learner Guides and Transition Guides reported that it is easy for them to access job opportunities after gaining the qualification. CAMFED Association members in all three countries reported that they acquire additional skills and are able to access higher levels of education. In Zimbabwe and Zambia, District School Inspectors or Standards Officers have been integrated into the BTEC assessment process as Assessors, performing classroom observations of Learner Guide sessions as part of their government role. In Zimbabwe the Women's University has formally recognised the BTEC as an entry qualification for teacher training courses.

During the Focus Group Discussions in all three countries, Transition Guides, Learner Guides, BTEC assessors and CAMFED Association members attributed the BTEC qualification and wider programme as easing access to job opportunities because it lays the foundation of life skills and knowledge which they are then able to use to gain meaningful employment or to transition to further education. Young women described the BTEC as 'opening doors' for them and empowering them to become entrepreneurs. Furthermore, Learner Guides reported that acquiring the BTEC qualification increased their ability and effectiveness to deliver a quality MBW programme and study group sessions to students.

'I myself am a result of CAMFED. I have grown to be a confident student leader as I have obtained BTEC certificate' Learner Guide Tanzania.

The midline evaluation also reported positive progress against this indicator, pointing to the launch of the scaling lab partnership in Tanzania, the interest of the MOE in scaling of the LG programme in Zambia, and the strength of collaboration between CAMFED and MoPSE in Zimbabwe, including CAMFED's influence in the development of MoPSE's Inclusive Education policy.

There is strong recognition of the Learner Guide programme at system level, with clear evidence of ministries' engagement and interest in expanding the programme, recognising its value in supporting both youth engagement and the improved learning of marginalised children

Sustainability – System Indicator 2: Number of districts implementing a cross-sectoral approach, anchored by the district education office, to mobilise and coordinate reciprocal support from other line ministries (e.g., health, social welfare) to address girls' welfare

No quantitative data was able to be collected through the virtual evaluation approach in order to be able to assess this indicator.

The qualitative research indicated agency in the work of the CDCs in addressing and improving girls' welfare and wellbeing including a providing a cross -sectoral approach to counselling and home visits to assess challenges faced by abused students.

CDCs also reported on how this cross -sectoral approach has created a safer learning environment through their monitoring of the availability and functionality of the Child Protection Committee at the schools. Evidence of CDC membership shows they continue to draw together a range of roles under the chairmanship of the district education officer/manager, including victim friendly police units, social welfare officers, community development officers and traditional leaders. A CDC member stated '*the CDC has law enforcement members as part of the committee. During the meetings child protection policies are constantly announced showing that they prioritise the safety of students. CAMA members may identify or receive reports of abuse from community members or other students and are able to do follow ups with help of the Teacher Mentor or other CDC members',*

A local leader from Zimbabwe spoke about how a collaborative approach is directly addressing girls' welfare in that the members of the community now *know the right of children and how to protect them from abuse*. He went on to describe how CAMA members *have been donating food stuffs to disadvantaged families thereby preventing student malnutrition*. He then highlighted the role that he played in this cross-sectoral approach by stating that he sees his support of '*all CAMFED activities'* as a way of helping to safeguard students and their wellbeing. '*As a local leader I also visit the school from time to time to discuss with both teachers and students on their rights, abuse and reporting procedures'*. Linking with the schools was also high on his agenda to support girls' welfare '*I also encourage students to approach the local community leaders whenever they face abuse and are scared to report'.*

At midline, the project met or exceeded targets for this indicator, with 12 districts in Tanzania (against a target of 5) implementing a cross sectoral approach, 6 districts in Zambia (against a target of 1), and 10 districts in Zimbabwe (against a target of 10). Qualitative research in all three countries showed that CDCs had a common understanding of barriers and solutions to marginalised girls' education, were aware of individual girls' circumstances and made efforts to follow up and solve individual case issues as well as keep the programme moving. The midline also found unanimity that the CDC was a structure that would remain whether CAMFED was there funding it or not because the members have seen how useful it can be and how it aids cross organisation communication.

Table 23 Number of districts implementing a cross-sectoral approach to address girls' welfare

Country	Baseline Actual	Midline Target	Midline Actual	Endline Target	Endline Actual
Tanzania	0	5	12	10	

Zambia	0	1	6	3	
Zimbabwe	0	10	10	20	

The CDC district level partnerships forged through the project are clearly valued by those that sit on them and the schools they support and appear to add significant value in drawing together different agencies in support of the most marginalised children.

Sustainability – System Indicator 3: National governments reduce school-going costs or provide targeted support for the most marginalised children

This indicator was scored positively at midline, with the evaluator pointing to the involvement of all CAMFED national teams in supporting their governments to improve the affordability of secondary education. The report highlighted the advocacy of CAMFED Tanzania on the cost of tertiary education and for government loans to cover 100% of tertiary fees, CAMFED Zambia's support for fee removal in tandem with action on the school budget and CAMFED Zimbabwe's advocacy on low-cost boarding.

At endline, national governments in Tanzania, Zambia and Zimbabwe are reducing school-going costs or adopting targeted financing mechanisms to support the most marginalised children. For example, starting in January 2022, the Government in Zambia is introducing free education at primary and secondary level. The three CAMFED national teams continue to advocate strongly for targeted support for the most marginalised children. CAMFED Tanzania has achieved considerable success in securing 100% tuition coverage tertiary loans for CAMFED clients on the basis of CAMFED providing letters of support evidencing their vulnerability, while in Zambia, CAMFED has advocated strongly for the deployment of unemployed teachers into rural schools. In Zimbabwe, CAMFED contributed to the development of the Education Sector Specific Plan to support the inclusion of key priorities around gender equality and access to education. Furthermore, CAMFED continues to work closely with MoEST on the development of low-cost boarding guidelines and engages through the Learner Welfare Technical Working Group to advocate for inclusive education.

Intermediate Outcomes

Intermediate outcomes provide a level in the logframe between outputs and outcomes, where the focus is on key steps in the theory of change identified as enablers for improving learning and transition and so in turn sustainability. Intermediate outcome indicators are assessed below.

Intermediate Outcome 1: Attendance

IO 1.1 Attendance In-School (Improvement in school attendance of marginalised girls)

Due to the disruption to school timetables from school closures during the pandemic, attendance in-school was not collected.

IO 1.2 Beneficiaries', teachers' and parents'/guardians' perceptions on the barriers to regular attendance and what has led to improvements in attendance

The qualitative data show that the programme objectives and design are clearly relevant in the lives of marginalised girls in promoting school attendance across the three countries. Head teachers, teachers, students, SBC members and PSG members mentioned as important measures support for transport to school, the provision of basic school necessities, the provision of hostel accommodation, life skills taught through the My Better World (MBW) programme and encouragement by structures supported by the programme.

These measures helped students to overcome barriers to attendance reported by post-school young women and confirmed by Learner Guides across the three countries. Barriers reported include transport challenges, distance from school, poverty and hunger, early marriage and early pregnancies, low awareness of the importance of education among parents and in the community, lack of good care at home, sexual abuse, severe weather and having to do paid work

Factors affecting attendance were similar across the three countries. All types of respondents reported poverty as a major barrier, leading to an ability to pay school fees and buy school necessities such as uniforms. This factor is appropriately identified as the major cause of vulnerability in the programme Theory of Change (ToC). Long distances from home to school were also commonly reported as a barrier. Many respondents of all types reported that the programme has helped to alleviate these and other problems negatively affecting attendance, and that it has also offered strong and effective encouragement to increase attendance and help children return to school. In the qualitative interviews, HTs, TMs, SBCs and CDC members recognised the challenge of distance from school and how safe boarding facilities helped to alleviate this. However, in the interviews they also were clear that there is an urgent need for the construction of more boarding facilities but also for secondary schools which are closer to the homes of students.

CAMFED's adaptive response to the COVID-19 pandemic was widely praised by head teachers, SBC members and district-level and national respondents in all three countries as effective and consistent with national policies. Learner Guides in particular were reported to have been very active in encouraging marginalised girls to return to school when schools reopened. Teachers, students, Teacher Mentors and Learner Guides suggested that the provision of smart phones to students would have been a great help in the context of the COVID-19 pandemic. The use of smart phones would enable marginalised girls to access online learning materials to further improve their learning outcomes. The use of the phones would also enable LGs and TMs to keep in touch with the students, and the students to stay networked for peer support.

The qualitative research found examples such as *'food provided by MSGs has been a motivating factor as some students attend school because they want to eat their food. This has greatly influenced the general attendance by the students'. [Head Teacher Umzingwane, Zimbabwe]*

Head teachers (heads of school in Tanzania), teachers, students, SBC members and PSG members mentioned as important measures support for transport to school, the provision of basic school necessities, the provision of hostel accommodation, life skills taught through the My Better World (MBW) programme and encouragement by structures supported by the programme

IO 1.3 Proportion of young women school graduates with regular attendance at non-formal education. (post-school)

This indicator evaluates the proportion of young women school graduates with regular attendance at non-formal education. (Measured as the proportion of the cohort with an attendance rate at or above 85% disaggregated by district.)

No attendance rates were collected at endline due to the impact of the COVID-19 pandemic.

At midline, attendance rates were below target in both Tanzania and Zimbabwe at 75% (against a target of 90%) and 52% (against a target of 70%) respectively.

Intermediate Outcome 2: Economic Empowerment

IO 2.1 Annual progression rate of marginalised girls receiving financial support (in-school)

In **Tanzania,** the progression rates for the 2020 academic year of marginalised girls receiving financial support for all districts was 87.9% for lower secondary (Forms 1-4), against a target of 97%, and 98.2% for upper secondary (Forms 5-6), against a target of 95%. Learners aged 18-19 had the highest progression rates at lower secondary (93.8%) and at upper secondary (98.6%). The average progression rate for those not living with disability was 96.9% compared to 100% for those living with disability.

Table 24 Progression rate by district in Tanzania

District	Progression Rate by district- Lower Secondary – Form 1 to Form 4	Progression Rate by district- Upper Secondary – Form 5 to Form 6
Bagamoyo	100.0	100.0
Chalinze	100.0	100.0
Gairo	58.3	100.0
Handeni	90.9	N/A
Handeni Town Council	N/A	N/A
Ifakara Town Council	100.0	100.0
Iringa	100.0	100.0
Kibaha	100.0	100.0
Kibiti District	N/A	N/A
Kilolo	N/A	100.0
Kilombero	N/A	N/A
Kilosa	88.0	100.0
Morogoro Rural	88.6	100.0
Pangani	80.0	N/A
Rufiji	N/A	100.0
Other districts	85.7	97.6
Total	**87.9**	**98.2**
Age group	**Progression rate % by age group- Lower Secondary – Form 1 to Form 4**	**Progression rate % by age group- Upper Secondary – Form 5 to Form 6**
Unspecified	100.0	N/A
Aged 12-13 (% aged 12-13)	N/A	N/A
Aged 14-15 (% aged 14-15)	66.7	N/A
Aged 16-17 (% aged 16-17)	86.0	90.9
Aged 18-19 (% aged 18-19)	93.8	98.6
Aged 20+ (% aged 20 and over)	40.0	100.0
Total	**87.9**	**98.2**

Disability	Progression Rate
Living with a disability	100.0
Not living with a disability	96.9

In **Zambia, the** progression rates for the 2020 academic year of marginalised girls receiving financial support averaged 96.5% for lower secondary (grade 8-9), against a target of 98%, and 97.2% for upper secondary (grade 10-12), against a target of 95%. The progression rate was highest for learners aged 14-

15 years at 99.6% and lowest for those aged 20 or more years at 91.3%. The average progression rate for those not living with disability was 96.8% compared to 100% for those living with disability.

Table 25 Progression rate by district in Zambia

District	Progression Rate % by district- Lower Secondary- Grades 8-9	Progression Rate % by district- Upper Secondary- Grades 10-12
Chinsali	97.2	98.7
Isoka	100.0	100.0
Kabwe	N/A	100.0
Kanchibiya	96.2	96.7
Kasama	100.0	85.7
Lavushimanda	91.4	91.3
Lukulu	N/A	100.0
Mbala	N/A	100.0
Mpika	96.7	97.6
Nakonde	100.0	100.0
Shiwangandu	98.0	96.2
Total	**96.5**	**97.2**
Age group	**Progression rate % by age group- Lower Secondary- Grades 8-9**	**Progression rate % by age group- Upper Secondary- Grades 10-12**
Unspecified	96.2	97.8
Aged 6-8 (% aged 6-8)	N/A	N/A
Aged 9-11 (% aged 9-11)	92.0	N/A
Aged 12-13 (% aged 12-13)	99.1	N/A
Aged 14-15 (% aged 14-15)	96.9	99.6
Aged 16-17 (% aged 16-17)	94.9	97.7
Aged 18-19 (% aged 18-19)	85.1	95.4
Aged 20+ (% aged 20 and over)	94.7	91.3
Total	**96.5**	**97.2**

Disability	Progression Rate
Living with a disability	100.0
Not living with a disability	96.8

In **Zimbabwe,** the progression rates for the 2020 academic year of marginalised girls receiving financial support averaged 89.0% for lower secondary (grade 8-9), against a target of 94%. There were no supported girls in upper secondary during the 2020 academic year. In **Zimbabwe** the progression rate in

10 districts ranged from 75% in Kwekwe to 100% in six districts. The progression rate was highest for learners aged 14-15 years at 93.9% and lowest for those aged 20 or more years at 77.8%. The average progression rate for those not living with disability was 89.0% compared to 100.0% for those living with disability.

Table 26 Progression rate by district in Zimbabwe, Forms 1-4

District	Progression Rate % by district
Binga	91.9
Gokwe North	100.0
Gokwe South	84.0
Hurungwe	100.0
Kwekwe	75.0
Lupane	100.0
Matobo	100.0
Nkayi	93.7
Shurugwi	100.0
Umguza	100.0
Total	**89.0**
Age group	Progression rate % by age group
Unspecified	85.6
Aged 6-8 (% aged 6-8)	N/A
Aged 9-11 (% aged 9-11)	N/A
Aged 12-13 (% aged 12-13)	N/A
Aged 14-15 (% aged 14-15)	93.9
Aged 16-17 (% aged 16-17)	88.8
Aged 18-19 (% aged 18-19)	85.1
Aged 20+ (% aged 20 and over)	77.8
Total	**89.0**

Disability	Progression Rate %
Living with a disability	100.0
Not living with a disability	89.0

The variation in progression rates across districts in Zimbabwe is notable. Potential reasons for this are magnified in a 23rd September 2021 Chronical media report in Zimbabwe citing that almost 300 pupils in Kwekwe District dropped out of school during COVID-19 lockdown as a result of early pregnancies and marriage, venturing to the mining industry or facing other poverty related challenges. A UNICEF December 2020 longitudinal study into school survival in Zimbabwe, mentions Kwekwe in relation to bullying, particularly for overage girls, and particularly during the transition from primary to secondary

school.

While the target progression rates for Upper Secondary were met (98% actual, 95% target for Tanzania; 97% actual, 95% target for Zambia, n/a for Zimbabwe), Lower Secondary progression rate targets were not met (88% actual, 97% target for Tanzania; 97% actual, 98% target for Zambia; 89% actual, 94% target for Zimbabwe) due to COVID-19 related school closures. In-school transition findings for the Zambian tracked cohort provide evidence that partner schools are seeing better progression for students than similar non-partner schools. All three countries achieved 100% progression for supported students living with a disability.

IO 2.2 Beneficiaries' views on how the support received impacted on their likelihood of completing school

Under the project, interviews with marginalised girls who were in school were not conducted due to school closures and COVID pandemic restrictions. To evaluate this indicator, the EE relied on the stories of 26 young women who participated in the journey pathway mapping and on interviews with Learner Guides and Teacher Mentors. They all expressed positive views of the impact of CAMFED's support, and in the journey mapping young women told their life stories, which demonstrated positive and thankful views on how CAMFED support helped them to complete school, leading to their present productive livelihoods. In all three countries, they explained their journeys from the time they started school to the time they completed and what they are doing presently.

In Zambia, the six young women's ages ranged from 22 to 41 years with an average age of 29.5 years. Three had completed tertiary education and five had established a business. Only one 22-year-old young woman was not in employment or business. The stories they told were comparable to those of the other two countries. For example, in all three countries (Tanzania, Zambia and Zimbabwe), the young women reported a serious difficulty in their lives that created a barrier in their education. Poverty led to families not being able to afford school fees and basic school necessities such as uniforms and stationery. Many of the young women lost one of her parents in the early years of primary school. The death of a parent or caregiver added to the difficulties experienced. The CAMFED programme came to their assistance in a variety of ways. In many cases it was the payment of school fees, provision of books and the purchase of basic necessities. In some cases, CAMFED helped girls register to re-sit examinations. One young woman reported that she had to board for the advanced level examinations "*and CAMFED took care of all my needs*".

One young woman who was supported by CAMFED Zimbabwe for her education, is an example of a journey to a productive livelihood -

'I joined CAMA and was encouraged to supplement my subjects. I started doing mathematics. I passed mathematics. A Teacher Mentor helped me to apply for tertiary education. Then I went to the Women's University in Africa for tertiary education from 2017-2019 to do a Diploma in Early Childhood Development. That was the greatest opportunity of my life as now I'm employed.

Beneficiaries report the project has had a substantial impact on their likelihood of completing school

IO 2.3 Annual dropout rate of girls in CAMFED partner schools attributed to pregnancy and/or early marriage

In Zambia, the average EMP dropout rate was 1.5% for the 2020 academic year, against a target of 1.9%; the highest EMP dropout rate of 2.4% was for girls in grade 9 followed by those in grade 8 (1.4%). In Tanzania, the average EMP rate for lower secondary (forms 1-4) was 0.8% for the 2020 academic year, against a target of 1.0%; it was highest for form 4 girls (1.7%) followed by form 3 girls at 1.0%. The data were insufficient (Zambia) or not recorded (Tanzania) to be disaggregated by disability. For Zimbabwe, the EMP rate is 4% overall for the 2020 academic year, against a target of 1.8%, but was not disaggregated at the time of endline reporting. The macroeconomic challenges faced in Zimbabwe likely exacerbated those already resulting from the pandemic, particularly among the most vulnerable households, and might be behind the increase in drop out experienced in this country.

Dropout due to pregnancy and/or early marriage has remained low in Zambia and Tanzania, even during the COVID-19 pandemic. Rates increased in Zimbabwe but were likely affected by the particularly challenging economic context.

IO 2.4 Engagement of community stakeholders in tackling early pregnancy and marriage

In all three countries stakeholders such as local community leaders, SBC members and PSG members were not only aware that early pregnancy and marriage were a barrier to education and a secure livelihood, but they also expressed support for and willingness to work with CAMFED and the government to tackle the problem. For example, they expressed support for the work of the Learner Guides and other CAMA members in their communities in mobilising for girls' education and other rights. In some communities, child brides had been retrieved from marriage. Some traditional leaders had instituted by-laws against underage marriage. A CAMA member in Tanzania explained their role in working with community stakeholders to '*tackle early pregnancy and early marriage'* which she feels is attributable to the provision of SRH and life skills education to protect and safeguard girls from any violence and harmful gender norms. Working with communities that practice cultural traditions and put girls at risk of early pregnancies and marriage, is a critical role CAMA play and the evidence is the decrease of cases based on early pregnancies and marriage, decrease of drop out and truancy.

A local leader in Zimbabwe reinforced the need for taking a unified approach to address this issue, explaining how he utilises local structures to ensure children are safe '*I encourage community members to use the African proverb "it takes the village to raise a child" meaning any parent or elder has the right to offer advice to children or report any abuse to relevant authorities'.* During a FGD in Zambia NAC members explained that from the onset the project interventions were planned using the MoE structures with monitoring being conducted jointly by CAMFED and the MoE Standards Officers and District Education Board Secretariats who were all trained by CAMFED. The NAC members felt that these sustainable structures also support working collaboratively to improve programme interventions and performance.

The project has been successful in engaging community stakeholders in tackling early pregnancy and marriage, with evidence of successful collaboration and interaction between traditional leaders, parents and CAMA members.

IO 2.5 Proportion of marginalised girls and young women supported under GEC who satisfy one or more economic empowerment criteria following school completion

The CAMFED Transition Guides provided effective support to transition programme participants in Tanzania and Zambia in setting up businesses, progressing to further education and re-sitting for examinations. They also supported young women who had dropped out of school to progress to further education. In Tanzania 34.5% of the Transition Guides continued to work during the school closures caused by the COVID-19 pandemic. In Zimbabwe 43.3% did the same.

The Transition Guides were asked to indicate what motivated them to sign as TGs and the results in the following table were found for each of the two countries. To be part of CAMA activities, gaining status in the community, giving back to the community and the training they would receive were major motivating factors for signing as Transition Guides in both countries. Accessing a BTEC and receiving a Kiva loan were also important factors.

Table 27 Motivations to become a Transition Guide

Motivation to sign as a Transition Guide		
Reason	**Tanzania**	**Zimbabwe**
To be part of CAMA activities	59 (50.9%)	233 (60.4%)
Gaining status in the community	54 (46.6%)	220 (57.0%)
Giving back to the community	57 (49.1%)	216 (56.0%)
Training they would receive	56 (48.3%)	210 (54.4%)
Accessing a BTEC	48 (41.4%)	190 (49.2%)
Receiving a Kiva loan	45 (38.8%)	175 (45.3%)

The most common motivation for becoming a Transition Guide in Tanzania and Zimbabwe was to take part in CAMA activities. Other powerful factors were gaining status in the community, giving back to the community and the training they would receive.

Transitees in Tanzania and Zimbabwe were also surveyed. The table below shows that over 75% of those surveyed who started and completed the transition programme in Tanzania (85.0%) and Zimbabwe (77.7.0%) followed fruitful pathways, some starting businesses (75.5% in Tanzania and 58.3% in Zimbabwe) and some in education (28.6% in Tanzania and 45.6% in Zimbabwe). Smaller percentages (8.2% in Tanzania and 18.4% in Zimbabwe) became employed. A much larger percentage were helped to re-sit their form 4 examinations in Zimbabwe (22.3%) than in Tanzania (2.7%). This is consistent with the data reported above, which show that while the completion rate is high at ordinary level in Zimbabwe among Transitees supported by CAMFED, the pass rate is very low (27.0%).

Table 28 % of those starting and completing the transition programme moving into secure pathways

Country	**Baseline Actual**	**Midline Actual**	**Endline Target**	**Endline Actual**
Tanzania	29%	68%	39%	85%

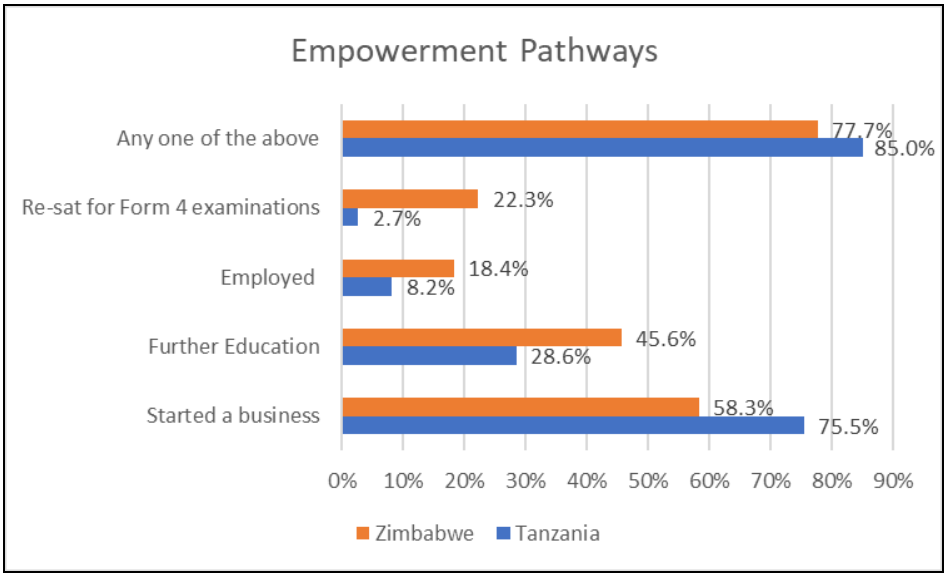
Zimbabwe	24%	63%	29%	78%

The secure pathways undertaken by transitees in Tanzania and Zimbabwe are as follows:

Table 29 Breakdown of secure pathways taken by young women completing the transition programme

Variable	Tanzania	Zimbabwe
Started a business	75.5%	58.3%
Further education	28.6%	45.6%
Employed	8.2%	18.4%
Re-sat for form 4 examinations	2.7%	22.3%
Any one of the above	**85.0%**	**77.7%**

Figure 9 Comparison of secure pathways taken by young women in Tanzania and Zimbabwe



The CAMFED transition programme in Tanzania and Zimbabwe has been largely successful, helping many students with business financing (32.0% in Tanzania and 36.5% in Zimbabwe). Transitees have been prepared to explore opportunities in alternative post-school pathways, such as business and tertiary and vocational education. Some Transitees (47(32.0%) in Tanzania and 112(36.5%) in Zimbabwe) received a Financial Literacy Practice Grant (FLPG) as part of the transition programme. In Tanzania, 97.7% of those who received FLPG used it to start a business and in Zimbabwe 63.4% used it to start a business.

The CAMFED transition programme in Tanzania and Zimbabwe has been successful, with 85% of transitees Tanzania and 78% in Zimbabwe transitioning to a secure pathway, such as further education or employment.

IO 2.6 Beneficiaries' views on how the support received (Transition Programme and Start-Up Grants) impacted on their economic security

In Tanzania and Zimbabwe, the CAMFED post-school transition programme prepares school graduates for alternative pathways and livelihoods. The programme includes training in life skills, leadership and in financial literacy and business start-up. Participants may apply and receive some business start-up grants and Kiva loans. For the endline evaluation, 147 Transitees in Tanzania and 103 Transitees in Zimbabwe who had participated in and completed the transition guide programme participated in the survey. CAMFED supported 95.2% of the Transitees in Tanzania and 95.1% of the Transitees in Zimbabwe who completed the programme. The following table shows the proportion supported by CAMFED, the proportion who completed form 4 and Transitees who were CAMA members.

Table 30 Breakdown of young women receiving transition support

Variable	Tanzania	Zimbabwe
Supported by CAMFED at secondary school level	140 (95.2%)	98 (95.1%)
Completed form 4	54 (36.7%)	103 (100%)
Transitees who were CAMA members	138 (93.9%)	101 (98.1%)

The completion rate is high at ordinary level in Zimbabwe among Transitees supported by CAMFED. This is shown by the fact that all 103 supported Transitees completed form 4. However, the pass rate for these Transitees is very low (27.0%).

The Transitees were asked if the transition programme had helped them. The results presented in the table below show very positive perceptions of the programme in both countries.

Table 31 Participants' perception of the transition programme

Variable	Tanzania	Zimbabwe
More confident about making safe reproductive choices	147 (100.0%)	96 (93.2%)
Understood how to become a positive role model	147 (100%)	93 (90.3%)
Confident to create a budget for themselves	145 (98.6%)	96 (93.2%)
Gained more knowledge and skills to start and manage a business	144 (98.0%)	96 (93.2%)
Understood more about safe and unsafe ways of earning an income	142 (96.6%)	96 (93.2%)
More confident in the steps needed to get a job	141 (95.9%)	92(89.3%)
Made a big difference to them	104 (70.7%)	78 (75.7%)

The CAMFED transition programme (post school) in Tanzania and Zimbabwe is perceived by participants as successful in many respects – for example, safety, business management, getting a job and being a positive role model.

The most common alternative activities which transition programme participants imagined if they had not taken part in transition program were running their own business or doing household chores. Of

note, 21.4% of the Transitees post school in Zimbabwe said they would be doing nothing if they had not joined the programme. See the table below for details.

Table 32 Alternative activities imagined by young women if they hadn't taken part in the transition programme

Variable	Tanzania	Zimbabwe
Household chores	33.3%	28.2%
Run own business	29.9%	18.4%
Would be doing nothing	0.7%	21.4%
Help my family in their business (unpaid)	17.0%	2.9%
Actively looking for work	5.4%	13.6%
Married	7.5%	12.6%
Farming (eating money)	4.8%	12.6%
Internship	12.2%	1.9%
Farming (not eating money)	6.8%	8.7%
CAMA activities or voluntary work	8.5%	4.9%
Further education	6.1%	7.8%
Part-time employment	3.4%	6.8%
Living in a bigger town or city to look for work	3.4%	6.8%
Full time employment	1.4%	6.8%
Pregnant or looking after their children	4.8%	3.9%
Help my family in their business (paid)	4.8%	2.9%
Looking after children (unpaid)	3.4%	3.9%
Taking up a leadership role	2.0%	0.0%
Taking care of the elderly or the sick	1.4%	1.0%
Other	1.4%	3.9%

The endline qualitative research shows that CAMFED support for transition has clearly helped girls make better career choices after completing school and helped them become more independent – not only financially independent – by setting up businesses such as poultry projects. (It was reported by many respondents that financial independence reduces the risk of early marriage.) CAMA members reported that CAMFED loans had helped them through tertiary education. Local community leaders in Zimbabwe reported that Transition Guides are helping young women to choose different pathways with a positive impact – some are re-sitting examinations, some are going to vocational training centres and some to A level. Young women interviewed in Tanzania and Zimbabwe confirmed the opening up of fruitful post-school pathways through the transition programme. A Teacher Mentor who was interviewed in Zimbabwe attested to the success of the transition programme and stated that LGs and TGs are '*now empowered with their rights and are no longer vulnerable to all forms of abuse. They can make informed decisions, some are now entrepreneurs, employed and some went to tertiary education'.*

A Transition Guide in Zimbabwe reported that "*The young women we work with are now running viable businesses within their communities, so it is providing employment at local level, and they are contributing towards philanthropy.*"

Certain difficulties were reported in Zimbabwe in the support for transition. It was reported by many that Transition Guides were dropping out of the programme and were not quickly replaced. It was argued by many school- and community-based respondents that they needed more motivation and incentives.

However, the overwhelming experience of the transition-related activities among CAMA members in all three countries is very positive. As one CAMA member in Tanzania put it: "*Projects have helped to bind us as CAMA together as we are doing them as a group and our relationship and understanding of each other is now stronger.*"

The CAMFED transition programme in Tanzania and Zimbabwe has helped participants to find useful things to do in life such as running a business or voluntary work. This is particularly evident in Zimbabwe, where 21.4% of post-school Transitees said they would be doing nothing if they had not participated in the programme.

Intermediate Outcome 3: Life Skills

IO 3.1 Level of self-esteem, self-efficacy and self-confidence among marginalised girls

This indicator was not updated at the endline evaluation point as school-based surveys could not take place during virtual endline fieldwork. However, the impact of life skills sessions on girls' confidence was explored further through primary qualitative research.

Many of the young women supported by the project reported having increased self-confidence as a result of the programme. An important reason is that all types of respondents felt that the programme has had a very positive impact on safety and child protection. Young women reported that CAMFED activities have helped significantly reduce pregnancy and child marriage through the child protection and safety policy. Many respondents (including head teachers, teachers and young women) reported that early pregnancy is reduced due to the financial or material support given to marginalised girls and young women. In Zambia child protection policies are now prominently displayed in some schools as part of planning for school excellence. The CDC members in Zambia stated that '*Parents now see children as having a right to be protected and to be educated. In schools, child protection policies are placed where they are noticeable'.* This was further reinforced by a community leader in Zimbabwe who gave an overview of the measures being taken in his community which have resulted in a positive impact on girls' self-confidence and safeguarding 'the *CDC has law enforcement members as part of the committee. During the meetings child protection policies are constantly announced showing that they prioritise the safety of students. CAMA members may identify or receive reports of abuse from community members or other students and are able to do follow ups with help of the Teacher Mentor or other CDC members'.*

A TG from Tanzania made an interesting observation during a FGD stating that 'The impact of MBW on sexual behaviour and attitudes is positive because students have been able to expand their thinking capacity', which could be interpreted as they have developed the critical thinking, learning and problem-solving skills which has enabled them to make informed and safe choices.

Marginalised girls supported by the project, and those surrounding them, report increase self-confidence and self-efficacy, not least through the wider impact of the project on safety and child protection but also in terms of girls' ability to think critically and problem solve.

IO 3.2 Changes in marginalised girls' perceptions of their ability to succeed in the next stage of their transition

The qualitative research emphasised how study groups, study guides and interactive teaching and learning approaches - encouraging group work and whole class participation - have improved academic performance but more importantly the confidence of girls to excel – including in STEM subjects. A head teacher in Zimbabwe summarised this by stating that *'more girls are now best students in science subjects at our school. Some even went as far as university, and some are pharmacists'.*

And as seen above, evidence from young women who took part in the transition programme report enhanced confidence on key transition aspects such as how to start and manage a business or how to get a job.

Table 33 Participants perception of the transition programme

Variable	Tanzania	Zimbabwe
More confident about making safe reproductive choices	147 (100.0%)	96 (93.2%)
Understood how to become a positive role model	147 (100%)	93 (90.3%)
Confident to create a budget for themselves	145 (98.6%)	96 (93.2%)
Gained more knowledge and skills to start and manage a business	144 (98.0%)	96 (93.2%)
Understood more about safe and unsafe ways of earning an income	142 (96.6%)	96 (93.2%)
More confident in the steps needed to get a job	141 (95.9%)	92(89.3%)
Made a big difference to them	104 (70.7%)	78 (75.7%)

Marginalised girls supported by the project report demonstrate improved perception of their ability to succeed in the next stage of their transition, with many reporting improved confidence, improved knowledge and greater aspirations.

Intermediate Outcome 4: Quality of teaching/classroom practice

IO 4.1 Percentage of Teacher Mentors and Learner Guides implementing active teaching styles and practices

There were no in-class observations of sessions. The EE based this aspect of the evaluation on the Learner Guide survey findings. The MBW session activities led by the Learner Guides are shown in the table below, which shows that the most common interactive method in all three countries was group

discussions. All LGs in Zambia and Zimbabwe and most LGs in Tanzania (81.7%) were using active teaching techniques.

LGs in Zambia exceeded their targets for group discussions and role plays (98% and 77% respectively). Quizzes were a less popular active teaching technique, presumably because the MBW content does not lend itself to a quiz format.

LGs in Zimbabwe exceeded all their targets, with group discussions being the most popular technique (85%). LGs in Tanzania did not quite meet their targets (only 73% using group discussions, instead of 80%). Following Covid-19 guidelines in some schools made group discussions and role playing difficult to organise.

Table 34 Use of active teaching techniques by Learner Guides

Active teaching technique	Tanzania target*	Tanzania actual	Zambia Target	Zambia Actual	Zimbabwe target*	Zimbabwe actual
Group discussions	80%	73.3%	80%	98.3%	80%	84.5%
Role plays	35%	29.6%	35%	77.2%	35%	40.5%
Story telling	n/a	35.7%	n/a	63.3%	n/a	49.1%
Quizzes	35%	21.2%	35%	28.3%	35%	51.9%
Games	n/a	35.7%	n/a	40.0%	n/a	47.5%
Debates	35%	34.2%	35%	32.8%	35%	40.3%
Other	n/a	3.7%	n/a	13.3%	n/a	8.8%
Any active teaching techniques	n/a	81.7%	n/a	100.0%	n/a	100.0%

**Targets quoted here for Tanzania and Zimbabwe midline targets. As the tracked cohort for these countries had finished school by the endline, the original endline did not include an endline target for LGs. However, as the LG survey was carried out over the phone, they were included in the endline.*

Teacher Mentors in host schools supported 66.1%, 88.9% and 96.1% of the Learner Guides in Tanzania, Zambia and Zimbabwe, respectively.

Learner Guides surveyed were very active in all three countries and reported using interactive methods in their MBW work, such as group discussions and role plays. They also spent time per week doing other work, such as leading literacy activities and referring needy children for financial support. Most Learner Guides surveyed (66.1% in Tanzania, 96.1% in Zimbabwe and 88.9% in Zambia) indicated that they received help from the Teacher Mentor at the school where they work.

IO 4.2 Percentage of Learner Guides who perform their role with students to the required pedagogical standard

Table 35 Percentage of Learner Guides performing their role with students to the required pedagogical standard

Country	Endline Target	Endline Actual
Tanzania	95%	100%

Zambia	90%	96%
Zimbabwe	98%	74%

In the endline research, no classroom observations of Learner Guides (LGs) were done by the evaluator, but they were carried out by trained verifiers.

The following table shows the proportion of LGs and the type of help they offered to the students. Encouraging individual students to attend school more regularly, and counselling and individual mentoring, were the most common activities in all three countries. In Zambia and Zimbabwe, the majority of the LGs visited students in their homes.

Table 36 Type of support rendered by Learner Guides to marginalised children

Support Rendered by Learner Guides			
Support	**Tanzania**	**Zambia**	**Zimbabwe**
Encouraged an individual student to attend more regularly	71.0%	95.6%	84.7%
Gave counselling and individual mentoring	76.8%	83.9%	87.7%
Encouraged students to return to school	58.6%	87.2%	74.1%
Visited students in their own homes	39.7%	80.6%	68.3%
Referred a needy child for financial support	30.1%	47.2%	33.8%
Reported a case of abuse	5.5%	16.1%	21.5%

Most Learner Guides in Tanzania, Zambia and Zimbabwe have actively performed key duties, the most common activities being encouraging students to attend school more regularly (71.0% in Tanzania,

95.6% in Zambia and 84.7% in Zimbabwe) and giving counselling and individual mentoring (76.8% in Tanzania, 83.9% in Zambia and 87.7% in Zimbabwe).

Learner Guides demonstrate a high level of performance, both in terms of the pedagogical standard to which they deliver MBW sessions, and the breadth and nature of individual support offered to vulnerable children

IO 4.3 Frequency of use of learning materials provided by CAMFED, by students and teachers

This indicator was not measured at endline

IO 4.4 Quality of learning materials provided by CAMFED

These indicators were not updated through quantitative research at the endline evaluation point as surveys with teachers and students could not take place during virtual endline fieldwork. In the primary qualitative research, the learning materials provided by CAMFED were very positively appraised by all respondents with relevant knowledge (particularly head teachers, teachers and Teacher Mentors). Some

teachers reported that they needed more copies because COVID-19 restrictions have prevented students from sharing the materials.

All respondents with relevant knowledge in all three countries (head teachers, teachers and Teacher Mentors) felt that girls are doing well in Science, Technology, Engineering and Mathematics (STEM) because of the programme, a common reason being encouragement by teachers. However, a head teacher in Zimbabwe reported that there is a lack of resources for STEM subjects. Many teachers agreed, with one school in Zimbabwe reporting that STEM has been discontinued because of the cost and the lack of equipment.

Learning materials provided by CAMFED appear to be relevant and well used, however many respondents reported requiring more copies.

Intermediate Outcome 5: School-related gender-based violence (a safer learning environment for girls)

IO 5.1 Students' understanding of School-Related Gender Based Violence (Qualitative)

Due to COVID-19 restrictions, surveys could not be undertaken with students. However, post-school young women reported that the project has helped prevent and reduce the risk of pregnancy and child marriage and that they had been able to report cases of abuse believing they will be dealt with. In Zambia traditional leaders reported having passed by-laws on child safeguarding and not allowing under-age marriages. Cases of abuse, including sexual abuse, were reported to be decreasing.

'We work together with the Learner Guides on tackling the issue of domestic violence and child abuse through awareness campaigns and sensitisation meetings'. [Village Head Shurugwi, Zimbabwe]

IO 5.2 Proportion of students who know who to turn to in order to report cases of abuse and feel confident that their report will be acted upon

Due to COVID-19 restrictions, surveys could not be undertaken with students.

IO 5.3 Students' experiences and perceptions of safety in school and on their way to/from school (Qualitative)

These indicators were not updated through quantitative research at the endline evaluation point as surveys with students could not take place during virtual endline fieldwork. The primary qualitative research shows that many respondents in all three countries (including teachers, head teachers, Teacher Mentors, Learner Guides and SBC members) reported that boys and girls are treated fairly in school; post-school young women reported that the project has helped prevent and reduce the risk of pregnancy and child marriage and that they had been able to report cases of abuse believing they will be dealt with. In Zambia traditional leaders reported having passed by-laws on child safeguarding and not allowing under-age marriages. Cases of abuse, including sexual abuse, were reported to be decreasing.

The My Better World (MBW) programme has clearly had a very positive impact in all three countries on gender equality, appropriate sexual behaviour, girls' safety and girls' self-confidence and independence. It was widely reported that boys have benefited from this intervention as well as girls. Many respondents at school level appreciated the flexibility to allow non-CAMFED clients and boys to participate in the MBW sessions. LGs and TMs discussed in the qualitative interviews how the MBW addresses gender stereotypical type behaviours, gender bias and allows open debates and discussions with both boys and girls which builds mutual respect, self- awareness and self-confidence in both boys and girls.

One Teacher Mentor from Zimbabwe described these interventions clearly by stating '*I am encouraging the child protection committee to be functional and making sure all children are fully aware of any means of reporting cases'.*

It is clear from the qualitative data that the programme has had a positive impact on safety and child protection, and that there are multiple reasons for this. The reasons include interventions by Teacher Mentors, Learner Guides, SBCs and local leaders. A particular difficulty is encountered by pregnant girls in Tanzania, where they are not allowed to be supported by their schools. This may change with the recent reversal in policy (November 2021), which now allows pregnant girls to remain in school. (At the time of the endline evaluation fieldwork the policy banning pregnant girls from schools was still in place.)

IO 5.4 Proportion of School Improvement Plans that include an action to promote child protection

CAMFED assessed the actions in the School Improvement Plans and all countries exceeded the endline target of 70% with 93% in Tanzania, 85% in Zimbabwe and 82% in Zambia.

Table 37 % of School improvement plans that include an action to promote child protection

Country	Baseline Actual	Midline Actual	Endline Target	Endline Actual
Tanzania	42%	93%	70%	93%
Zambia	39%	82%	70%	82%
Zimbabwe	53%	85%	70%	85%

Key Findings

Relevance

Key Evaluation Questions:

- To what extent were the objectives and design of the project, including the underlying theory of change, valid and did they respond to the needs, priorities and policies of intended beneficiaries, partner organisations (e.g., schools) and the country?

The endline evaluation research evidence verified that the project is very relevant in all three countries, where the vulnerability of girls and young women is often extreme. Marginalised young women supported by the project reported the promotion of school attendance through measures such as the provision of school necessities, bicycles, life skills taught through the My Better World programme and encouragement by CAMFED structures such as the PSGs. These measures helped marginalised girls to overcome the barriers to attendance they reported, such as transport challenges, distance from school, hunger and poverty (a factor appropriately identified as the major cause of vulnerability in the programme Theory of Change). The project has been very successful in supporting in-school transition in intervention schools in Zambia, exceeding its target with respect to comparison schools by 244%.

A CDC member in Zambia reported as follows: "*The interventions are extremely relevant. In Lavushimanda absenteeism has dropped, literacy has gone up and early pregnancies gone down; only three schoolgirls got pregnant this year compared to other years; girls are given accommodation. Road sex with truck drivers has reduced.*"

- To what extent did they remain responsive and relevant to the needs, priorities and policies of these groups when circumstances changed, including during the COVID-19

The project remained relevant during school closures caused by the COVID-19 pandemic.

Students were supported to keep learning and examination pass rates show resilience of learning among the most marginalised students. High rates of return to school post school closure indicate the community were widely engaged and supportive of girls' return. CAMFED was also recognised to have been responsive to the needs of schools once student's returned, for example through the provision of WASH equipment and their support to schools through the Planning for School Excellence programme.

Coherence

Key Evaluation Questions (KEQs):

- *Is the project internally coherent? Do the various categories of project activity complement one another in each of the three countries?*

The qualitative research indicates that the project is internally coherent. Respondents have spoken positively about the range of project components: study guides, participative teaching approaches, the MBW curriculum, PSE, the actions of Learner Guides, capacity building of school and district structures.

Respondents felt that the different role players and interventions complement one another. This was explained further by a Teacher Mentor in Zimbabwe who stated the CAMFED activities at school level complement each other and are demonstrated in the increased retention of vulnerable girls in school. She felt that interventions protect girls from sexual abuse and provide sanitary ware to reduce barriers to school attendance, while the feeding programme through Mother Support Groups also improves attendance and reduces school dropout significantly. At district level it was reported that young women and girls have been equipped to be assertive hence reducing sexual abuse - "*girls and young women gain assertiveness skills girls to say no to abuse" – while w*omen have been empowered through involvement in income generating projects to become self-reliant.

- *How has CAMFED influenced and engaged in adaptations and changes to the policy environment? How has CAMFED supported marginalised out-of-school girls and young women to return to formal education?*

Coherency of the project to national contexts is evident in that the CAMFED is allowed to deliver its interventions and services through the governance and management structures at national, provincial, district, local community and school levels. CDC respondents and NAC members, among other types of respondents, reported that this cooperation was working well and that GEC-T 5101 complements national policies and strategies. This complementarity extends to efforts to mitigate the impact of the COVID-19 pandemic. An exception is CAMFED's opposition to corporal punishment, which is legal in Tanzania. In order to address the critical link between corporal punishment and the impact on the self-esteem of students, particularly girls, and their ability to attend, progress and transition through school, CAMFED Tanzania is actively working in partnership with the MoEST and Heads of schools to encourage alternative behaviour management strategies that teachers can use instead of resorting to corporal punishment. Heads of schools have agreed to raise awareness of child protection guidelines in their schools and the government's national guidelines which restrict when and how corporal punishment can be administered.

- *How has CAMFED contributed to the national development and revision of COVID-19 response education plans and strategies for school reopening?*

CAMFED's adaptive response to the COVID-19 pandemic was widely praised by head teachers, SBC members and district-level and national respondents in all three countries as effective and consistent with national policies. Learner Guides in particular were reported to have been very active in encouraging marginalised girls to return to school when schools reopened.

The holistic responsiveness of CAMFED to the COVID pandemic is summarised by a CAMA member from Zimbabwe in a FGD where she described the support as immense '*and beneficial'* whereby '*girls got study guides to read at home, young women were given masks and sanitizers. Some girls were trained in skills like cobra making, baking and sunlight liquid by the district team in all the villages'* in the district. She went on to explain that '*hand washing liquid buckets were distributed in schools'* in order to make them safe learning environments when they reopened. All of these combined '*activities helped to reduce transmission of COVID 19 in schools as students had masks*' and ensured that marginalised girls were supported during school closures and to return to school.

Efficiency

Key Evaluation Questions:

- *To what extent did the project deliver the intended results in an economic and timely way and deliver interventions in a cost-effective way?*

Endline and reporting evidence suggests that the project has made good use of its financial, human and time resources to the extent possible given factors within its control. The project has achieved an activity completion rate averaging 89% since Q12 (Jan-Apr 2020) and maintained a green or green/amber RAAG rating over the same period, while budget utilisation has remained high. Although COVID-19 had a significant impact on the operating environment, the project adapted quickly and effectively and has achieved meaningful outcomes for project beneficiaries, showing positive impact against all three outcomes of learning, transition and sustainability. The project continued to manage delivery during the period of FCDO budgetary uncertainty with very little impact on beneficiaries, achieving endline savings and re-positioning funds in support of strengthened Learner Guide activity and in line with the with sustainability priorities.

- *How cost-effective is CAMFED's multidimensional approach to improving access to education, life skills training and post-school pathways for the most marginalised girls?*

Through the Guide programme, the project embeds cost effectiveness by addressing marginalised girls' progression through secondary school while simultaneously opening up opportunities for young women in the post-school transition. The endline research shows that Guides are motivated and that the volunteering incentive package is relevant, and that in addition to achieving strong impact on learning and transition for marginalised girls progressing in and beyond school, the project has also delivered benefit for the Guides themselves, with many pointing to the skills, confidence and qualifications they have achieved and how these have supported their own progression into secure pathways. The holistic community-led approach is effectively engaging traditional leaders, teachers and parents with many

respondents pointing to positive changes with respect to early marriage and pregnancy – further supporting the likelihood of positive post-school pathways for the most marginalised girls. CAMA members are widely reported as positive female role models, and both they and the wider respondents point confidently to the continuation of their activism post project closure.

- *Have training and grants provided by CAMFED to schools and parent support groups contributed to a safer and more enabling learning environment for marginalised children?*

Respondents pointed to the effectiveness of interventions such as the Planning for School Excellence programme in increasing parental engagement in the education of their children, and in increasing the prominence of child protection messages at school and community levels.

The CDC members in Zambia stated that '*Parents now see children as having a right to be protected and to be educated. In schools, child protection policies are placed where they are noticeable'.*

Parent Support Groups were widely reported to be highly engaged and working in collaboration with Teacher Mentors and Learner Guides to support marginalised children. This support is happening holistically, through PSGs helping to strengthen the link between schools and homes and championing messages of child protection, through PSGs providing individual mentoring and support to children, and materially, through PSGs providing food to children in school and supporting with physical improvements to the learning environment. A TM from Tanzania explained that the '*CAMFED program activities supported schools and districts to respond to the COVID 19 pandemic in the education sector – they helped a parent group who were funded and contributed to the construction of the classroom to reduce the number of students in one class. The evidence is that students loved to come to school when they reopened because of the support provided by the CAMFED organization'.*

'food provided by MSGs has been a motivating factor as some students attend school because they want to eat their food. This has greatly influenced the general attendance by the students'.

[Head Teacher Umzingwane, Zimbabwe]

- *To what extent do the interventions designed to create an enabling learning environment for marginalised girls, such as the provision of learning materials, training on active learning approaches, and the provision of resource centres for teachers and Learner Guides, contribute to improved learning outcomes?*

Respondents have clearly outlined how the project's learning interventions have significantly improved student learning outcomes through participatory teaching and learning approaches. During an FGD with teachers in Tanzania they stated '*group assignments, remedial classes and professional coaching have helped girls in STEM subjects. Girls are now motivated and inspired to deal with lessons, avoiding the bad belief, that create fears that STEM subjects are difficult to them'.* A FGD held with another group of teachers in Tanzania yielded evidence that *the quality of books provided by CAMFED are good and we use it to teach in classes. The books contain various exercises for practice which are well oriented to*

students, they complement different teaching and learning tasks'. This sentiment on the quality of the education resources provided by CAMFED was indeed echoed by the majority of teachers and TMs and HTs who participated in the qualitative research in all three countries. A MoE official in Zambia paid tribute to the *'unique support to school management by CAMFED to creating enabling learning environments, e.g., child protection and safeguarding policies., including weekly boarding facilities which is a critically important support in this rural province'.*

Following the closure of educational institutions due to COVID-19, to what extent did the additional support provided by CAMFED to marginalised girls and young women assist with access to learning and re-enrolment once they reopened?

During the qualitative research there were many accounts of how key stakeholders worked in collaboration to ensure that project activities were implemented as efficiently as possible even during the COVID pandemic. An example of collaborative efficiency was reinforced by a TM from Tanzania who stated that *'after the re-opening of schools CAMFED supported with CAMA members bringing water to schools so students and teachers could wash their hands and to provide more education to students about the COVID-19 pandemic.* There are other accounts of how CAMA cleaned classrooms voluntarily to make them safe for children to return to school and continue learning. Furthermore, PSGs in Tanzania when being interviewed in a FGD, outlined the role they played to support girls and young women to attend school when they reopened by *'helping with basic needs when school were closed by providing COVID 19 education and cooperating with government officials to advise students to return to school and also advising them to wear face masks and use hand sanitizers'.*

Effectiveness

Key Evaluation Questions (KEQs):

- *To what extent were the objectives and intended results of the project achieved, including differential results across groups?*

The programme was judged by all types of respondents to be very effective. This applies to access to education, the quality of education, progression to higher levels of education and access to entrepreneurship opportunities. Marginalised young women reported having become more confident, that their safety has been enhanced and that the risk of early marriage and pregnancy has been reduced. The programme was judged by all types of respondents to have supported gender equality – many reported that girls and boys are now treated fairly in school. The support for improved learning outcomes was assessed by all school-based respondents as very effective.

The results of the project were strong against learning, transition and sustainability with many targets exceeded, and strong mitigations - primarily relating to COVID-19 or the particularly challenging economic context in Zimbabwe – where they weren't.

The availability of disability disaggregated data was limited however where it was available, for in-school progression rates, students with disabilities commonly had a higher rate of progression than students without disabilities.

- *What were the major contextual factors influencing the achievement or non-achievement of the objectives and intended results?*

The impact of the COVID-19 pandemic on the final two years of delivery was significant, with learners in Zimbabwe and Zambia in particularly missing out on months of learning, and this likely impacted on performance against progression targets. However, the performance of the tracked transition cohort in Zambia suggests that the project likely helped mitigate the impact of the pandemic on progression rates more widely. The pandemic also possibly impacted on Learner Guides ability to take up leadership positions – both in terms of their ability to attend meetings and the extent to which their focus was on supporting learners while they were out of school – and to catch up once they'd returned.

In Zimbabwe, drought and inflation created hugely challenging conditions among already vulnerable households, which likely affected the rate of drop out due to pregnancy and / or early marriage, in addition to student attendance and progression.

Within schools, teacher absences – particularly in Zimbabwe after the school closures, will have further impacted students' ability to prepare for the Form 4 examinations, while in Tanzania the issue of corporal punishment continues to impact negatively on the self-esteem and wellbeing of students.

- *Has the financial, material, teaching and mentoring support provided to marginalised girls, including girls living with disabilities (GWDs), resulted in improving retention, attendance and progression outcomes?*

A Head teacher who participated in an SSI in Zimbabwe, summarised how the project interventions have been effectively implemented to improve the outcomes for marginalised girls '*CAMFED activities are very much useful e.g. payment of fees, stationery, textbooks enables teaching and learning to go on smoothly. There are now fewer dropouts, pregnancies and no absenteeism. The feeding programme boosts attendance. The programmes have increased enrolment and retention of learners. More girls are now finishing school and disciplinary cases are reduced as the school is now child friendly. At district level, fees from CAMFED enables the school to affiliate in district schools' activities e.g., Better Schools Programme and funding of other district activities. Girls are provided with basic needs hence attendance is improved and school retention. Most girls now finish O level with few cases of pregnancy and re – enrolment has increased literacy levels. Behaviour change has been noted due to being knowledgeable on SRH issues and GBV'.*

- *Has the My Better World (MBW) programme lead to increased self-esteem, self-efficacy and self-confidence for participant marginalised girls and young women?*

The My Better World (MBW) programme was widely praised by young women for promoting understanding of gender equality, making girls and young women stronger and more confident, and ensuring that boys and girls cooperate and realise that they have the same right to education. A HoS in Tanzania also confirmed that '*The leaner Guide programme is effective. Girls are now confident with good moral values also attendance is highly improved'.*

- *Has the post-school financial, training and mentoring support provided to young women (GEC graduates) resulted in improved post school transition outcomes?*

CAMFED's support for the transition of girls and young women to successful adulthood received very positive appraisals from all types of respondents in the qualitative research, including young women themselves. The CAMFED Transition Guides provided effective support to TG programme participants in Tanzania and Zambia in setting up businesses, re-sitting for examinations and progressing to further education. They also supported girls and young women who had dropped out of school to progress to further education.

The CAMFED transition programme (post school) in Tanzania and Zimbabwe is perceived by participants as successful in many respects – for example, enhancing safety, supporting business management, getting a job and being a positive role model. Evidence from Zimbabwe showing that 21% of young women felt they would be doing nothing if they hadn't taken part in the transition programme, and between 28% and 33% of young women in Tanzania and Zimbabwe reported they would be engaged with household chores, provides strong evidence of the programme's effectiveness in improving post-school transition outcomes.

- *How successful has the project been in addressing the barriers to education and post-school pathways for marginalised girls and young women worsened by the COVID-19 pandemic? How successful has it been in reducing dropout rates attributed to early marriage and pregnancy?*

CAMFED's adaptive response to the COVID-19 pandemic was widely praised by all types of respondents as effective and consistent with national policies. Measures to ensure safety and child protection have been effective. Young women reported that they have been able to know their rights through the child protection policy and that they now have the courage to speak out about the challenges they face and report cases of abuse.

A local leader in Tanzania spoke about the role he played in reducing dropout rates and early marriage and pregnancies ' *The action I can take as a leader to support the right to education especially for marginalised girls to prevent early pregnancy, is that we usually find the perpetrators and take them to the police station, but we also talk to the students in collaboration with the community development officer and talk to them about growth rate and the effect of engaging in sexual acts.* In relation to

encouraging school attendance, we *often call parents in the office and talk to them and help them and sometimes fine them'.* The local leader went on to describe how these measures are working in synergy to address the barriers faced by marginalised girls.

The dropout rate of girls in CAMFED partner schools attributed to pregnancy and/or early marriage was lower than targeted in both Zambia and Tanzania – an impressive achievement in a context of school closures. In Zimbabwe, the EMP rate was above target at 4%, with the challenging macro-economic context likely a contributing factor.

Impact

Key Evaluation Questions (KEQs):

- *To what extent did the project generate or contribute to the generation of significant higher-level effects (social, environmental and economic), whether positive or negative, intended or unintended?*

  CAMFED's support for transition has helped girls make better career choices after completing school and helped them become more independent – not only financially independent – by setting up businesses. Loans facilitated by CAMFED have helped CAMA members through tertiary education. Transition Guides are helping young women to choose different pathways with a positive impact. Young women interviewed in Tanzania and Zimbabwe confirmed the opening up of fruitful post-school pathways through the CAMFED transition programme. A number of young women interviewed talked about their ability to now support their own family members through education, a significant higher-level effect in terms of breaking the poverty cycle.

  The My Better World programme cultivates critical thinking, problem solving and teamwork, key to leading action and policy on climate resilience. Furthermore, a number of Guides have transitioned into agriculture and are now benefiting from CAMFED's wider Agriculture Guide programme through which they learn climate-smart farming techniques.

- *How have Learner Guides and other CAMFED Association members used their leadership roles in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls?*

The quantitative research shows that many Learner Guides occupied leadership positions. Zambia had the highest proportion (63.0%) of Learner Guides with leadership roles, the most common in all three countries being on the committee of a CAMA committee or religious organisation, with between 6 and

13% on school organisations, charitable organisations or CDCs. Additionally, the majority of CAMA members in all three countries were implementing the 'give back to the community' principle by becoming involved in philanthropic activities, supporting primary school girls, secondary school girls and a small number of boys to enable them to attend school. Many respondents referred to CAMA members as trusted role models who are making an impact.

'*They are doing very well because even in the villages and their communities there are role models and they on the schools management committee' TM Zambia*

These elements combined suggest that Learner Guides and CAMA are in a strong position to be able to influence the support provided to marginalised girls. Furthermore, their activity during the COVID-19 pandemic underlined their position of trust within communities and even more widely – with CAMA members in Zimbabwe appointed to district-level COVID-19 response teams, affording them key worker status to keep delivering critical support throughout lockdowns.

- *To what extent has the MBW programme and safeguarding training changed the attitudes and perceptions of girls, boys and communities to cultural/gender norms and gender sensitive issues?*

In an SSI a CAMFED Board member in Zambia felt strongly that the impact of the MBW on gender attitudes has been positive - '*boys do not look down on girls they learn together with, they look at them as equal*'. Furthermore, the Board member went on to describe how the '*involvement of parents shows a change in perceptions of them and boys' and girls'*.

CAMA members themselves feel similarly: A CAMA member in Tanzania explained their role in working with community stakeholders to '*tackle early pregnancy and early marriage'* which she feels is attributable to the provision of SRH and life skills education to protect and safeguard girls from any violence and harmful gender norms.

- *How successful has CAMFED's collaborative, cross-sectoral approach been that brings together key stakeholders (with young women, in their capacity as Learner Guides, emerging at the forefront of this collaboration) to tackle specific barriers to girls' progression through school. How might it be improved?*

The programme has had very positive high-level effects on girls and young women in various important respects, such as: safety; gender equality; self-confidence; financial independence; and access to higher levels of education. All types of respondents in all three countries felt that the programme has had a very positive impact on safety and child protection. Early pregnancy is reduced due to the financial or material support given to marginalised girls and young women. In Zambia some traditional leaders reported having passed by-laws on child safeguarding and not allowing under-age marriages. The

reasons for improved safety and child protection include interventions by Teacher Mentors, Learner Guides, SBCs and local leaders.

A young woman in Zimbabwe reported as follows: "*In 2018 I went for BTEC training in Masvingo and I gained a certificate in broiler keeping. Now, in 2021, I am a student at university and an entrepreneur – I am into broiler keeping and manufacturing of stationery. Training and mentoring assists marginalised girls to make better choices after completing school. Training made me realise that I should not jump into immature decisions. CAMFED is teaching us to be independent.*"

The My Better World (MBW) programme has clearly had a very positive impact in all three countries on gender equality, appropriate sexual behaviour, girls' safety and girls' self-confidence and independence. Boys have benefited from this intervention as well as girls.

The qualitative research showed evidence that the project interventions have worked synergistically and resulted in the overall impact for marginalised girls through - improved attendance and academic performance, fostering collaboration between schools and communities and improving the self-esteem and opportunities for girls and young women to transition to secure post-school pathways.

Sustainability

Key Evaluation Questions:

- *Is To what extent will the net benefits (whether financial, economic, social and/or environmental) of the project continue?*

Respondents of all types in the endline qualitative research were optimistic about the sustainability of net benefits in all three countries. They quoted the strong participation of Ministry officials and the recognition of the importance of clearly tracking the progression of girls through school, the support of traditional leaders in tackling harmful cultural norms, and the expectation of continued collaboration among SBCs, MSGs and PSGs. 100% of Learner Guides surveyed stated their intention to continue volunteering after project closure.

Post school, young women graduating in to the CAMFED Association clearly feel connected and supported, with some pointing to examples of how CAMFED Association members came together to help pay off the loans of their CAMA sisters who were badly affected by Cyclone Idai. The values of the CAMFED Association shine through strongly in the words of those interviewed:

'CAMA means changing the lives of young women in rural communities through use of our education to benefit others and work together to turn the tide of poverty'. Learner Guide, Zimbabwe

'Because of the CAMA network we became more than sisters and came up together to fight the common enemy which is poverty. No CAMA member would suffer in the presence of other CAMA members'

- *Was the project successful in leveraging additional interest and investment?*

At midline, quantitative evidence showed a higher proportion of schools had integrated a needs-based mechanism than targeted in both Tanzania and Zambia, with Zimbabwe below target. Additionally, 75% of schools in Tanzania, 61% in Zambia and 76% in Zimbabwe were found to be implementing a cost share approach, overall doubling the targets set.

At endline, qualitative research indicates that at community level stakeholders are engaged and active in project delivery, for example providing labour and bricks during the construction of low-cost boarding facilities, while the wider CAMFED Association membership was providing social support as well as peer to peer mentoring and philanthropy to support girls to attend school. In Zambia Traditional and church leaders were shown to be providing facilities / venues for LGs & CAMA to hold meetings with girls and the community stakeholders. Teacher Mentors in Zimbabwe when interviewed highlighted how they contribute to wraparound costs for marginalised girls, stating 'we sew sanitary wear for the girls together with the MSGs and Learner Guides, so girls are able to attend school during their menstruation'

At system level, there is clear interest from the Zambian, Tanzanian and Zimbabwe governments in expanding and scaling the Learner Guide programme, with high level government representatives (e.g., Commissioner of Education, Assistant Director of Policy and Planning, Director of Education, Assistant Director of youth empowerment) volunteering their time on Learner Guide Scaling Advisory Committees in each country.

- *To what extent was the project successful in building sustainability within the enabling environment for change at the family, community, school and system levels?*

During an SSI interview with a HoS in Tanzania, he summarised how the funding for girls through the project had constituted an enabling environment for them to successfully graduate from school which has '*brought about positive change because they have been able to develop themselves academically and increase their knowledge'.* A FGD with a SBC in Tanzania, also highlighted the success of the project in creating an enabling environment. They stated that *'the support that brought change to the girls after graduation is a training aid because they have been able to be self-employed, have been able to be entrepreneurs in their communities but have also been able to give advice to their peers'.* The SBC felt that the most effective support to building sustainability is training because young women have acquired skills but have also been able to '*overcome dependency'* which leads to sustainable outcomes for the project.

Members of CDCs are highly engaged and motivated, and confident that the CDC structure would continue with or without CAMFED funding due to the benefits of cross-departmental collaboration that the committee has enabled. At school level Teacher Mentors, as government trained teachers, will remain in their roles post project closure and demonstrated their commitment to girls' education and child protection through the FGDs.

At community level, CDCs respondents pointed to improvements within families in terms of child protection and safe home environments as parents have taken on board the principles of child protection.

- *What is the role that young women school graduates can play in supporting successful transitions for marginalised girls, within and beyond school, and how scalable is CAMFED's guide model?*

The qualitative and quantitative research shows that young women school graduates in the role of Learner Guides and Transition Guides, but also the wider CAMFED Association network have played a significant role in supporting successful transitions for marginalised girls, both within and beyond school.

There is clear interest from the Zambian, Tanzanian and Zimbabwe governments in expanding and scaling the Learner Guide programme, with high level government representatives (e.g. Commissioner of Education, Assistant Director of Policy and Planning, Director of Education, Assistant Director of youth empowerment) volunteering their time on Learner Guide Scaling Advisory Committees in each country. In Tanzania, CAMFED were invited to submit a costed scaling plan to the government identify how costs related to core elements of the Learner Guide programme, might be most effectively integrated within existing government systems and structures. The plan presents a proposed strategy for the government to adopt and implement the Learner Guide Program, in collaboration with CAMFED over three scaling scenarios: (1) two new districts of the Morogoro region (Malinyi and Morogoro Municipal); (2) all nine districts of Morogoro region; and (3) the entire country.

In the opinion of all respondents in the qualitative research the project is sustainable at the school and community levels. Our analysis of the qualitative data shows that there is a predisposition towards sustainability at the school and local levels; support for sustainability at national level in policy and resourcing is essential.

- *How successful have CAMFED's governance model and community structures been embedded as good practice in communities to support marginalised girls to attend school safely?*

The qualitative research strongly indicates that CDC, SBC and PSG structures have been successful embedded as good practice in communities, with wide recognition of the value of supporting girls' education and the importance of improving girls' safety. The CDC structure is particularly embedded and widely recognised as playing a valuable role in the continuation and sharing of good practice. The midline found unanimity that the CDC was a structure that would remain whether CAMFED was there funding it or not because the members have seen how useful it can be and how it aids cross organisation communication.

Respondents of all types in the endline qualitative research were optimistic about the sustainability of the programme in all three countries. Reasons reported for this optimism include the enthusiasm of CAMA members in serving the community, the participation of Ministry officials in planning, monitoring and tracking, the support of traditional chiefs, continuity in the work of Learner Guides because of the availability of interest-free Kiva loans, continuity in the work of SBCs, MSGs and PSGs because of the strong community engagement of CAMFED

A local leader in Tanzania stated that in his local community the Leaner Guides will '*continue to work with the community by showing cooperation with local leaders to advocate the right of young women and tackle issue such as GBV and SGBV'.* Additional CDC respondents also reported that cooperation was working well and would continue '*CAMA will continue their businesses and philanthropic work. Teachers will continue using materials and resources, and study kits'*. They described how LGs contribute to sustainability of CAMFED programmes, due to education and training tailored for them by CAMFED. They were of the opinions that '*through CAMA funds, philanthropies and the involvement of CDC as the district mentor of the projects will ensure its continuation*'.

Conclusions

The project has achieved positive results against learning, transition and sustainability outcomes. At midline, literacy results among marginalised girls were positive and significant in both Tanzania and Zambia, while numeracy results were positive and significant across Tanzania, Zambia and Zimbabwe. On the basis of examination results at endline, the project appears to have protected learning gains in Zambia and Tanzania in the context of the COVID-19 pandemic. Rates of in-school transition in Zambia were significantly stronger among supported marginalised girls than among those in comparison schools and steadily increased over the course of the project. Post school transition among supported students is strong (between 77% and 85%), with over 100,000 girls supported into productive post-school pathways. Young women feel safer, more confident in their ability to succeed and better able to choose their own path. Learner Guides and the wider CAMFED Association membership are recognised and respected as leaders and role models within local communities and more widely, while schools, communities and traditional leaders show active engagement and investment in the support of marginalised girls, particularly in relation to advocating against early marriage and pregnancy. Learner Guides are strongly committed to the role and motivated. The Learner Guide programme has good prospects for sustainability, with strong engagement and buy-in by national and local governments, while there is strong belief among respondents that the social impact generated by the project within communities will sustain. Challenges within rural communities and schools remain, with availability of food, low availability of learning resources, corporal punishment within schools in Tanzania, distances to school and low teacher motivation key among those, however the structures and social capital generated by the project appear to be helping to mitigate the impact of those constraints for the most marginalised girls and supporting their successful transition within and beyond school.

Recommendations

Based on the findings and analysis of the endline evaluation, the recommendations focus on specific measures that CAMFED can take in direct delivery and in their advocacy with national governments and cooperating partners, in order to improve the effectiveness of future programme interventions.

However, feasibility is largely determined by who or which institution would be responsible for implementing any given recommendation to inform and influence education policy, and advocacy to support girls' education in Zimbabwe, Zambia and Tanzania.

Overarching finding	Recommendation	Responsibility
The CAMFED programme increases access to education for marginalised girls.	CAMFED should use this GEC-T endline research evidence to encourage donors to support this effective CAMFED programme	CAMFED with donors
The programme interventions have improved learning outcomes, especially for marginalised girls. HTs and TMs have requested further training and support to continue to improve learning performance in their schools.	CAMFED to liaise with Ministries of Education officials at the district level, to emphasise the need for HT and TM training (at cluster and zonal level) and continued professional development, sharing of best practice etc. on whole school improvement strategies.	Ministries of Education
Endline research results need to be widely disseminated.	CAMFED should continue to strive for lessons learned to be internalised in government policy and resourcing and effectively communicate the GEC-T endline evaluation findings to Ministries of Education in each country.	CAMFED
Students have limited or no access to online learning resources.	CAMFED should consider the provision of smart phones to students to facilitate online learning	CAMFED
LGs lack the resources to support students with online learning	CAMFED should consider providing smart phones to all LGs, so they are able to support students with online learning and communicate effectively as a network	CAMFED
TMs would benefit from access to online learning material - for	CAMFED should consider the provision of smart phones to all	CAMFED

students and their CPD	Teacher Mentors to support online learning for students and themselves. Phones will also support them in their role in being able to communicate effectively with the for example the CDC members and monitoring of students.	
Distance can be a barrier for Learner Guides access to and from schools and districts	CAMFED should consider the provision of bicycles to all LGs, TGs and CTs to enable them to travel to and from schools and districts.	CAMFED
Schools lack STEM resources	CAMFED should consider the provision of STEM equipment to schools.	CAMFED
Shortage of STEM teachers in rural schools	More teachers are needed for STEM subjects.	Ministries of Education
Expanded intervention at primary level would ensure that upper-primary students build self-confidence and problem-solving skills to support their transition to secondary school.	To extend the LG program to upper primary schools given the positive results from implementation in secondary schools.	Ministries of Education and CAMFED
Research evidence verified overwhelming success of the LG programme / model. Greater reach to marginalised girls to build their resilience to progress through secondary school and transition to post-school pathways.	To continue to deliver the LG program/model in existing schools and to scale -up to additional schools and districts if funding is available.	Ministries of Education and CAMFED
Hunger was frequently reported and cited as a common barrier to regular school attendance. The provision of more food would alleviate this obstacle to effective education.	CAMFED to continue to collaborate with organisations that support school feeding and Ministries of Education to provide food for the school feeding programme to complement the work of PSGs.	Ministries of Education and CAMFED

Intensified focus on access and attendance for those students living furthest from school	The challenge of distance to school needs to be further addressed through construction of more schools closer to homes of students and also safer boarding facilities.	Ministries of Education
Such measures are necessary to improve child protection.	Stricter laws and penalties are needed for anyone violating the rights of the child.	Governments
Consistency of support by Teacher Mentors in each school.	Deployment of Teacher Mentors needs to be carefully considered to avoid disruption of school Teacher Mentor programmes. Each school should have two TMs – one male and one female to ensure that both girls and boys have gendered role models (some girls do not have a male figure head in their families either) and are able to report concerns and cases of abuse.	Ministries of Education
Hunger was cited as a cause for non -attendance of students at school. Improved resourcing at school level.	Additional income Generation Grants would be beneficial in supporting more parent support groups to run group business activities to enable schools to sustainably improve the learning environment.	Governments
Research evidence found that incentives such as workshops, review meetings and refresher trainings are key motivating factor for undertaking additional work and roles etc. Some felt additional training in teaching methodologies would be beneficial, while a small number mentioned the value of small 'facilitation allowances' to cover	Continue to review and build innovative incentives to LGs, TGs and TMs to motivate them further.	CAMFED

lunch, data bundles etc.		
ToC needs to include the demand -side-barrier 'gender restrictive practices'.	The demand-side barrier "Gender-restrictive practices" from the original ToC should be reinserted, and independent gender analyses carried out in the programme and project areas.	CAMFED

Lesson Learning

The following are the lessons learned that are intended to enable the further development and improvement of the programme activities..

- Multi-country programming and cross-country learning under the GEC-T has allowed CAMFED to understand what has worked well in each country, what has not worked well, what can be improved, what is applicable to one country, and how to overcome any limitations.
- The research has shown that the Project's success has been due to CAMFED's ability to adapt programming and provide rapid response mechanisms to the most pertinent needs of the students, especially marginalised girls as circumstances changed in each country and as a result of the COVID-19 pandemic. CAMFED should continue using monitoring and evaluation data as a strategic management tool and for data-driven decision making as this has enabled the Project to be responsive to emerging beneficiary needs over time.
- The research evidence attributes the achievement of the Project objectives to the robust community, district and school governance structures which work synergistically to provide holistic wrap around support for marginalised girls to access quality education. The involvement of community leaders as duty bearers has been a key driver to challenging and addressing harmful gender norms, tackling gender-based violence and in sensitising communities to the rights and safeguarding of all children especially marginalised girls.

Annexes

Annex 1: Project Design and Interventions

Annex A of the endline Terms of Reference is attached with:

- Table i: Project design and intervention – summary of the interventions and how they relate to the project outcomes and outputs to help inform the endline design.
- Table ii: Medium Term COVID-19 adaptations (July 2020-March 2021) - Summary of CAMFED's Medium Term Response Plan activity adaptations for quarters 14-16.

Annex 2: Endline evaluation approach and methodology

Evaluation methodology

The overall evaluation design used a mixed-methods approach, drawing on qualitative and quantitative data and triangulation of both datasets. The qualitative research consisted of in-depth interviews and focus groups discussions with beneficiaries and key project role players and stakeholders. The quantitative research consisted of surveys designed by CAMFED (with EE inputs) and implemented by CAMA enumerators trained by CAMFED (supported by the EE).

The qualitative instruments were developed by the EE in close collaboration with CAMFED. Most of the qualitative instruments were applied in the field by CAMA enumerators trained by the EE in collaboration with CAMFED staff in each country; a smaller number of instruments were applied by the EE country team leaders. In-person research events were undertaken where possible by CAMA enumerators with the EE team quality assuring 5% of the research events virtually.

The capturing and analysis of the qualitative data were effected using a tool developed by the EE, which required fieldworkers to enter the data soon after they were obtained in the field. Data were entered in the following forms:

- verbatim, when a thought was expressed by a participant in a particularly forceful way;
- in summary form, when a long point made by a participant could be expressed more briefly without any loss to the message; or
- paraphrased, reflecting a long point made by a participant that could be expressed clearly (and usually more briefly) in different words without distorting the message.

Coding of the data obtained by fieldworkers was effected by the EE. Main codes reflected the required criteria (relevance, coherence, effectiveness, efficiency, impact and sustainability, to which the EE team added *internal* and *external* project coherence). Subcodes indicated different aspects of a given criterion. To protect confidentiality, the participants were not named in the dataset.

The evaluation was characterised by adaptive management. This was especially necessary in the context of the ongoing COVID-19 pandemic. The travel and social restrictions associated with the pandemic meant that it was not possible for the EE team to carry out fieldwork in the normal way. It was therefore necessary to adopt a flexible approach to data collection, safeguarding all participants in the evaluation.

Because of the pandemic, all enumerator training was virtual. Qualitative enumerator training took place virtually (led by the EE and supported by CAMFED) in all countries in district centres. Similarly virtual training took place with quantitative enumerators separately (led by CAMFED and supported by the EE).

Separate groups of CAMFED Association enumerators were deployed for the quantitative and qualitative evaluation tasks. The EE country team leaders quality assured 5% of the interviews and focus group discussions carried out by qualitative enumerators.

Given the continued restrictions on international travel, the EE team consisted of a mix of national experts (based in the target countries) and international experts; the former conducted in-country research while being supported remotely by the international experts (the Team Leader and the Gender and Education Specialist).

The EE team was committed to gender-sensitive and participatory methods throughout. The EE Gender and Education Specialist carried out an ongoing review of the documentation and development of the study including participating in regular EE team meetings and in the weekly CAMFED/EE meetings. Gender-related briefings and specific advice and briefings were also made available to the EE team members for different phases of the work.

A Gender Sensitivity Briefing Note and contributions to the presentations were produced by the EE as part of the training for enumerators in the field.

In this briefing note a basic theoretical framework was introduced with definitions of the terms: gender; gender relations; and gender bias including gender needs and interests and barriers to girls' education. There then followed some suggestions for the endline evaluation interviews and focus group discussions on how to manage the research events in a gender-sensitive manner, to help the enumerators create an atmosphere in which girls and young women would feel safe and able to express themselves during the interviews, even when talking about sensitive subjects (such as sexual violence). Girls may be lacking in confidence, having probably often been told not to speak out, so we wanted to encourage them to speak.

Suggestions were proposed for some reflection and self-examination of the enumerators own experience of gender and barriers prior to the interviews. Also, practical points for safeguarding such as ensuring that girls and young women were interviewed by enumerators in pairs with the woman as the lead interviewer, and that young women should not be left on their own with a male enumerator or indeed be within hearing distance of a male.

There then followed specific advice to the enumerators for different phases of the interview

- To make her feel valued and gain confidence **at the beginning**: taking time to get to know her a bit, sharing your own experience, explaining the why and how of the interview, avoiding the time and place clashing with her other commitments, and ensuring she can manage the device satisfactorily if the research event is not conducted in person.
- **During the interview** techniques were proposed such as speaking in simple language; making sure the question has been understood; starting with neutral questions before more sensitive issues are raised; being patient and giving extra time for the reply; listening carefully and asking open questions; emphasizing how important her views are and avoiding criticising or disagreeing with her. Also, some tips were provided on how to manage the interview if the respondent is uncomfortable with a question; putting on "gender spectacles" to be sensitive to gender relations and girls' specific issues; also to avoid gender stereotypical remarks.
- **At the end of the interview** Warning the interviewee a few minutes before the end; saying goodbye and thanking them for their time and participation; telling them of any feedback or follow up if possible.

- **For the focus groups**, suggestions were to keep the groups of girls and young women small; "keep the ball rolling" i.e., asking each person in turn to respond to avoid some people dominating the discussion and to encourage silent members to speak; and ensuring that members do not feel pressurised to divulge sensitive issues in the group.

Pre data collection

The Monitoring, Evaluation and Learning framework was adopted for the determination of samples. For example, in Zambia and Zimbabwe the number of schools for the quantitative research recommended in the MEL framework, 140 and 156 respectively, were sampled. This means that in Zambia 70 schools in GEC-T districts and the other 70 in comparison districts were included for the endline transition survey. In the MEL framework, 136 schools (68 intervention and 68 comparison schools) were estimated to be right sample size to detect a 0.25 minimum effect size. This was the sample size needed to detect a change of 10% from a baseline of 30%. In order to provide a buffer, 70 intervention and 70 comparison schools comprised the final sample used for the transition survey at midline in Zambia; the same was adopted in the endline survey.

For Zimbabwe, 156 schools (78 intervention and 78 comparison schools) were estimated as right sized to detect a change of 10% from a baseline of 30% in both learning and transition outcomes. The same sample size was adopted in the endline as in the midline evaluation. EMIS data on enrolment and drop out were collected from these schools for the endline evaluation. Teacher surveys done in the midline survey in 2019 were not done for the endline evaluation; instead, teachers participated in the qualitative surveys.

In Tanzania, the MEL sampling framework was adopted whereby a sample of 156 schools (78 intervention and 78 comparison) was used in the quantitative study at midline for heads of schools (HoS), Teacher Mentors (TMs) and other teachers in Tanzania. A similar sample was also used in the quantitative endline study for heads of schools; no quantitative data were collected from Teacher Mentors and other teachers for the endline study. This sample was regarded as sufficient first in detecting a change of 10% from a baseline of 30%, for both learning and transition outcomes, and second, to provide a buffer in case all marginalised girls in a particular school were to be lost from the sample.

Which quantitative or qualitative data collection tools were designed for endline?

The quantitative tools were prepared by the CAMFED MEL team to capture EMIS and transition data through the help of the head teachers. A CAMA survey questionnaire was developed, extended to collect information on those who served, currently or in the past, as Learner Guides, or as Transition Guides. A little adaptation was made to some items after pre-testing to improve clarity. In Zimbabwe, a separate questionnaire was developed for Transitees.

The EE developed the instruments for the qualitative research in all three countries (Tanzania, Zambia, and Zimbabwe). These tools were used to obtain information from different stakeholders as shown in the table below. The stakeholders can be grouped into three broad categories as (i) school stakeholders (including learners, parents support groups, and teachers), (ii) young women who are members of the CAMA alumnae association and who are guides such as being a Transition Guide or a Learner Guide, and

(iii) district and national level stakeholders including Ministry of Education officials, CDC members, local leaders, and CAMFED staff. Each of the instruments carried instructions for the enumerator on how to introduce the research event and explaining the purpose of the evaluation and the role of the interviewer. A data entry table, designed by the EE, was availed for use by enumerators in capturing key messages in every research event. This carried briefing notes on how to use the data tables, which were thoroughly explained in the training of enumerators. Data could be captured in the table in three ways, i.e., verbatim, in summary form, or paraphrased without altering the meaning.

GEC-T 5101 stakeholders and role players who participated in the qualitative research in Zambia are presented in the table below.

Stakeholders	Data collection instruments
School stakeholders	1. Head Teacher Interview 2. Teacher Mentors Interview 3. Other Teachers Interview 4. Mother Support Groups (Focus group) 5. School Based Committee (Focus group) 6. BTEC Assessors Interview 7. Female Dropouts (supported) 8. Female Returners (supported) 9. Learners with disability 10. G9G11 Boys and girls (not supported) 11. G9G11 Girls (supported) 12. Transition girls (not supported) 13. Transition girls (supported)
Young women and CAMA members including Guides	14. Learner Guides Interview 15. Transition Guides Interview 16. CAMA Members Interview (Focus group) 17. Journey mapping interview
District and national stakeholders	18. CDC members (Focus group) 19. Community/village/ward leaders Interview 20. CAMFED staff Interview 21. Government officials/national stakeholders Interview

In Tanzania, quantitative data were collected using survey questionnaires developed by CAMFED with inputs by the EE. Qualitative data were collected using instruments developed by the EE with inputs from CAMFED. Both sets of tools are summarised in the table below.

Endline quantitative and qualitative data collection tools in Tanzania

Respondent category	Target respondent(s)	Data collection tools	
		Quantitative	Qualitative
School stakeholders	1. Heads of School	EMIS - collecting enrolment and drop out data	KII/SSI
	2. Teacher Mentors	N/A	KII/SSI
	3. Other Teachers	N/A	FGDs
	4. Parent Support Groups	N/A	FGDs
	5. School Development committee	N/A	FGDs
	6. BTEC assessors	N/A	KII/SSI
Young Women and CAMA including Guides	1. Leaner Guides	LG survey (using phone)	KII/SSI
	2. Transition Guides	TG survey (using phone)	KII/SSI
	3. CAMFED Association members	CAMA survey (using phone)	FGDs
Journey Pathway Mapping (JPM)	1. Transition Guide programme participants (Transitees)	N/A	Journey Pathway Mapping (JPM)
	2. A level students (CAMFED Association members)	N/A	Journey Pathway Mapping (JPM)
	3. Vocational students (CAMFED Association members)	N/A	Journey Pathway Mapping (JPM)
	4. Tertiary students (CAMFED Association members)	N/A	Journey Pathway Mapping (JPM)
	5. GEC clients who dropped out from school (young women who remained out of school and/or who followed FDC vocational pathway)	N/A	Journey Pathway Mapping (JPM)
	6. YW living with disabilities	NA	Journey Pathway Mapping (JPM)
	7. Young women who have followed post-school pathways in business start-up/ paid employment or as entrepreneurs.	NA	Journey Pathway Mapping (JPM)
Others	1. CDC members	NA	FGDs
	2. Community/village/ward leaders	NA	KII/SSI
	3. CAMFED staff	NA	FGDs
	4. Government officials	NA	KII/SSI

Were any quantitative or qualitative data collection tools revised or adapted from midline? If so, please explain how and why they were revised.

The midline CAMA survey questionnaire was extended to collect information on those who served, currently or in the past, as Learner Guides. After pre-testing and piloting some adaptation was made to improve clarity of questions.

How were enumerators recruited and what kind of training did they undertake?

For the quantitative research, in all three countries, enumerators were recruited by CAMFED from among those who had participated in the baseline and midline surveys. CAMFED staff, with support from the EE, provided the training. The agenda included the following:

- A detailed overview of CAMFED programmes with stress on the GEC-T project.
- A detailed overview of the enumerators' roles and their responsibilities.
- Clear instruction ethical procedures during the research events.
- A thorough grounding in the collection of quantitative data via the phone surveys and capturing, saving, and transmitting responses using the ODK tablet. Stress was put on ensuring observance of skip questions.
- Training on CAMFED's child protection protocols and requirements for data gathering, analysis and sharing of information.
- Overview of field logistics.

How were qualitative researchers recruited, what skills and experience did they have and what kind of training did they receive?

Qualitative researchers included enumerators identified by CAMFED and a member of the EE team who also served to coordinate the endline evaluation in the country. Enumerators recruited by CAMFED were CAMA members who had previously participated in the baseline and midline surveys. Training was led by the EE and supported by CAMFED staff; the agenda was similar to that for the enumerators for the quantitative research. Stress was placed on COVID-19 safety guidelines. In addition, the participants were oriented to interviewing and managing focus group discussions. They also learnt about probing techniques and gender sensitivity. The EE briefed the researchers on the use of data tables for capturing and reporting interview and focus group responses.

Were tools piloted and if so, what were the findings. Were any adaptations made to the tools as a result?

In all three countries, pre-testing and piloting of quantitative and qualitative research instruments was part of the quality assurance strategy adopted for the endline evaluation. In all three countries enumerators were observed by the CAMFED MEL staff and a member of the EE team during pre-testing and piloting. Research instruments were virtually pre-tested, simulated virtually and then virtually pilot-tested by enumerators on actual study participants on the second day of the training of enumerators. On the third day of enumerator training, the EE and CAMFED facilitated a virtual debriefing meeting with enumerators and study participants to discuss feedback from the piloting of instruments. The instruments were revised on the basis of the pre-testing and piloting.

Overall, pre-testing and piloting resulted in improved confidence among enumerators in the flow of interview questions and in the conduct of the interviews. They had improved in the manner of introducing the research event and explaining their role and responsibilities in the evaluation. For example, in Zambia, enumerators became progressively more acquainted, confident and fluent with KIIs and in managing FGDs after practice. Some items in the instruments were adjusted to make them understandable to enumerators and participants. Generally, in Tanzania as in Zambia and Zimbabwe, piloting of the tools aimed at: checking that respondents understand the questions as intended – questions are clear and readily understood, checking that translations into local languages are adequate, checking that probing questions are adequate to explore the responses of the participants, eliminating questions that are perceived as inappropriate or put respondents at unease, checking that the questions flow smoothly, checking that the instructions for the interviewer are sufficiently clear, checking the time taken to complete the research event, checking that note taking can be done accurately and with understanding of what information to capture (and how), testing the quality of the audio recordings, testing how to use the data table to input the data from the qualitative interviews and focus group discussions, and highlighting any areas of priority for enumerator training. A debriefing session on the third day informed further improvements of the research instruments and the handling of the research events during the fieldwork.

During data collection

When did the data collection take place? Were dates different for different instruments or by areas?

In Zambia, dates were different for (i) quantitative and qualitative research events, (ii) school-level stakeholders reached virtually by enumerators during school closure, and (iii) for district and national stakeholders reached telephonically by the external evaluators. In Zambia, quantitative data collection entailed enumerators calling head teachers for transition information. This was collected during the period 1-15 June 2021. Qualitative fieldwork by enumerators was undertaken during the period 14-23 July 2021 for the stakeholders accessed during the period of school closure due to the COVID-19 pandemic. Enumerators conducted phone interviews for the head teachers, Teacher Mentors, other teachers, Learner Guides and BTEC assessors. Six journey mapping interviews that had been expected to be done in person were rescheduled and conducted virtually on 23 August 2021. Appointments for the CDC member focus groups, and the government officials and NAC members' interviews by the EE external consultant were spread over a period from 14 July 2021 to 16 August 2021. The appointment for the Permanent Secretary of Technical Services in the Ministry of Education was not secured. The Chinsali and Shiwangandu CDC members were reached for their focus group discussion, respectively, on 23 August 2021 and 25 August 2021.

In Zimbabwe, EMIS data were collected and submitted via ODK tablets during the period 14-21 June 2021. Further CAMA, LG, TG, and Transitees survey data were collected in the period 1-19 July 2021. For qualitative data, enumerators and the EE completed fieldwork from 27 July 2021 to 9 August 2021. The dates in Zimbabwe were different for the EMIS and ODK survey data from CAMA members and Guides. The dates were also different for quantitative and qualitative research events. Unlike in Zambia, the enumerator surveys with school-level stakeholders (including journey mapping) and EE interviews with national stakeholders were conducted in the same period.

In Tanzania, data collection took place at different dates for the quantitative and qualitative research. Quantitative data collection took place earlier (between 26 July and 30 August 2021) than qualitative data collection (between 30 August and 9 September 2021). Data collection dates changed according to the availability of respondents. For example, interviews with government officials and Journey Pathway Mapping (JPM) with respondents from Morogoro had to be brought forward as it was difficult to get respondents on the earlier planned dates and time. Even means of conducting interviews changed from Zoom to Skype to phone call/teleconferencing depending on which means were possible at the day and time. For example, FGDs with CAMFED staff started with Zoom meetings but ended with teleconferencing after losing Zoom connectivity.

What protocols were followed when collecting the data, particularly to ensure ethical and child protection standards? What was done to ensure the safety of the enumerators during data collection?

First, all enumerators and researchers were briefed and trained by CAMFED (with EE support) on the ethical and child protection standards. To ensure that it was implemented, all the researchers had to read, understand, sign and adhere to the CAMFED's Child Protection and Safeguarding Policy and Code of Conduct and ethical research guidance and safeguarding protocols and procedures. Additionally, research ethics were strictly observed in collecting data in all three countries – for example, researchers ensured that respondent(s) had signed consent forms if they are 18 or older or by their parents/guardians if they are under 18 before participating in the research. Second, each of the instruments for data collection had briefing notes guiding the enumerator or researcher on the same and proper conduct of the events. Third, under observation of the CAMFED MEL staff and the EE, the enumerators role played or simulated the research events as part of due diligence for quality assurance, Fourth, following each research cycle, enumerators were invited to participate in the debriefing session.

To ensure the safety of enumerators in data collection, most of the in-person data collection events were changed to virtual research events. All the researchers observed the national and local guidelines to prevent COVID-19 transmission. For example, three enumerators working together were advised at all times to work during the day and to protect themselves from COVID-19 by wearing masks, washing hands, sanitising, and observing social distances.

How did sampling of parents/teachers/stakeholders etc. take place? Differentiate by research instrument as appropriate.

In Zambia, the quantitative sample was based on purposively selecting the three intervention districts and three comparison districts that were matching. A total of 70 schools in intervention districts and another 70 in comparisons districts were selected following the recommended powered sample estimate in the MEL framework. The head teachers for these schools were then contacted to fill in the transition data forms.

For the qualitative surveys in Zambia, sampling of school stakeholders was purposively achieved with the help of the CAMFED Logistics Coordinators, once the intervention districts were selected. Once a school was selected, the head teacher, parent support groups and teachers became part of the sample. The three CDCs in Zambia were from the three intervention districts.

In Zimbabwe eight districts were selected. A proportional stratified random procedure was used to select three low performing districts, four medium performing districts and one high performing district.

From these districts a total of 78 schools were selected through proportional stratified random sampling. For the qualitative surveys, four intervention districts were selected through stratified purposive sampling, based on trends emerging from analysis of quantitative data. Two participating schools were selected from each of the three intervention districts, and once the school was identified the head teacher, parent support groups, teachers, and local leaders became part of the sample

What data quality assurance processes were used?

Quality assurance was achieved through selection of experienced CAMFED Logistics Coordinators and enumerators who had experience from the baseline and/or the midline evaluations. They were briefed and trained jointly by CAMFED and the EE team to ensure that they understood the GEC and the GEC-T programmes, the scope of the evaluation and their roles and responsibilities, and the ethical standards to be observed. In the fieldwork, the CAMFED MEL staff and the EE participated or observed in some of the research events and debriefed enumerators to assure quality. Enumerators had to keep logbooks and hold review meetings on a daily basis, and also report the progress and challenges to the specified person on a daily basis. The enumerators had access to the CAMFED MEL country team and the EE for continuous support as needed.

Data checking and cleaning was an important quality assurance procedure for both the quantitative and qualitative data. For example, statisticians from CAMFED and the EE continuously communicated to ensure data were properly cleaned and analysed. The EE checked qualitative data tables and ensured that they were being properly used to capture data; feedback was provided to enumerators and researchers. Further to this, members of the EE team held weekly review meetings in which some of the quality issues from the country teams were raised and addressed. The EE and CAMFED staff also held weekly meetings that ensured continual reflection and feedback on progress including quality issues.

What are the final sample sizes for each of the instruments (quantitative and qualitative)? How were the quantitative sample sizes powered?

The quantitative sample sizes were selected and powered as recommended in the MEL framework and applied in the midline evaluation. In the endline evaluation, the sample sizes achieved were much higher for the quantitative surveys.

In Zambia, transition data were collected, and a phone survey of CAMA members was done. While the phone survey had been projected to reach 500 CAMA members and 100 Learner Guides, 754 CAMA members were reached, of whom 236 (31.3%) had served as Learner Guides; 100 (13.7%) had served as Transition Guides and 103 (13.9%) as Business Guides. The qualitative field work in Zambia reached 9 Head Teachers, 9 Teacher Mentors, 9 Learner Guides, 14 CDC members, 10 CAMA members, 3 local community leaders, and 6 young women for journey pathway mapping. Focus group discussions with SBC/PSG members were held. Additionally, at national, provincial and district level 5 CAMFED Zambia staff, 2 members of the CAMFED National Advisory Committee and 6 BTEC Assessors were interviewed.

The transition data were obtained from 140 schools (70 in GEC-T districts and 70 in non-GEC-T districts). Two new districts, Kanchibiya and Lavushimanda, were created by the subdivision of Mpika district; these districts were GEC-T districts and were therefore included in collecting the transition data. Transition data was collected, therefore, from eight districts (5 GEC-T and 3 non-GEC-T). It had been planned to reach at least 1543 marginalised girls (I.e., 716 in GEC-T districts and 737 in comparison districts). A total of 2263 marginalised girls were reached for the endline evaluation; 1071 (47.7%) were

in GEC-T districts and 1192 (52.5%) in comparison districts. These marginalised girls were in grade 9 (n = 1063 or 46.8%), grade 8 (n = 240 or 10.6%, grade 7 (n = 59 or 2.6%), and grade 6 (n = 8 or 0.4%). At the time of the evaluation data collection, 60.4% of the girls (n = 1371) were reported to be in school, 37.2% out of school (n-= 842), and the reasons for not being in school were unknown for 49 cases (2.2%).

In Zimbabwe, the quantitative study reached 78 schools and their Head Teachers. In the endline evaluation surveys the planned sample sizes were exceeded. The plan had been to reach 1503 CAMA members, 340 Learner Guides, 740 Transition Guides, and 200 Transitees. The quantitative phone surveys reached 2221 CAMA members found in 35 districts. 1964 (88.4%) of these had been supported by CAMFED for their secondary education; 2187 (98.5%) had completed form 4 and 1060 (47.7%) had participated in the transition programme. A total of 841 (37.9%) had served as Learner Guides and 708 (31.9%) as Transition Guides.

In Zimbabwe, the Transitees survey reached 306 Transitees in nine districts inclusive of 8 sampled GEC-T districts and one non-GEC-T district. 289 (99.0%) of these Transitees had received support for their secondary education from CAMFED and 303 had completed secondary school Form 4. A total of 293 Transitees (95.8%) were CAMA members; 218 had taken part in the transition programme and 103 (33.7%) reported having completed the transition programme.

The qualitative field work in Zimbabwe reached 8 secondary Head Teachers in 8 districts, 40 teachers, 8 Learner Guides, 8 Transition Guides, 20 CAMA members, 20 Journey mapping participant, 10 Transitees per district, 8 female returners, and 4 local community leaders as planned. Additionally, at national, provincial, and district level 6 CAMFED Zimbabwe staff, 5 members of the CAMFED Advisory Board, and 3 District Operations Officers (who are also BTEC Assessors) were interviewed.

In Tanzania, the quantitative sample included 597 Learner Guides compared to the target of 600. It also reached 226 Transition Guides compared to the 240 targeted. It reached 398 Transitees compared to 400 targeted. It reached 1052 CAMA members (currently with no guide role) compared to the targeted 1000.The qualitative sample included 10 heads of school, 10 Teacher Mentors, 50 other teachers and 6 Parent Support Groups.

The qualitative field work in Zambia reached 9 Head Teachers, 9 Teacher Mentors, 9 Learner Guides, 14 CDC members, 10 CAMA members, 3 local community leaders, and 6 young women for journey pathways mapping participant. Focus group discussions with SBC/PSG members were held. Additionally, at national, provincial, and district level 5 CAMFED Zambia staff, 2 members of the CAMFED National Advisory Committee, and 6 BTEC Assessors were interviewed.

Post data collection

Was the data cleaned and checked for consistency?

Both quantitative data and qualitative data were checked for consistency once received by CAMFED and/or the EE. The quantitative data were checked by the CAMFED MEL staff as they were received from the logistics coordinators and the enumerators. This process ensured the completeness of data tables

and records as guided. For example, data were checked to determine if the target samples were reached. They were checked to eliminate duplicate entries or records and that the range of values assigned to variables was valid. The EE checked the qualitative data tables and ensured that they were being properly completed to capture data, especially the key messages in the interview or focus group discussions. For example, it was noticed in that some enumerators had tried to make entries in the 'code' column reserved for the EE. Names of students, enumerators, schools, and stakeholders were removed and replaced with codes before data files and the report were submitted to CAMFED.

How was the data stored and analysed, including relevant reflections of enumerators and researchers while in the field? What analytical processes were used for the data?

Cleaned data files were placed on a Google drive where only CAMFED staff and the EE with access credentials could access them. The EE team accessed the data for the purpose of the analysis and evaluation. The analysis of quantitative data involved running queries on in descriptive statistics on SPSS to generate frequency tables and cross-tabulations. Inferential analysis involved assessment of variable associations by running Chi squared tests with cross tabulated data.

The qualitative data analysis followed a thematic analytic procedure based on textual data tables generated by enumerators and the EE following interviews and focus group discussions. The enumerators in the first place had captured key messages, taken quotations and/or paraphrased responses in the rows of the data tables. Following cleaning, the EE assigned codes to each row of data. These codes were then sorted and grouped for analysis into the respective themes.

The qualitative findings were used to inform or explain the quantitative findings and thus providing for the triangulation or cross-validation of findings to serve as the basis for the endline evaluation.

Was qualitative data transcribed and translated? If so, was translation verbatim or summarised?

The procedure for capturing qualitative data from the focus group discussions and informant interviews involved writing key messages in summary or paraphrased form. Researchers also captured important statements as quotations or paraphrased them. Some interviews and focus groups were conducted in local languages, e.g., Shona or Ndebele (Zimbabwe), Bemba or Lozi (Zambia), and Swahili (Tanzania). Notes for key messages in summary form from these interviews were translated and captured in English into the data tables.

Challenges in endline data collection and limitations of the evaluation design

The main methodological challenge was the reliance on virtual surveys to collect the endline evaluation data for the GEC-T project, a limitation that resulted from the COVID-19 pandemic and the closure of institutions, including work-from-home arrangements for staff. Training of the enumerators and piloting of some instruments was also virtual. The lack of in-person interaction for qualitative research events is itself a limitation. It was also difficult, for example, to manage focus groups virtually, and to foster genuine interaction and engagement between researchers and research participants. The evaluation was thus undertaken with external evaluators who have only remotely engaged with the beneficiaries and stakeholders. Training of the researchers included attention to communication and listening skills, and role plays in which researchers were observed and guided by CAMFED MEL staff and the EE.

Provide a summary of any limitations and challenges that were faced during the endline evaluation (for both quantitative and qualitative aspects) either pre-fieldwork, during fieldwork, or post-fieldwork.

In rural districts, constituting the main GEC-T districts, connectivity presented some challenges when calling to arrange research meetings or collecting phone survey data. In pre-fieldwork, training was facilitated via Zoom video conferencing, and due to connectivity challenges participants were in audio mode, limiting the face-to-face engagement. Qualitative data collection and timeframes kept changing due to the unpredictable trajectory of the COVID-19 pandemic and the impact it had on school functioning and closures, particularly in Zambia and Zimbabwe. In Zambia, in-person qualitative surveys for school stakeholders had to be cancelled altogether. Journey mapping had to be done virtually. Getting the data tables from the field took longer than anticipated; enumerators had limited access to laptops.

Explain how these challenges affect/may affect the robustness, reliability and comparability of any findings, and the degree to which findings should therefore be caveated.

These limitations and challenges while real did not affect the authenticity of the data collection and the reliability of the findings. Findings from the quantitative data (EMIS, Transition survey, CAMA, Transitees, and guides' surveys) are triangulated by using findings from the qualitative research events. Further, cross validation of findings from the quantitative and qualitative surveys was made using the large pool of project documents and publications provided to the evaluators. This included the baseline assessment, the project design and intervention, the Medium-term Response Plan, the midline evaluation report, and the quarterly reports. These provided much learning on the GEC-T interventions that provided the evidential basis of the endline evaluation.

Outline how the sample has changed from midline. For instance, if the evaluation sample selected is fully representative of the wider beneficiary population. If not, why not? Is attrition in line with expectations and does it have an impact on the reliability of findings?

The transition sample for the endline was substantially higher than the midline sample in intervention districts. For example, in comparison districts the samples were 737 (midline) and 1192 (endline). The larger sample meant that the MEL recommended 80% powering of the samples is likely exceeded. The sample does appear representative of the wider CAMFED beneficiary population.

Describe how well intervention and comparison groups (cohort girls) match on respondents' characteristics and prevalence of barriers to education. Present relevant data using samples of girls re-contacted at endline (cohort girls), as well as any relevant finding from the midline.

The sample does appear representative of the wider CAMFED beneficiary population. Cohort girls in intervention and comparison groups are located in districts with similar socio-economic conditions. They had relative similarity of their Grade 7 and Grade 9 attainment levels.

Discuss any adjustments that need to be made to the estimation of the learning outcomes because of lack of matching, attrition bias or small cohort samples.

Data on learning outcomes were not collected.

Contamination and compliance

Some contamination is possible in Zambia. The midline evaluation cautioned that the cohort in comparison districts may have experienced interventions similar to that of CAMFED. For example, 54% of schools in comparison districts compared to 26% in intervention districts were receiving assistance to make it easier for girls to go to school and learn.

Pilot Testing of the Evaluation Instruments

In all three countries quantitative and qualitative instruments were piloted and pre-tested with CAMA enumerators who previously were involved in the midline evaluation surveys. The piloting and pre-testing sessions were preceded with briefing (including training) sessions conducted collaboratively by the EE and CAMFED with enumerators. For example, enumerators were, among others, briefed on the overall scope of the CAMFED programme, the GEC-T project, the end line evaluation, purpose of pre-testing, pre-testing logistics, surveys and use of ODK, completing qualitative data tables, methodology and enumerators' roles. In all countries, the need for pretesting was stressed in particular paying attention to issues such as clarity and flow of questions, probing questions, accuracy of translations, and length/duration of interviews, briefing notes for data entry, and effective interviewing skills and ethical conduct. Importantly, the enumerators were sensitised to the need for gender sensitivity and participants' protection and safeguarding. Overall, pre-testing and piloting of research instruments in all countries were intended to ensure that:

- instructions for the interviewer are sufficiently clear;
- the items in the instruments were clear understandable to enumerators and participants and that probing questions were adequate;
- items that were repetitive and inappropriate or put respondents at unease were removed or adjusted;
- the items instruments flowed smoothly and that the research instruments were not too long;
- enumerators paid attention to skip patterns and kept the flow of the interview;
- enumerators posed clarification questions as the need arose;
- note taking can be done accurately and with understanding of what information to capture (and how);
- the quality of the audio recordings was adequate;
- the data table was used appropriately to input the data from the qualitative interviews and focus group discussions.

Quantitative survey instruments were telephonically pre-tested by the CAMFED and enumerators, followed by a virtual debriefing session. CAMFED and EE coordinator observed and provided feedback for quality assurance. The table below lists the instruments that were tested.

Qualitative and quantitative instruments pre-tested by country

Qualitative		
Zambia	*Zimbabwe*	*Tanzania*
• FGD instruments for the female returners • FGD instrument for the SBC	• Head Teacher instrument • Learner Guide instrument	• Learner Guide instrument • Teacher Mentor instrument

• KII for head teacher • KII for Learner Guide • KII for Teacher Mentor,	• Transition Guide instrument • Teacher Mentor instrument	• Head Teacher instrument • FGD instrument for the CDC • KII Local community leader
Quantitative		
• CAMA survey with section for LGs • Use of ODK for data capture and transmission	• CAMA survey • Use of ODK for data capture and transmission	• CAMA survey (with 2 Learner Guides, 2 Teacher Mentors and 2 Transitees) • Use of ODK for data capture and transmission

The briefing sessions provided enumerators and CAMFED staff the opportunity to reflect on challenges as well as what went well in the midline surveys and to propose solutions for the endline surveys. Overall, in all countries, as a result of participation in pretesting, enumerators became progressively more acquainted, confident and fluent in the implementation of the research instruments.

Zambia

In Zambia, some terms not understood readily by participants were identified and discussed, such as "barriers", "programme interventions", "post-school pathways", and terms such as "influential". Suggestions were made for their translation, and some instruments (for SBC members and local leaders) were recommended for translation into Bemba. The questionnaire for CAMA members was translated for use in Bemba and Lozi.

Zimbabwe

In Zimbabwe, the qualitative research instruments were virtually pilot tested by enumerators on actual study participants on the second day of the training of enumerators. On the third day of enumerator training, the EE and CAMFED facilitated a virtual debriefing meeting with enumerators to discuss feedback from pilot-testing of instruments. The insights emerging from the debriefing session were used to inform further improvement of the research instruments before fieldwork.

Tanzania

In Tanzania, as in Zambia and Zimbabwe, pre-testing and piloting of quantitative and qualitative research instruments were conducted to enhance the validity and reliability of findings. The instruments were checked for adequacy of translation from English to Swahili and some of the pre-testing was possible in-person. For example, qualitative pre-testing of five tools was in person. Three enumerators were involved in in-person pre-testing, one conducting the interviews and the other two observing and taking notes. The EE team participated virtually to ascertain that the interview protocols were properly followed and to provide feedback.

Consultation with Beneficiaries, Role Players and Stakeholders

In all three countries, beneficiaries, role players and stakeholders were consulted. Table below summarises the role players and stakeholders reached in the three countries. In all countries, they included the national and district/regional senior CAMFED staff and partners. The partners included government officials at district/regional and national levels and Advisory Board members. Stakeholders such as CAMA members, CAMFED clients and local community leaders were survey participants.

Role players and stakeholders reached in the three countries

Zambia	Zimbabwe	Tanzania
• CAMFED national office staff (national director and deputy, head of finance, MEL Impact Manager, and MEL officer), • Ministry of General Education officials (Director, standards and curriculum, and former PEO-Muchinga Province) • Key stakeholders (Chairperson of NAC chairperson & Director, Zambia Federation of Associations of Women in Business (ZFAWB).	• 6 CAMFED Zimbabwe staff members at national level (National Director, two Heads of Programmes, Head of Impact, Chief of Operations, Finance Manager); • 3 members of the CAMFED Advisory Board • 3 District Operations Officers (Who are also BTEC Assessors); • 5-8 CDC members per district (4 districts covered);	• CAMFED staff both at regional and districts offices. • Vocational and tertiary education students • CAMA members • government officials (e.g., Ministry of Education, Science and Technology – MoEST; Prime Minister's Office, Regional Administration and Local government – PO-RALG)

Zambia

In Zambia, consultations were both formal and informal. For example, on a regular basis the EE would consult with the CAMFED focal point, the MEL Impact Manager on logistical issues or to clarify details on the GEC-T interventions. The EE also consulted with the Logistics Coordinators, who were the CDPOs on the ground in the GEC-T districts. An appointment with the Permanent Secretary in the MoE was not successful.

Zimbabwe

In Zimbabwe consultations were with CAMFED staff, Advisory Board members, some district operations officers, and CDS in four districts. Logistics were facilitated by the CAMFED country office. Two members of the advisory board had not been reached by the EE by the time data collection ended.

Tanzania

In Tanzania, the consultations were not limited to the ones shown in the table above. On a number of occasions, the EE in Tanzania had consultations with CAMFED staff in the country to clarify issues and ensure successful accomplishment of the endline evaluation.

Annex 2b: A gender-sensitive approach to the evaluation

The Endline Evaluation (EE) team was committed to gender-sensitive and participatory methods throughout. The EE gender and education specialist carried out an ongoing review of the documentation and development of the study including participating in regular EE team meetings and in the weekly CAMFED/EE meetings. Gender briefings and specific advice and briefings were also made available to the EE team members for different phases of the work.

A Gender Sensitivity Briefing Note and contributions to the presentations were produced by the EE as part of the training for enumerators in the field. In this briefing note a basic theoretical framework was introduced with definitions of the terms: gender; gender relations; and gender bias including gender needs and interests and barriers to girls' education. There then followed some suggestions for the endline evaluation interviews and focus group discussions on how to manage the research events in a gender-sensitive manner, to help the enumerators create an atmosphere in which girls and young women would feel safe and able to express themselves during the interviews, even when talking about sensitive subjects (such as sexual violence).

Suggestions were proposed for some reflection and self-examination of the enumerators' own experience of gender and barriers prior to the interviews. Practical points for safeguarding were included, such as ensuring that girls and young women were interviewed by enumerators in pairs with the woman as the lead interviewer, and that young women should not be left on their own with a male enumerator or indeed be within hearing distance of a male.

There then followed specific advice to the enumerators for different phases of the interview

- To make her feel valued and gain confidence **at the beginning**: taking time to get to know her a bit, sharing your own experience, explaining the why and how of the interview, avoiding the time and place clashing with her other commitments, and ensuring she can manage the device satisfactorily if the research event is not conducted in person.
- **During the interview** techniques were proposed such as speaking in simple language; making sure the question has been understood; starting with neutral questions before more sensitive issues are raised; being patient and giving extra time for the reply; listening carefully and asking open questions; emphasizing how important her views are and avoiding criticising or disagreeing with her. Also, some tips were provided on how to manage the interview if the respondent is uncomfortable with a question; putting on "gender spectacles" to be sensitive to gender relations and girls' specific issues; also to avoid gender stereotypical remarks.
- **At the end of the interview** Warning the interviewee a few minutes before the end; saying goodbye and thanking them for their time and participation; telling them of any feedback or follow up if possible.
- **For the focus groups**, suggestions were to keep the groups of girls and young women small; "keep the ball rolling" i.e., asking each person in turn to respond to

avoid some people dominating the discussion and to encourage silent members to speak; and ensuring that members do not feel pressurised to divulge sensitive issues in the group.

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Annex 2c: Child protection and safeguarding

Child protection and safeguarding were key elements of the training of enumerators; these elements were led by CAMFED in each country.

Enumerators were advised that if a protection or safeguarding concern arose in any of the discussions with children or vulnerable adults, the safety and welfare of the victim should always come first. If a safeguarding concern is raised during the research event, the following more specific advice was given:

- Stay calm so as not to frighten the young person.
- Record all concerns relating to the case.
- If you have to ask questions, keep them to a minimum so that there is a clear and accurate understanding of what has been said. The law is very strict and child abuse cases have been dismissed where it is felt that the child has been led or ideas have been suggested during the questioning.
- Do not promise confidentiality, but that you will inform people who need to know.
    - Any information offered in confidence to a CAMFED employee, volunteer or associate is received on the basis that it will be shared with people in relevant authority: this will be in the first instance the designated child protection person, currently respective National Directors, but may include statutory agencies (e.g., police or social welfare). Apart from this, careful confidentiality will be observed.
- Let the child or young person know you are going to speak to CAMFED about this issue and that a CAMFED representative will let them know what happens next.

After the research event:

- Do not confront or challenge the alleged person directly.
- Do not investigate or inform the parents or guardians of the child.
- Do not investigate the allegations further – even with the intention of triangulating or building up evidence. Such actions must be determined first by the Child Protection Designate (i.e., the respective National Director of CAMFED).
- Remember that at this stage any reported or suspected abuse is an allegation rather than proved.
- All concerns, even when they are doubted, and allegations in relation to safeguarding must be referred to the National Director of CAMFED.
- Tell both your Team Leader and the CAMFED representative in the field immediately – while in the field.
- The CAMFED representative in the field will inform the National Director of CAMFED urgently. They may contact you while you are in the field for further information or to discuss actions to be taken.

More detail on CAMFED's Protection and Safeguarding Policy and Code of Conduct was presented in the enumerator training.

Enumerators interviewed girls with the following types of The Washington Group on Disability Statistics lists the following types of disability[1]:

- Visual disability (difficulty seeing, even if wearing glasses)
- Hearing disability (difficulty hearing, even if using a hearing aid)
- Mobility disability (difficulty walking or climbing steps)

Enumerators at the school level adopted appropriate measures to ensure that the respondents were at ease – the EE produced a briefing note to support this, and the note was addressed in the training of enumerators.

[1] See www.washingtongroup-disability.com/

Annex 3: Logframe

The latest version of the project logframe (supplied by the project) is attached.

Annex 4: Beneficiaries tables

Table 4.1: Direct beneficiaries

Beneficiary type	Total project number	Total number of girls targeted between midline and endline	Comments
Direct learning beneficiaries (girls) – girls in the intervention group who are specifically expected to achieve learning outcomes in line with targets. If relevant, please disaggregate girls with disabilities in this overall number.	Total: 270,845 Tanzania: 88,061 Zambia: 10,205 Zimbabwe: 172,579	Total: 17,371 Tanzania: 5,165 Zambia: 8,535 Zimbabwe: 3,671	These are the girls who were supported under GEC1, including marginalised girls benefitting from support to attend school and learn and additional girls benefitting from activities to push up learning outcomes. GEC1 beneficiaries are expected to achieve improved learning outcomes under GEC-T. The numbers for Zambia have slightly increased since baseline due to replacements over the project period.

Table 4.2: Other beneficiaries

Beneficiary type	Number	Comments
Learning beneficiaries (boys) – as above, but specifically counting boys who will get the same exposure and therefore be expected to also achieve learning gains, if applicable.	0	Boys have benefited indirectly from the project's learning interventions (counted below under 'Broader student beneficiaries – boys').
Broader student beneficiaries (boys) – boys who have benefit from the interventions in a less direct way, and therefore may benefit from aspects such as attitudinal change, etc. but not necessarily achieve improvements in learning outcomes.	Total: 457,162 Tanzania: 90,160 Zambia: 41,900 Zimbabwe: 325,102	These are the boys who are – or have been before the endline – enrolled in an intervention school and so have benefited indirectly from activities aimed at improving learning outcomes for marginalised girls.
Broader student beneficiaries (girls) – girls who have benefit from the interventions in a less direct way, and therefore may benefit from aspects such as attitudinal change, etc. but not necessarily achieve improvements in learning outcomes.	Total: 254,300 Tanzania: 51,032 Zambia: 31,951 Zimbabwe: 171,317	These are the less marginalised girls who are – or have been before the endline – enrolled in an intervention school and so have benefited indirectly from activities aimed at achieving learning outcomes for marginalised girls.
Teacher beneficiaries* – number of	Total: 10,365	Tanzania: Teacher Mentors

teachers who benefit from training or related interventions. If possible /applicable, please disaggregate by gender and type of training, with the comments box used to describe the type of training provided.	**Tanzania** Total: 2,218 Teacher Mentors: 95 Teachers: 960 Learner Guides: 1,163 **Zambia** Total: 925 Teachers: 434 Learner Guides: 491 **Zimbabwe** Total: 7,222 Teachers: 1,371 Learner Guides: 5,851	have been trained on e-readers for literacy support, teachers have been trained in active learning approaches, and Learner Guides (MBW-, Transition- and literacy-focus) have received training for their role. Zambia: Teachers have been trained in active learning approaches, and Learner Guides (MBW-focus) have received training for their role. Zimbabwe: Teachers have been trained in active learning approaches, and Learner Guides (MBW- and Transition-focus) have received training for their role.
Broader community beneficiaries (adults)* – adults who benefit from broader interventions, such as community messaging /dialogues, community advocacy, economic empowerment interventions, etc.	Total: 5,022 **Tanzania** Total: 3,238 School Committee members: 162 Community Development Committee members: 276 Parent Support Group members: 280 CAMA leaders: 2,520 **Zambia** Total: 98 Community Development Committee members: 98 **Zimbabwe** Total: 1,686 School Development Committee members: 423 Community Development Committee members: 480 Parent Support Group members: 423 CAMA leaders: 360	Tanzania: School Committee and Community Development Committee (CDC) members have received training and capacity building for their role, Parent Support Group members have received training in financial management and child protection, and CAMA leaders have received leadership and financial management training. Zambia: Community Development Committee (CDC) members have received training and capacity building for their role. Zimbabwe: Community Development Committee (CDC) members have received training and capacity building for their role, and CAMA leaders have received capacity building. PSG members and School Development Committees members have received training for their role and in child protection.

Table 4.3: Target groups - by school

School Age	Project definition of target group (Tick where appropriate)	Number targeted through project interventions[1]	Sample size of target group at Baseline[2]

Lower primary			
Upper primary	✓	Total: 6,148 Tz: 0 Za: 6,148 Zi: 0	Total: 1,754 Tz: 0 Za: 1,754 Zi: 0
Lower secondary	✓	Total: 126,677 Tz: 45,568 Za: 2,601 Zi: 81,584	Total: 3,460 Tz: 1,780 Za: 0 Zi: 1,680
Upper secondary	✓	Total: 1,137 Tz: 419 Za: 0 Zi: 718	Total: 0 Tz: 0 Za: 0 Zi: 0
Post school	✓	Total: 132,351 Tz: 42,074 Za: 0 Zi: 90,277	Total: 0 Tz: 0 Za: 0 Zi: 0
Total:		269,389	5,214

1 These numbers reflect the groups into which beneficiaries fell at the start of the grant (2017).

2 These numbers reflect the groups into which beneficiaries fell at the baseline (September 2017)

Table 4.4: Target groups - by age

Age Groups	Project definition of target group (Tick where appropriate)	Number targeted through project interventions[1]	Sample size of target group at Baseline[2]
Aged 6-8 (% aged 6-8)	✓	Total: 14 (0.0%) Tz: 0 (0.0%) Za: 14 (0.2%) Zi: 0 (0.0%)	Total: 7 (0.1%) Tz: 0 (0.0%) Za: 7 (0.4%) Zi: 0 (0.0%)
Aged 9-11 (% aged 9-11)	✓	Total: 1,043 (0.4%) Tz: 0 (0.0%) Za: 1,043 (11.9%) Zi: 0 (0.0%)	Total: 331 (6.3%) Tz: 0 (0.0%) Za: 331 18.9%) Zi: 0 (0.0%)
Aged 12-13 (% aged 12-13)	✓	Total: 3,994 (1.5%) Tz: 193 (0.0%) Za: 2,961 (33.8%) Zi: 840 (0.5%)	Total: 822 (15.8%) Tz: 11 (0.6%) Za: 776 (44.2%) Zi: 35 (2.1%)
Aged 14-15 (% aged 14-15)	✓	Total: 39,084 (14.5%) Tz: 10,708 (0.2%) Za: 2,917 (33.3%) Zi: 25,460 (14.8%)	Total: 1,769 (33.9%) Tz: 548 (30.8%) Za: 493 (28.1%) Zi: 728 (43.3%)
Aged 16-17 (%aged	✓	Total: 80,297 (29.8%)	Total: 1,698 (32.6%)

16-17)		Tz: 26,848 (30.5%) Za: 1,415 (16.2%) Zi: 52,034 (30.2%)	Tz: 863 (48.5%) Za: 134 (7.6%) Zi: 701 (41.7%)
Aged 18-19 (%aged 18-19)	✓	Total: 76,545 (28.4%) Tz: 28,504 (32.4%) Za: 345 (3.9%) Zi: 47,696 (27.6%)	Total: 521 (10.0%) Tz: 331 (18.6%) Za: 12 (0.7%) Zi: 178 (10.6%)
Aged 20+ (% aged 20 and over)	✓	Total: 68,412 (25.4%) Tz: 21,809 (24.8%) Za: 54 (0.6%) Zi: 46,549 (27.0%)	Total: 66 (1.3%) Tz: 27 (1.5%) Za: 1 (0.1%) Zi: 38 (2.3%)
Total:		269,389	5,214

1 These numbers reflect the groups into which beneficiaries fell at the start of the grant (2017).

2 These numbers reflect the groups into which beneficiaries fell at the baseline (September 2017)

Table 4.5: Target groups - by subgroup

Social Groups	**Project definition of target group** (Tick where appropriate)	**Number targeted through project interventions[1]**	**Sample size of target group at Baseline[2]**
Disabled girls	✓	Total: 31,933 Tz: 18,378 Za: 1,906 Zi: 11,649	Total: 778 Tz: 369 (20.9%) Za: 56 (6.75%) Zi: 353 (21.8%)
Orphaned girls	✓	Total: 67,093 Tz: 24,041 Za: 3,791 Zi: 39,262	Total: 1,613 Tz: 486 (27.3%) Za: 399 (22.75%) Zi: 728 (43.3%)
Pastoralist girls			
Child labourers			
Poor girls	✓	Total: 269,389 Tz: 88,061 Za: 8,749 Zi: 172,579	Total: 5,214 Tz: 1,780 Za: 1,754 Zi: 1,680
Other (please describe)			
Total:		269,389	5,214

1 These numbers reflect the groups into which beneficiaries fell at the start of the grant (2017).

2 These numbers reflect the groups into which beneficiaries fell at the baseline (September 2017)

Table 4.6: Target groups - by school status

Educational sub-groups	Project definition of target group (Tick where appropriate)	Number targeted through project interventions[1]	Sample size of target group at Baseline[2]
Out-of-school girls: have never attended school			
Out-of-school girls: have attended school, but dropped out			
Girls in-school	✓	Total: 135,901 Tz: 45,568 Za: 8,749 Zi: 81,584	Total: 5,214 Tz: 1,780 Za: 1,754 Zi: 1,680
Girls who have completed lower secondary school	✓	Total: 133,488 Tz: 42,493 Za: 0 Zi: 90,995	Total: 0 Tz: 0 Za: 0 Zi: 0
Total:		269,389	5,214

1 These numbers reflect the groups into which beneficiaries fell at the start of the grant (2017).

2 These numbers reflect the groups into which beneficiaries fell at the baseline (September 2017)

The direct beneficiaries of the GEC-T are marginalised by virtue of their gender and location, living in remote rural areas where economic and socio-cultural barriers to girls' education are pronounced, schools under-resourced, and post-school opportunities scarce. Girls receiving support were identified under GEC1 using an evidence-based index of marginalisation that measures extreme levels of marginalisation, e.g., whether students are living in orphan-headed households or affected by illness/disability, in order to target resources to those most in need. At the beginning of each academic year, School Board Committees and Teacher Mentors support in-school beneficiaries through a needs based assessment which identifies and re-confirms their continued need for financial and material support in order to attend school.

The prevailing situation in the target districts is one of low levels of transition to the next level of education, and poor academic pass rates. Girls face multiple barriers to their learning and transition, which increase as they reach adolescence and are compounded by expectations of early marriage.

Cost barriers rise in the transition to secondary school, as do risks to girls' safety, with secondary schools located further from their homes. Under-resourcing of rural schools severely compromises education quality, and this is exacerbated by a language of instruction that is usually girls' second language, and an academic curriculum that lacks resonance with young people's reality, undermining girls' participation and self-esteem. Limited places in higher education present a serious bottleneck, and lack of access to affordable/appropriate finance and post-school training are key barriers in the transition to a secure livelihood,

particularly in a context of a dearth of formal employment where entrepreneurship and self-employment represent important alternative pathways.

Marginalised sub-group	No. of direct beneficiaries (marginalised girls) targeted through project interventions
Living in remote or rural location	269,389
Extremely poor[2]	180,491
Affected by a long-term illness or disabled[3]	79,930
Does not speak language of instruction	239,756
Total	269,389

EE Comments on the stakeholder tables

The sampling methodology adopted for GEC-T 5101 is strong since it involved matching of the intervention group to the control group based on geographical and socio-economic factors. The sample size was maintained through tracing of missing students by teachers and communities. This is a much sounder approach than replacing the participants randomly.

There was a marked reduction in the sample sizes for Learner Guides and Transition Guides at the endline. However, 180 (76.3%) out of 236 trained LGs in Zambia, 432 (51.4%) out of 841 trained LGs in Zimbabwe and 345 (90.8%) out of 380 trained LGs in Tanzania were currently working as LGs at endline. Furthermore, 386 (55.1%) out of 701 trained TGs in Zimbabwe and 116 (86.6%) out of 134 trained TGs in Tanzania were currently working. The power of the study is therefore not highly compromised since most of those reached in the research were currently working as LGs and TGs. The beneficiary numbers are reliable.

[2] Defined as living on less than $1.25/day

[3] This sub-group was explored in more depth at midline in Tanzania and Zimbabwe, using questions recommended by the Washington Group on Disability Statistics (http://www.cd.gov/nchs/washington_group.htm). Around half of students in Zimbabwe and 20% in Tanzania reported some kind of difficulty indicative of a disability. The most common difficulty was with remembering things or concentrating, which may be affected by fatigue from working or hunger, including long-term effects of malnutrition.

Annex 5: External Evaluator's Inception Report

The Endline Inception Report is attached.

Annex 6: Data collection tools used for Endline

The data collection tools are attached.

Annex 7: Datasets, codebooks and programs

Submission of quantitative datasets to the FM:

The quantitative datasets are attached.

Submission of qualitative transcripts to the FM:

Two qualitative data tables are attached. The data tables are not transcripts – they contain detailed notes of qualitative interviews and focus group discussions. They are in the same format as the ones used for qualitative analysis at endline.

Annex 8: Sampling Framework

The final sampling framework for the endline evaluation is attached.

Annex 9: External Evaluator declaration

Name of Project: GEC-T 5101: The Virtuous Cycle of Girls' Education

Name of External Evaluator: Paul Francis Musker (Paul Musker and Associates)

Contact Information for External Evaluator:

TEL +27 74 157 6662

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Names of all members of the evaluation team:

NAME	ROLE / RESPONSIBILITY
Paul Musker	**Team Leader**
Felix Tete	**Deputy Team Leader**
Bridget Walker Muiambo	**Gender and Education Specialist**
Raymond Boniface Mwemezi	**Country Team Leader – Tanzania**
Overson Shumba	**Country Team Leader – Zambia**
Ishmael Jeko (deceased)	**Country Team Leader – Zimbabwe**
Munyaradzi Gwazane	**Statistician**
Fastel Chipepa	**Support Statistician**

I, Paul Francis Musker, certify that the independent evaluation has been conducted in line with the Terms of Reference and other requirements received.

The following conditions apply to the data collection and analysis presented in the endline report:

- Qualitative data were collected independently by the EE and quantitative data were provided by the project for analysis:

  The datasets are attached.
- Data analysis was conducted independently by the EE, and it provides a fair and consistent representation of progress.
- Data quality assurance and verification mechanisms agreed in the terms of reference with the project have been soundly followed (Initials: )
- The recipient has not fundamentally altered or misrepresented the nature of the analysis originally provided by Paul Musker and Associates (Initials: )
- All child protection protocols and guidance have been followed ((initials: )
- Data has been anonymised, treated confidentially and stored safely, in line with the GEC data protection and ethics protocols (Initials: )

Paul Francis Musker
Paul Musker and Associates (PMA)
20 December 2021

Annex 10: Guide for the Evaluation Tools

Introduction

At the national level the following research events will be organised in each of the three countries:

- 5 in-depth interviews with national GEC-T staff
- 5 in-depth interviews with senior officials in the Ministries of Education
- 5 in-depth interviews with key development partners
- 5 in-depth interviews with key national stakeholder organisations

At the district, school and community levels the following research events will be organised in each of the three countries:

- Focus group discussions with a sample of marginalised girls and young women who have benefited from financial, material, teaching and mentoring support in school and in post-school transition pathways.
- Key informant interviews (KIIs) or semi-structured interviews (SSIs) with a sample of head teachers from schools that participated in the baseline and midline.
- KIIs/SSIs or focus group discussions with a sample of teachers and KIIs/SSIs with Teacher Mentors from schools that participated in the baseline and midline.
- KIIs/SSIs with a sample of Learner Guides from schools that participated in the baseline and midline.
- Focus group discussions with a sample of school-based committee and parent support group members from schools that participated in the baseline and midline.
- Focus group discussions with a sample of vocational and tertiary CAMFED supported students (Zimbabwe only).
- Focus group discussions with a sample of CDC members.
- KIIs/SSIs with a sample of community/village/ward leaders.
- KIIs/SSIs with CAMFED staff.
- KIIs/SSIs with government officials.

Evaluation Questions in the Concept Note

These are the key evaluation questions (KEQs) that were presented in the Concept Note, which have now been further developed and refined to inform the endline KEQs and the endline qualitative tools.

Relevance

● To what extent were the objectives and design of the project, including the underlying theory of change, valid and did the objectives and design respond to the needs, priorities and policies of intended beneficiaries, partner organisations (e.g., schools) and the country? questions ● How well did COVID-19 adaptations meet changing needs of learners, including during the COVID-19 pandemic? ● What more could have been done to better meet their needs?

Coherence

● In what specific ways has CAMFED contributed to the national development and revision of COVID-19 response education plans and strategies for school reopening? ● How has CAMFED influenced and engaged in adaptations and changes to the policy environment? ● How many girls has the project supported to return to formal education and what are the results? ● How has the project supported girls' continued learning while out of school?

Effectiveness

● To what extent were the objectives and intended results of the project achieved, including learning achievement and differential results across groups? ● What were the major contextual factors influencing the achievement or non-achievement of the objectives and intended results? ● Has the financial, material, teaching and mentoring support provided to marginalised girls, including girls living with disabilities (GWDs), resulted in improving retention, attendance and progression outcomes? ● Has the My Better World (MBW) programme led to increased self-esteem, self-efficacy and self-confidence for participant marginalised girls and young women? ● Has the post-school financial, training and mentoring support provided to young women (GEC graduates) resulted in improved post school transition outcomes? ● How successful has the project been in addressing the barriers to education and post-school pathways for marginalised girls and young women worsened by the COVID-19 pandemic? How successful has it been in reducing dropout rates attributed to early marriage and pregnancy?

Efficiency

● To what extent did the project deliver the intended results in an economic and timely way and deliver interventions in a cost-effective way? ● How cost-effective is CAMFED's multidimensional approach to improving access to education, life skills training and post-school pathways for the most marginalised girls? ● Have training and grants provided by CAMFED to schools and parent support groups contributed to a safer learning environment for marginalised children? ● To what extent do the interventions designed to create an enabling learning environment for marginalised girls, such as the provision of learning materials, training on active learning approaches, and the provision of resource centres for teachers and Learner Guides, contribute to improved learning outcomes? Following the closure of educational institutions due to COVID-19, to what extent did the additional support provided by CAMFED to marginalised girls and young women assist with access to learning and re-enrolment once they reopened?

Impact

● To what extent and in what ways did the project generate or contribute to the generation of significant higher-level effects (social, environmental and economic), whether positive or negative, intended or unintended? ● How have Learner Guides and other CAMFED Association members used their leadership roles in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls? ● To what extent has the MBW programme and safeguarding training changed the attitudes and perceptions of girls, boys and communities to cultural/gender norms and gender sensitive issues? ● How successful has CAMFED's collaborative, cross-sectoral approach been that brings together key stakeholders (with young women, in their capacity as Learner Guides, emerging at the

forefront of this collaboration) to tackle specific barriers to girls' progression through school. How might it be improved?

Sustainability

● To what extent will the net benefits (whether financial, economic, social and/or environmental) of the project continue? ● To what extent was the project successful in building sustainability within the enabling environment for change at the family, community, school and system levels? ● Was the project successful in leveraging additional interest and investment? ● What is the role that young women school graduates can play in supporting successful transitions for marginalised girls, within and beyond school, and how scalable is CAMFED's guide model? ● To what extent and how are components of this project integrated into existing structures and embedded as good practice and how likely is this to continue beyond the end of the project? What would it take to transfer the model to new communities?

Questions Related to the Indicators

In the interviews and focus group discussions data will be gathered on the following outcome and intermediate outcome indicators:

- Beneficiaries', teachers' and parents'/guardians' perceptions on the barriers to regular attendance and what has led to improvements in attendance.
- Beneficiaries' views on how the support received impacted on their likelihood of completing school.
- Engagement of community stakeholders in tackling early pregnancy and marriage.
- Beneficiaries' views on how the support received (Transition Programme and Start-Up Grants) impacted on their economic security.
- Changes in marginalised girls' perceptions of their ability to succeed in the next stage of their transition.
- Quality of learning materials provided by CAMFED.
- Students' understanding of School-Related Gender Based Violence.
- Students' experiences and perceptions of safety in school and on their way to/from school.
- Official recognition of the Learner Guide programme [or components of the programme] by Ministries (national and district levels) and teacher training institutions as a pathway to improve learning and transition.
- Number of districts implementing a cross-sectoral approach, anchored by the district education office, to mobilise and coordinate reciprocal support from other line ministries (e.g., health, social welfare) to address girls' welfare.
- Reduction of school-going costs by national governments costs or provision of targeted support for the most marginalised children.

Recommendations of the Midline Evaluation

The midline evaluation of GEC-T 5101 (July 2020) made the following recommendations for the attention of the endline evaluation team:

- Explore how community-based groups such as PSGs and MSGs can be capacitated so that they can effectively contribute to keeping girls in school, where school budgets cannot fully support marginalised girls.
- Explore how Learner Guides feel about their responsibility to give back to their communities, so as to inform the search for strategies to support them.
- There is a need to evaluate CAMFED's school-based violence prevention activities with a view to improving its violence prevention programme in the schools.
- Evaluate the effectiveness of implementation of child protection policies so as to improve how they are being implemented.

Recommendations of the Response Plan

In light of the redesign of GEC-T project activities the CAMFED COVID-19 response plan recommends that the endline Evaluation Team covers the following issues during data collection:

- Assess the impact of the community/CDC/CAMA interventions on the well-being and safeguarding of students
- Interview district-level stakeholders on the work they have done to support girls' welfare
- Conduct group discussions and face-to-face interviews with CDCs, parents, teachers, and heads of schools to assess the quality and impact of the safeguarding trainings conducted for school stakeholders, including parents
- Carry out case studies with CDC members regarding the action to support girls' welfare and learning
- Explore perceptions of students, parents and teachers on how the entitlements and additional support has helped them re-enrol and adapt to school conditions
- Interview a sample of the clients to understand the impact of the bursary support and the CT AND LG follow-ups to return to school
- Conduct group discussions with head teachers, teachers, parents and CDCs to assess how the additional support received helps students to re-enrol in schools and catch up with the school curriculum
- Hold group discussions with students, head teachers, teachers, parents and CDCs to assess the effectiveness and outcomes of the LG programme to students
- Assess the quality and impact of radio MBW sessions broadcasted.

Child/Youth-Friendly Tools

To facilitate discussion with girls, boys and young women, child/youth-friendly, participatory tools will be used. These tools will help to 'break the ice' and provide an opportunity for the students to explore for themselves their perceptions and emotions and to tell their own story. They will provide valuable vehicles for exploring some of the more complex causal linkages and enrich and illuminate the more quantitative elements of the endline evaluation. Such tools will include the drawing of their pathways through life, mapping the impact of the project on their lives and families and ranking key factors that result in survival in school or drop-out.

Full List of Respondents

National level

- National GEC-T staff
- Senior officials in the ministries dealing with education, directly or indirectly:
  - Ministry of Education, Science, Technology and Vocational Training (Tanzania)
  - Ministry of Health, Community Development, Gender, Seniors and Children (Tanzania)
  - Ministry of Education, Science, Vocational Training and Early Education (Zambia)
  - Ministry of Gender and Women's Development (Zambia)
  - Ministry of Sport, Youth and Child Development (Zambia)
  - Ministry of Primary and Secondary Education (Zimbabwe)
  - Ministry of Higher and Tertiary Education, Science and Technology Development Zimbabwe)
- Key development partners
- Key national stakeholder organisations

District, school and community levels

- Marginalised girls and young women who have benefited from financial, material, teaching and mentoring support in school and in post-school transition pathways
- A sample of Grade 9 and 11 students who participated in the midline in Zambia
- A sample of girls or young women who dropped out of school, who were supported by CAMFED during the GEC-T project in Zambia
- A sample of the Transition Guides (Tanzania and Zimbabwe only)
- Head teachers from schools that participated in the baseline and midline
- Teachers and Teacher Mentors from schools that participated in the baseline and midline
- Learner Guides from schools that participated in the baseline and midline
- School-based committee and parent support group members from schools that participated in the baseline and midline
- Vocational and tertiary CAMFED supported students (Zimbabwe only)
- CDC members
- Community/village/ward leaders
- CAMFED staff
- Government officials

Evaluation Questions

The questions in the table below are the basis for all the evaluation tools, which are attuned to the various categories of respondent. The Evaluation Team will pay particular attention to the need to develop child- and youth-friendly instruments that enable participants to express their ideas and concerns freely.

The main evaluation questions reflect the main evaluation criteria (such as *relevance*). The sub-questions contain all the questions required in the terms of reference and the endline

Concept Note, including questions required for the evaluation of the MTRP. The total list of questions – in particular the sub-questions – will be prioritised and condensed in the evaluation tools. We will take into account the modality of each research event – for example, phone surveys will need a very condensed list of questions.

An example of a youth-friendly evaluation instrument – a journey pathway mapping tool – is contained in Annex 3.

Table A11: The Evaluation Questions

Main evaluation questions (with notes and sub-questions in *italics*)	**Category of respondent**	**Type of research event**	**Implications for the evaluation instruments**
To what extent is the GEC-T 5101 project relevant in the context of each of the three countries? *'Context' will be interpreted as political, social and economic.* ● ● To what extent were the objectives and design of the project, including the underlying theory of change, valid and did they respond to the needs, priorities and policies of intended beneficiaries, partner organisations (e.g., schools) and the country? ● To what extent did	• CAMFED staff, senior government officials and key stakeholders in each country (SEE LISTS ABOVE)	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the relevance of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the relevance of the project are included in all the evaluation instruments in simple language. The questions are attuned to the category of respondent and their location – for example: • At national level respondents are asked if the project is relevant in the context of the country as a whole, while at school level they are asked if project is relevant in the context of their school or district. • All respondents are asked (from their perspective) about the project's response to the COVID-19 pandemic.

they remain responsive and relevant to the needs, priorities and policies of these groups when circumstances changed, including during the COVID-19 pandemic?			
To what extent is the project internally coherent? ● *What evidence is there that the various categories of project activity complement one another in each of the three countries?* ● *How many girls has the project supported to return to formal education and what are the results?* ● *How has the project supported girls' continued learning while out of school?*	• CAMFED staff, senior government officials and key stakeholders in each country (SEE LISTS ABOVE)	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the internal coherence of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the internal coherence of the project are included only in evaluation instruments for respondents who are likely to have the relevant knowledge. For example, the questions are not included for: • Children, including girls with disabilities • Local leaders • Female dropouts • Children not supported by the project • Members of parent support groups
To what extent is the	• CAMFED staff, senior	• Desktop review	The questions about the external coherence of the

project externally coherent? ● ● How has CAMFED contributed to the national development and revision of COVID-19 response education plans and strategies for school reopening? ● How has CAMFED influenced and engaged in adaptations and changes to the policy environment? How has CAMFED supported marginalised out-of-school girls and young women to return to formal education?	government officials and key stakeholders in each country (SEE LISTs ABOVE)	• Phone surveys • In-depth KIIs/SSIs or focus group discussions	project are included only in evaluation instruments for respondents who are likely to have the relevant knowledge. For example, the questions are not included for: • Children, including girls with disabilities • Local leaders • Female dropouts • Children not supported by the project • Members of parent support groups However, all respondents are asked (from their perspective) about the project's response to the COVID-19 pandemic.

• To what extent did the project deliver the intended results in an economic and timely way and deliver interventions in a cost-effective way? • How cost-effective is CAMFED's multidimensional approach to improving access to education, life skills training and post-school pathways for the most marginalised girls? • Have training and grants provided by CAMFED to schools and parent support groups contributed to a safer and more enabling learning environment for marginalised children?	• CAMFED staff, senior government officials and key stakeholders in each country (SEE LISTS ABOVE) • School-level, district-level and community role players and stakeholders in each country (SEE LISTS ABOVE)	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the efficiency of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the efficiency of the project are included only in evaluation instruments for respondents who are likely to have the relevant knowledge. For example, the questions are not included for: • Children, including girls with disabilities • Local leaders • Female dropouts • Children not supported by the project • Members of parent support groups However, all respondents who are likely to have the relevant knowledge are asked the questions in simple language.

• To what extent do the interventions designed to create an enabling learning environment for marginalised girls, such as the provision of learning materials, training on active learning approaches, and the provision of resource centres for teachers and Learner Guides, contribute to improved learning outcomes? Following the closure of educational institutions due to COVID-19, to what extent did the additional support provided by CAMFED to marginalised girls			

and young women assist with access to learning and re-enrolment once they reopened?			
What evidence is there that the project has been effective? ● ● ● To what extent were the objectives and intended results of the project achieved, including differential results across groups? ● What were the major contextual factors influencing the achievement or non-achievement of the objectives and intended results?	• CAMFED staff, senior government officials and key stakeholders in each country (SEE LISTS ABOVE) • School-level, district-level and community role players and stakeholders in each country (SEE LISTS ABOVE) • Teachers, parents/guardians and children	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the effectiveness of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the effectiveness of the project are included in all the evaluation instruments in simple language. The questions are attuned to the category of respondent and the ways in which they have participated in or benefited from the project. For example, questions about the MBW programme are not included for respondents who are unlikely to be aware of the programme.

● Has the financial, material, teaching and mentoring support provided to marginalised girls, including girls living with disabilities (GWDs), resulted in improving retention, attendance and progression outcomes? ● Has the My Better World (MBW) programme lead to increased self-esteem, self-efficacy and self-confidence for participant marginalised girls and young women? ● Has the post-school financial, training and mentoring support provided to young women (GEC graduates) resulted			

in improved post school transition outcomes? ● How successful has the project been in addressing the barriers to education and post-school pathways for marginalised girls and young women worsened by the COVID-19 pandemic? How successful has it been in reducing dropout rates attributed to early marriage and pregnancy? ● *MTRP: How have the entitlements and additional support helped students, parents and teachers re-enrol and adapt to school conditions?* ● *MTRP: What has been the*			

impact of the bursary support and the CT and LG follow-ups to incentivise the return to school? ● *MTRP: How do head teachers, teachers, parents and CDCs assess how the additional support received helps students to re-enrol in schools and catch up with the school curriculum?* ● *MTRP: How do students, head teachers, teachers, parents and CDCs assess the effectiveness and outcomes of the LG programme for students?*			
● To what extent did the project generate or contribute to the generation of significant higher-level effects (social, environmental and economic), whether positive or negative, intended or unintended?	• CAMFED staff, senior government officials and key stakeholders in each country (SEE LISTS ABOVE) • School-level, district-level and community role players and stakeholders in each country (SEE LISTS ABOVE) • Teachers, parents/guardians and	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the impact of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the impact of the project are included in all the evaluation instruments in simple language. The questions are attuned to the category of respondent – for example, questions about the impact of the MBW programme are not included for respondents who are

● How have Learner Guides and other CAMFED Association members used their leadership roles in their communities through, for example, representation on local decision-making bodies and school management committees, to be able to influence the support provided to marginalised girls? ● To what extent has the MBW programme and safeguarding training changed the attitudes and perceptions of girls, boys and communities to cultural/gender norms and gender	children		unlikely to be aware of the programme.

sensitive issues? ● How successful has CAMFED's collaborative, cross-sectoral approach been that brings together key stakeholders (with young women, in their capacity as Learner Guides, emerging at the forefront of this collaboration) to tackle specific barriers to girls' progression through school. How might it be improved?			
Is achievement of the project outcomes sustainable? ● To what extent will the net benefits (whether financial, economic, social	• CAMFED staff, senior government officials and key stakeholders in each country (including development partners and donors) • School-level, district-level and community role	• Desktop review • Phone surveys • In-depth KIIs/SSIs or focus group discussions	The questions about the sustainability of the project have been prioritised and condensed in the evaluation instruments to address the limitations on research events imposed by the COVID-19 pandemic. The questions about the sustainability of the project are included in all the evaluation instruments in simple language.

and/or environmental) of the project continue? ● To what extent was the project successful in building sustainability within the enabling environment for change at the family, community, school and system levels? ● Was the project successful in leveraging additional interest and investment? ● What is the role that young women school graduates can play in supporting successful transitions for marginalised girls, within and beyond	players and stakeholders in each country (SEE LISTS ABOVE)		The questions are attuned to the category of respondent – for example, questions about the likelihood of governments and development partners supporting sustainability are not included for respondents at the local level.

school, and how scalable is CAMFED's guide model? ● How successful have CAMFED's governance model and community structures been embedded as good practice in communities to support marginalised girls to attend school safely? ● ●			

Annex 11: Youth-friendly Interview Schedule

Introducing the Research Event

- Make sure you have paper and crayons for the girls to draw with.
- Greet the respondent(s) politely.
- Ensure that you have a consent form signed by the respondent(s) if they are 18 or older or by their parents/guardians if they are under 18.
- Check that national and local guidelines to prevent COVID-19 transmission are being adhered to, especially but not only in focus group discussions.
- Welcome the respondents and thank them for participating in the research.
- Introduce yourself and ask respondents to do the same.
- Explain the purpose of the evaluation and your role in it using the note below.
- Ask permission to record the discussion and ensure you get verbal permission from the respondent(s) to do so. (However, you must still take full notes during the research event. These should be typed up into the data table provided and given to the Team Leader.)
- If you do not have access to a laptop or a computer, please write your field notes into the data table by hand and give it to your Team Leader in the evening after completion of fieldwork.
- Advise the respondents that their names will not be used in the evaluation report, and they will not be identified in the report by name. Ask them not to discuss with others (after the research event) what anyone has said in the discussion.
- Invite questions for clarification.
- Advise respondents that they may leave the discussion at any time, even if they or their parents/guardians have signed the consent form.
- Encourage the respondents to speak freely and give the same encouragement several times in the course of the discussion, ensuring that no respondent dominates the discussion.

The Purpose of the Evaluation and Your Role

Our discussion is one of many that will be organised for the final evaluation of the CAMFED programme 'The Virtuous Cycle of Girls' Education'. This evaluation will help to understand what the programme has achieved and what it has not achieved – and why. The lessons we learn, with your help, will be important for future similar work to support girls and young women in Zambia and in other countries.

The CAMFED programme seeks to 1) Improve teaching and learning for marginalised girls to improve their levels of literacy and numeracy; 2) Improve girls' transition rates from primary to secondary education and from secondary education to adulthood; 3) Ensure that the programme interventions can be continued in the future.

My role is to interview people who have been involved in the programme and people who have benefited from the programme – especially girls and young women. Your responses to my questions will be carefully recorded and will form part of the analysis to support the evaluation.

Instructions for This Journey Pathway Mapping Tool

The purpose of this pathway mapping is to understand the journey that young women have taken since they started school – how they managed to attend and complete school despite the challenges that they have faced. We want to understand what these specific challenges were and how they overcame them, what support they received that helped to overcome them, and what further support would have helped.

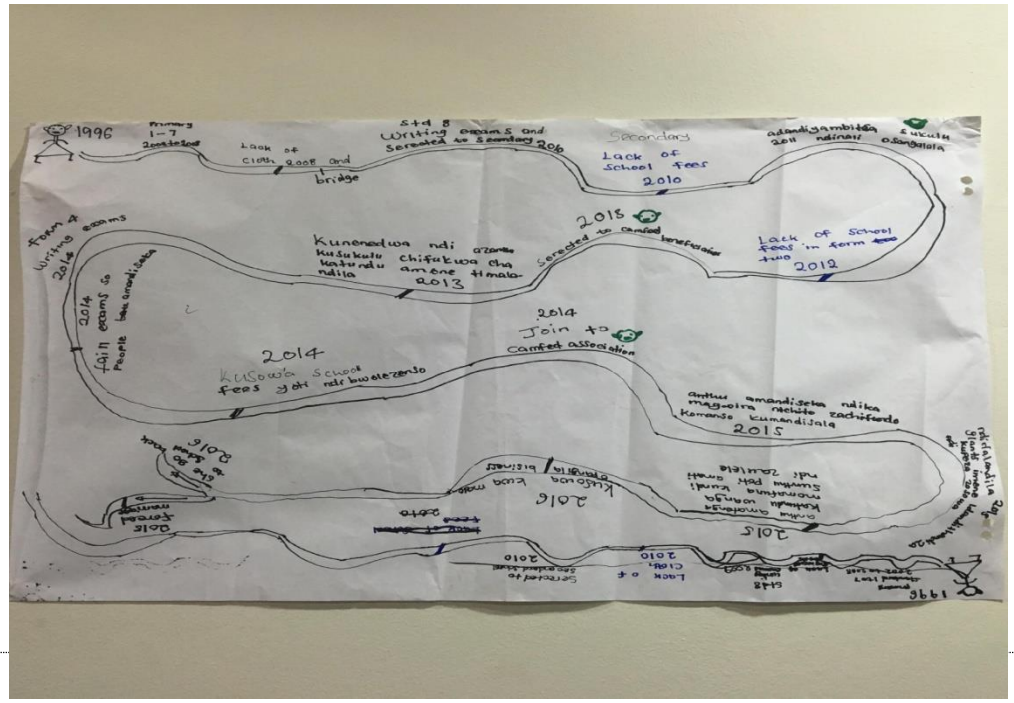
We would also like to see their post-school pathway journeys – what have they done since they left school and how have they managed to achieve all that they have so far? Were there any challenges? How have they overcome them? Do they need further support and if so what kind of support?

Girls who had to drop out of school should pay particular attention to the period of their lives when they went to and then dropped out of school and the reasons why – was there anything else that could have been done to support them to return to school?

Note: the young women can write words in their familiar language on their map, but you will need to translate these into English after the interview and then take a clear photograph of the completed journey pathway mapping.

Using a large sheet of paper, each girl is asked to plot her pathway through life, starting when she was very young, marking successes, challenges and changes along the way. She can draw her pathway in any way she wishes: an actual path (wandering this way and that), a river or simply a line. She can mark challenges as hurdles they have to overcome, or dams / bridges in the river, hills, etc. Encourage them to be creative. Listen very carefully when they are explaining their journey pathway map to you when it is completed. Make notes as they are explaining and ask any key questions which will help you to understand their drawing.

An example of a journey pathway mapping is provided below



Ask each young woman to:

Draw the map of your education journey (the story of your life in education) from when you started school until now. Include people, places, obstacles / challenges and opportunities on the way. Include key dates in your map.

For each key date indicate whether you were attending school.

If you left school at any time indicate why you left.

In your map, draw your relationship with school. You can include what worked for you and what didn't work.

You can use different colours to show different feelings and use symbols like lines and arrows or words. You can also draw pictures or words to describe how you felt at any time. These are just suggestions – use your creativity!

When you have finished you will get a chance to explain your map to me.

Annex 12: The Current Country Context in Tanzania

Endline Study and Final Evaluation of the CAMFED Girls' Education Challenge – Transition Project: The Virtuous Cycle of Girls' Education (GEC-T 5101)

Desk Review: Tanzanian Context

Discriminatory gendered social norms

In Tanzania, like many African countries, the realities of poverty imply that work and schooling are competing activities for children's time. While these activities affect the schooling time of both males and females, female children are more severely affected. Girls are usually expected to help in the household chores, which may not be flexible enough to allow school attendance (Dachi and Garrett, 2003; King and Rebecca, 2015). In rural areas, fetching water for example consumes most of girls' time, but it has less impact on boys' school attendance (JICA, JDS, 2016). Evidence shows that even in schools, girls are called on to perform domestic duties for teachers, taking time away from learning (UNICEF, 2003). It is important to note that most of the references accessed in this review do not provide gender-disaggregated data.

Gender-based violence (GBV)

In Tanzania GBV takes place in different forms, including physical and psychological violence, child marriage and female genital mutilation (FGM). According to the Tanzania Demographic Health Survey (TDHS), 38% of female respondents aged between 15 and 49 had experienced physical violence in the past, and 20.3% had suffered sexual violence (JICA, JDS, 2016). According to the Ministry of Health, Community Development, Gender, Elderly and Children (MHCDGEC) (2016) one-third of Tanzanian women have experienced physical violence, while a tenth of women have experienced sexual intercourse against their will (MHCDGEC, 2016). FGM is one of the major forms of GBV in the country. It is estimated that 7.9 million women and girls in Tanzania have undergone FGM with a prevalence rate of 14.6 per cent (MHCDGEC, 2016). The practice is rampant in Dodoma (63.8%), Arusha (58.6%), Singida (51%), Manyara (70.8%) and Mara Region (39.9%) (JICA, JDS, 2016). There have been prosecutions of persons carrying out FGM; however, the fear of prosecution seems to drive the practice underground with limited law enforcement (MHCDGEC, 2016).

Sexual violence perpetrated on children

According to MHCDGEC (2016), nearly 3 out of every 10 females aged 13 to 24 in Tanzania have experienced at least one incident of sexual violence before turning 18. The most common form of sexual violence experienced by both females and males before the age of 18 includes sexual touching and attempted sexual intercourse. Many girls between the age of 13 and 17 have also been subjected to sexual coercion, being enticed with small gifts in exchange for sex. Sexual violence on female youth sometimes leads to unwanted pregnancies, early motherhood and the associated health complications, and social and economic challenges that affect the youths' progress in education and their social and economic endeavours (MHCDGEC, 2016).

Child marriage and teenage pregnancies

It is estimated that more than 18 million young women in Tanzania are victims of child marriage and teenage pregnancy (UNICEF, 2017; UNFPA, 2014). MHCDGEC (2017) and UNICEF (2017) report that on average two out of every five girls will be married before their 18th birthday with some regions, such as Shinyanga and Tabora, having rates of up to 59% and 58% respectively of girls being married before they turn 18 (URT, 2017). Causes of early marriages include but are not limited to coercion, females from poor families wishing to marry, an economically motivated aspiration for the girl's parents (Chant and Evans, 2010; Hunter, 2002, 2010; Maganja et al. 2007; Silberschmidt and Rasch, 2001; Swidler and Watkins, 2007).

Child marriage is more prevalent among the rural population, although it is also found among the urban population, where it is mainly limited to those with poor economic conditions and strong religious and cultural ties (MHCDGEC, 2017). Such marriage affects access to quality education, welfare and social well-being for many girls and young women (URT, 2017; Hakielimu, 2019). The report of the Centre for Reproductive Rights (2013) indicated that over 55,000 adolescent girls were forced to drop out of formal schooling because of pregnancy between 2003 and 2011 (Pamoja Tunaweza Alliance, 2014). In addition, Human Rights Watch (2017, 2018) reported that some 8,000 pregnant girls are forced to leave school each year, which has a major impact on their current and future socio-economic wellbeing. In practice, schoolgirls who become pregnant are expelled from schools and not allowed to re-enter the school system to continue with their schooling after giving birth regardless of their age and level at which they are forced to exit from the system. Teenage mothers are expected to use alternative pathways found in the non-formal education system to continue with their education and later re-enter the formal education system if they so wish and are able to. Whilst the door to public education is closed, there is no evidence of specific legal, policy or administrative frameworks of making the alternative pathways accessible and affordable to all. The cultural, social and economic hurdles they face do not make it easier for them to access alternative pathways, more so for rural teenage mothers than their urban counterparts.

Poverty

The Tanzania Mainland Poverty Assessment Report (World Bank, 2020), shows that in 2018 about 14 million people lived below the national poverty line and 26 million (49% of the population) lived below the $1.90 per person per day international poverty line. According to the HBS (2019), extreme poverty is more evident in rural areas (9.7%) than urban areas (4.4%). It is reported further that more than half (60.8%) of basic needs poverty is among individuals aged 0-19 compared to other age groups, although there is no difference by sex. This means a total of 14,776,811 (about 28% of the Tanzania population) schooling in the pre-primary, primary and secondary education levels belong to this group, and 50.4% of these (N=7,445,320) are girls (URT, 2020). The National Bureau of Statistics (NBS) and UNICEF (2019) provide a similar picture: "…88% of children under 18 were multi-dimensionally poor…" (p.5), and the basic needs poverty for children under age 18 was higher in rural areas (34.5%) than in urban areas. Poverty is highly correlated with a higher number of under 18 children living in the households (URT, 2020). Similarly, the Household Budget Survey (HBS) (URT, 2020) indicate that 81% of the poor population lives in rural areas, and that the poverty gap in rural areas (at 7.4%) was above that national average (6.2%) and more than twice that of urban areas (3.5%). The national poverty severity index

stood at 2.1% with rural poverty severity index (2.6%) being considerably higher than the national average and urban areas (1.2%).

According to the integrated Labour force Survey (ILFS) (URT, 2015), of the total working population (25.8 million), 15.8 million (61.3%) resided in rural areas. Of the growing work force population, 55 per cent are youth (age 15-35), which has a profound economic and social implication in job creation and skills development. What is alarming is that the formal sector of the economy is too narrow to absorb 800,000 youth graduates (age 15-24) from the education system who enter the labour market every year. The options available are in the informal sector which absorbs more than 60% of the yearly increasing labour force. They confront the unregulated entrepreneur environment coupled by lack of technical, managerial and business skills. Analysis of the structure of employment in Tanzania by the Danish Trade Union Development Agency (DTDA) (2018) shows that a large majority of enterprises (97%) are informal household micro/small enterprises (1-4 employees), with 66% of the total being own account (One person) activities. They have no access to formal capital, credit and savings because of lack of collateral. Facing formal financial exclusion, they rely on informal mechanisms of borrowing from equally informal sector savings/credit groups, shops/supply chain credit, money lenders and family (Financial Sector Deepening Trust (FSDT), 2013). This perpetuates the cycle of exclusion.

Disability

In Tanzania, available statistics indicate that pupils with different types of disability are enrolled in pre-primary, primary and secondary schools, the biggest groups being children with physical impairment, intellectual impairment, the deaf and albinism. Other categories of identified disabilities include autism, deaf-blind, low vision, hard of hearing and multi-impairment.

Table 1: Disabilities by category in primary and secondary schools: 2020 data

Disability	Primary Education			Secondary Education			Total			%
	M	F	T	M	F	T	M	F	Grand	F
Albino	1,140	1,380	2820	388	359	747	1,528	1,709	3,237	52.7
Deaf	3,706	3,263	6969	577	612	1189	4,283	3,875	8,158	47.5
Intellectual Impairment	10,469	7,388	17857	50	26	76	10,519	7,414	17,933	41.3
Physical Impairment	9,031	6,184	15,215	1904	1,480	3,384	10,935	7,664	18,599	41.2
Blind	1,138	793	1931	220	133	353	1,358	926	2,284	40.5
Other	6,212	4,754	10,966	2003	2,573	4576	8,215	5,183	13,398	38.7
Total	31,696	23,762	55,458	5,142	5,183	10,325	36,838	26,771	63,609	42.1

Source: PMO-RALG (2020). Pre-primary, primary, secondary, adult and non-formal education statistics: Regional Data.

Table 1 indicates that a total of 63,609 children with disabilities were enrolled in primary (N=55,458; 87.2%) and secondary schools (N=10,325; 12.8%) in Tanzania mainland. This was equivalent to 0.49% of the primary school pupils and secondary school student population

(N=12,934,291) suggesting that children with disabilities were less educated than their peers. In addition, there are more boys with disabilities enrolled in schools than girls. Girls with disabilities are thus more likely to be not accessing basic education than boys.

Transition pattern

The transition rate between primary education and lower secondary education (O level) (Form 1 to Form IV) has followed an upward trend at least from 2013. Table 2 indicates that in 2019, at least 7 out of 10 primary education pupils progressed to secondary education.

Table 2: Trends of transition from to primary to secondary education and lower secondary education (O-level) to upper secondary (A-Level) (%)

Level	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Primary to Secondary	52.2	53.6	59.5	52.0	57.0	70.6	70.1	71.5	74.1	77.7
Secondary lower to Upper Level	15.4	11.7	12.1	10.6	10.5	20.3	27.5	20.3	24.0	21.7

Source: MoEST (2019).

Table 2 suggests further that access to Advanced level secondary education is still very limited. The majority of those who complete O-level secondary education therefore join the labour market albeit with inadequate skills to adequately engage with the world of work. Samer and Marie (2018) noted that in the period 2012 to 2016 just 16% of girls on average who completed lower secondary schooling in Tanzania transitioned to A Level secondary education. The MHCDGEC (2016) shows that the GER and NER for girls are half that of boys in A Level secondary education and females comprise just 38.5% of the total enrolment in Technical and Vocational Education and Training (TVET) colleges. The Ordinary Level or junior secondary education curriculum consists of a minimum of seven compulsory subjects. For transiting to senior secondary education (A- Level), a student must have obtained a minimum of a division III and passed, at least five subjects in their Certificate for Secondary Education Examination (CSEE), three of those forming a combination in the Sciences, Languages, Arts or Commerce at grade C or above (A and B). This is barrier to a majority of students. Students not meeting that criterion have an option of re-sitting the examination in the following year(s) as private candidates if they are able to meet the costs of examination and private tuition. Re-sitting the examination and a shadow education system of private tutoring are largely urban phenomena. Rural students have no access to this option, and where it is available poor girls are excluded because of the direct and opportunity costs involved.

Completion rates

The gross completion rate (GCR) of 75.5% in 2020 for primary education, as indicated in Table 3, suggests that Tanzania is not close to achieving the target of universal primary education as envisaged in the Education and Training Policy (URT, 2014). For every 100 pupils who were admitted in Standard 1 in the 2013 academic year, 24 did not complete the primary education cycle; however, more girls completed the cycle (79.1%) than boys (71.9%).

Table 3: Gross Completion Rate (GCR) and Net Completion Rate (NCR): Primary Education (2019)

	Male %	Female %	Total %	GPI
GCR	71.9	79.1	75.5	
NCR	27.0	32.3	29.6	1.2

Source: PMO-RALG (2020).

At secondary level, completion rate of females is lower than that of males indicating that more females are entering the labour force with lower qualifications than males (MHCDGEC, 2016).

Dropouts

This is an issue of both internal efficiency and equity. A total of 266,783 primary and secondary education students dropped out of the school system in the 2019 academic year. This is equivalent to 2.1% of the primary and secondary education student population.

Table 4: Dropouts and their Causes by Reason: 2019

	Primary Schools					Secondary Schools				
	M	F	T	% of T	% F	M	F	T	% of T	% F
Death	1,236	1,713	2,949	1.8	58.1	365	283	648	0.7	44.1
Indiscipline	39	116	155	0.1	74.8	1598	698	2,296	2.3	30.4
Pregnancy		1,135	1,135	0.7			5,398	5,398	5.5	
Truancy	68,741	94,854	163,595	97.4	58.1	48,546	42,061	90,607	91.5	46.4
Total	70,016	97,818	167,834	100	58.3	50,509	48,440	98,949	100	49.1

Source: PMO-RALG (2020).

Truancy is the main cause of dropouts: it accounted for 97.4% and 91.5% of the causes for primary and secondary education dropouts respectively. More girls dropped out of primary education than boys. On the other hand, more boys dropped out of secondary education than girls. The major cited reasons for truancy dropouts include lack of basic needs, direct and opportunity costs of schooling, peer pressure, lack of interest and teenage pregnancy (PMO-RALG, 2020; Hakielimu, 2019; MoEVT and UNESCO, 2011).

Language of instruction (LOI)

In Tanzania, the official policy is that Kiswahili, the language spoken by the vast majority in Tanzania is a language of Instruction (LOI) for public pre-primary and primary education. Non-government pre-primary and primary schools are using English as a LOI. These schools are expensive. It is axiomatic that the majority of rural children are in the public system. English, a language that children are not exposed much to, if not at all outside school, is a LOI at secondary and tertiary levels. Studies have shown that more than half the children who complete public primary schooling cannot read and write in English. This suggests that the vast majority of children from public primary schools who join secondary education are unable to read and write in the English language, the LOI in secondary education. The LOI is

documented as one of the factors leading to high dropout and truancy among students in their first and second forms of secondary education (Joyce-Gibbons et al., 2017; Yogi, 2017). This is compounded by the teachers' factor. In theory, all secondary school teachers are formally qualified to teach in English, while in practice many are not proficient enough to use it as a LOI because they lack a good foundation in English skills. This is one of the reasons that local languages, Kiswahili and English are all used, sometimes simultaneously, in what is technically termed as 'code switching'. It is unsurprising students are not performing well in their national secondary education examinations, which with the exception of Kiswahili, which is taught as a subject, are all set in English language. The LOI also affects teacher retention and/or attrition. Understanding the local or main language(s) spoken by the community is crucial to teacher retention in rural areas, since they are used in assisting classroom instruction (Boniface, 2019, 2016; Brock-Utne, 2007). Anecdotal evidence suggests that the barrier of LOI deters children from enrolling in schools, and if they do, the difficulties they face in the learning process can push them out of the school system altogether. In this way LOI becomes one of the mechanisms that exclude child girls from education, future economic and social benefits associated with education and training.

Teachers

Table 5 indicates that from a policy perspective, Tanzania has yet to reach the envisaged pupil-teacher ratio (PTR) of 1:40 at the primary education level. However, the gender difference has narrowed to almost a ratio of 1:1 between male (49.8%) and female (49.2%) teachers.

Table 5: Teachers by Gender and Levels of Education

Primary Education					Secondary Education				
M	**F**	**T**	**Pupils GER**	**PTR**	**M**	**F**	**T**	**Students GER**	**STR**
98,857	95,879	194,736	10,925,896	56	72,262	33,744	106,006	2,473,506	23
(49.8%)	(49.2%)	100%			(68.2%)	(31.8%)	100%		

Source: PMO-RALG (2020).

On the supply side, the student-teacher ratio (STR) at secondary education level is 1:23, giving the impression that secondary schools have no shortage of teachers. However, Table 5 indicates that there are 7 male teachers (68.2%) for every 3 female teachers (31.8%) which suggests that male teachers are dominating secondary education. The average PTR and STR are deceptive because they are masking an uneven distribution of teachers by qualifications, subjects of specialisation, workload, experience, gender and their effectiveness across diverse schools and districts.

Distance to school

According to the MoEVT and UNESCO (2011), the direct and opportunity costs of staying in school tend to increase with walking or travelling a long distance to school. The average distance to a primary school in Tanzania is 2.84 km and 2.81 km for a secondary school (MoEST, 2019). The closer the school, the higher the probability of girls accessing it because of safety, and the opposite is true. The experiences that girls encounter as they travel between home and school are not limited to squeezing their time and energy for studying

but also expose girls to vulnerability, especially in relation to sexuality and teenage pregnancy (Hakielimu, 2019).

Costs of education

In Tanzania, fees and obligatory contributions have been abolished in basic education (pre-primary to Ordinary Level public secondary education) following the implementation of the ETP (2014) precept on 'free' education. However, there are direct costs associated with schooling that have to be incurred by parents or guardians. These include uniforms, sports gear, learning materials, food, medical, travel and other expenses (URT, 2015). Parents also contribute towards meeting the school security, classroom construction and internal examinations-related costs (Shukia, 2020). Evidence shows that such costs significantly limit access to education or participation for the children of poor families until they complete the education cycle (HRW, 2017). Where boys' education is seen as more important than girls', these costs are likely to be an extra disincentive for girls to attend school, or to drop out if they are already there.

Effects of the COVID 19 Pandemic

Following the COVID 19 pandemic, schools were closed for 3 months (April to June 2020). Approximately 14,776,811 pre-primary, primary and secondary school children, of which 7,445,320 (50.4%) were girls stayed at home. The schools' closure was one of the many shocks the pandemic impacted on the education system. There is no official data to substantiate the claim, but anecdotal evidence shows that when schools were opened a number of girls did not go back to schools because were pregnant due to being out of controlled school environment. Other children, mainly from rural poor families and mobile communities joined a pool of child labourers, or were forcibly married off, and never returned back to school. This implies that discriminatory gendered social norms, GBV and sexual violence perpetrated on girls intensified in this period. To cushion the pandemic's adverse effects on learning outcomes, the government introduced remote teaching through TV broadcasts for a number of subjects. The effects of the intervention on the learners' cognitive outcomes are not documented. What is clear is that the intervention was too general to target the marginalised, thus claim inclusivity. Since teaching was not banned, financially capable parents resorted to hiring teachers to teach their children privately at home or remotely through smartphones to make up for lot learning. What is clear is that digital teaching and learning are a function of availability of hardware, software, internet connectivity and source of power. Obviously, they were not readily available to the rural learners because of lack of, or poor accessibility and, or affordability.

Post school challenges for youth

According to the 2017/18 HBS (URT, 2020), a large segment of the Tanzania Mainland's population (64%) was under 24 years old. Similarly, youth, age 15-35 account for 34% of the population. The ILBS (URT, 2015) shows that the total labour force of age 15 years and above, increased from 21.0 million in 2006 to 25.8% in 2014, implying that 1.2 youth have been entering the labour market every year. The emerging picture is that Tanzania is supposed to benefit from a demographic divided. But this is a function of providing the youthful population with quality education and appropriate skills and their absorption in the productive sectors of the economy (URT, 2018). The ILBS report shows further that and at any one time about 2.3 million persons aged 15 years and above are unemployed. Ironically, even graduates from universities and technical Institutions in highly specialized specializations such as Medicine, Engineering, Oil and Gas, ICT and other digital and allied skills do not get employments in

the public and private sectors. Youth with secondary education have had the highest unemployment rate (15.2%) followed by those who had completed university education (12%). The unemployment rate is higher among women (12.3%) than men (8.2%), and the difference in levels of unemployment between men and women were greater in urban areas (URT, 2018).

The agricultural sector has the highest share of total employment (66.3%), followed by the informal sector (21.7%) and other private sector (7.9%). Other sectors account for 4.1% of total employment. New entrants into the labour market do so through self-employment largely in the agriculture and the informal sectors of the economy. Yet, youth are still disproportionately represented in those sectors, accounting for almost a third of the population respectively. The majority of youth employed in the informal sector are working in the whole sale, retail trade motor vehicle and motorcycle repairs as well (54%), accommodation and food services (15%), and manufacturing (6.6%). 75 percent of persons working in the non-agriculture sectors have informal employments (75.9%) with a significantly higher proportion of females (81.7%) than males (71.7%) (URT, 2020).

It follows that youth in Tanzania continue to face difficulties in accessing the formal labour market as a result of limited expansion of employment opportunities, skills mismatches, limited internship to bridge the skills gap and work experience, coupled by the low labour force absorption capacity of the public and private sectors of the economy. Those seeking self-employment by putting up micro, small and medium business enterprises (MSMEs) are facing challenges in accessing loan capital, work premises, financial literacy, human capital and entrepreneurial skills. MSMES are considered too small and financially risky to fit in the business models of commercial banks, private and other conventional financial institutions. When they have access to a commercial bank credit, it is at so exorbitant interest rates which tend to hamper their productivity and prospects for growth. There is need for complementary advisory, financing, policy and capacity building support to be directed at MSMEs because of their critical role as major players in job creation for the post school youth population.

GEC-T 5101 Project Achievements and Changes

The available reports show that CAMFED has proceeded well and largely met the project target outputs. For example, in quarter 4 (January-March 2018) some outputs, such as young women using literacy apps., were partially completed (20%), while others like young women accessing financial services to support start-up and expansion of entrepreneurial business had not yet started. However, in quarter 16 (January-March 2021), all these outputs have been over 100% completed. It is notable that CAMFED Association (CAMA) members have been working very hard to ensure the success of the project. For example, it is reported that engagement with CAMA members to carry out student monitoring helped CAMFED to gather findings on the challenges students face and the impact of CAMFED's support. It is noted further that some changes and adjustments have been made to project implementation, monitoring and evaluation in response to the COVID-19 pandemic. For example, the closure of schools due to the pandemic made it difficult to carry out regular monitoring of students by Teacher Mentors and CDC members. Therefore, CAMFED had to create a form that was filled in over the phone to check the welfare and needs of students. Schools also had to revise their action plans to respond to COVID-19. It is generally notable that CAMFED has been adjusting accordingly to ensure the project's success despite the difficult contexts created by COVID-19.

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Annex 14: The Current Country Context in Zambia

Endline Study and Final Evaluation of the CAMFED Girls' Education Challenge – Transition Project: The Virtuous Cycle of Girls' Education (GEC-T 5101)

Desk Review: Zambian Context

The UNDP (2016 and 2020) places Zambia in the 'medium human development' category of countries. With a HDI of 0.586 it was placed 139 out of 188 countries in 2016 and 146 out of 189 countries in 2020 (HDI = 0.584). Poverty is a serious developmental challenge and women, and girls are one of the most vulnerable groups. The disadvantage to women and children can be seen in access to education. For example, the UNDP (2020) reports that the expected years of schooling for females are 10.6 years compared to 11.6 years of schooling for males; the mean years of schooling for females is much lower at 6.3 years compared to 8.2 years for males.

Poverty reinforces and intersects with other disadvantaging factors, such as discriminatory gendered social norms, geographical location and disability to multiply barriers to girls' access to and participation in education and meaningful opportunities for work and employment.

Socialisation and initiation

In Zambia, differentiated gender roles are reinforced whereby the girl child is socialised and assigned responsibility for household chores and for roles as caregivers and mothers. Mwanza (2019) cites research by Kane (2004) that shows that girls work roughly between 50% and 75% more hours than boys, limiting the time for schoolwork or doing it while already exhausted. In many parts of Zambia some of the socialisation into gendered roles is achieved through initiation ceremonies. The rite of passage or initiation ceremonies are carried out for girls approaching or reaching puberty, typically in the age group 12-15 years (Mwanza, 2019). As this author observes, the initiation ceremonies provide some family life and sexuality education and following the ceremonies some of the girls are married off. This is quite likely because parents fear the possibility of the girl child getting pregnant outside marriage. Their participation in the ceremonies creates a learning gap for girls which may contribute to their dropping out of school.

Location, poverty and disadvantage

Poverty levels and opportunity for participation in education in Zambia vary according to geographical location, rural and urban. Poverty in Zambia reflects a rural-urban divide with extreme poverty manifesting itself as a rural phenomenon. The World Bank (2012) observed

that “poverty is highly concentrated in rural areas, which are home to 80 percent of Zambia’s poor”. In 2015 poverty levels of 76.7% in rural areas compared to 23.4% in urban areas were estimated (World Bank, 2020). The highest poverty rates (greater than 70% in a 2010 survey) were found in predominately rural provinces of the country: Luapula, Northern, Eastern, and Western (World Bank, 2020), the same provinces in which CAMFED operates. Generally, basic services such as schools are quite far for most Zambians. For example, in 2010 only 4.9% of the rural population compared to 45.9% of the urban population had a high school within two kilometres or less than one hour way.

Prevalence of disability

Many people in Zambia have a disability of one kind or another. Some 2 million women and men in Zambia have a disability, which in the WHO statistics cited by Banda and Kalaluka (2014) is 15% of the population. The most prevalent forms of disability include visual impairment, hearing impairment, physical impairment, communication impairment, and intellectual impairment. The World Report on Disability (WHO and World Bank, 2011) cites the results of a survey in 2006 that used the Washington Group questions found that in the 2010 sample, the prevalence of disability was such that survey participants had some difficulty (4.7%) or a lot of difficulty (2.6%) seeing; some difficulty (3.7%) or a lot of difficulty (2.3%) in hearing; some difficulty (5.1%) or a lot of difficulty (3.8%) in mobility; some difficulty (2.0%) or a lot of difficulty (1.5%) in cognition; some difficulty (2.0%) or a lot of difficulty (1.3%) in self-care; and some difficulty (2.1%) or a lot of difficulty (1.4%) in communication. In 2016 there were 123,310 special education needs learners of which 103,218 were at primary level (48.62% of them female) and 20,092 at secondary level (47.63% of them female) respectively. Compared to 2015, the total number of special education needs learners had increased by 15.23% (More, 2017).

Education, gender and disability

Education outcomes are different according to disability and gender. In Zambia and other low-income countries in the World report on Disability (WHO and World Bank, 2011), primary school competition rates are lower for those with a disability (45.6% for males and 32.9% for females) compared to those who do not have a disability (55.6% for males and 42.6% for females). Similar trends obtain with regard to the mean years of schooling: males participate for more years than females regardless of whether they have a disability or not. Those with a disability participate less (5.63 years for males and 4.17 years for females) compared to those without a disability (6.43 years for males and 5.14 years for females) (WHO and World Bank, 2011). Access and participation for females with disability are worse compared to their male peers.

A study commissioned by UNICEF revealed that mainstream schools in Zambia had poor physical accessibility and learning environments that were not suited for learners with disability. Moreover, poverty among parents made it difficult to afford transport and assistive technologies (Central Statistical Office and Ministry of Community Development and Social Services, 2018).

Stigma, myths and stereotypes concerning disability create a situation in which children affected are socially excluded and not taken to school. (Mwanza, 2019; Banda and Kalaluka, 2014). Myths and stereotypes create a belief that children with disability are not normal and cannot be taught, creating a barrier for participation and progress in education and for transition to employment. For example, the World Report on Disability cites evidence pointing to the fact that between 24% and 39% of children five years or older with a disability had never attended school compared to 9-18% of the same age group who do not have disabilities (for countries including Zimbabwe and Zambia).

Access, repetition and dropping out

The Education Statistics Bulletin for Zambia reveals trends of participation in education disaggregated by gender over time (MOE, 2020). The annual growth rate in enrolments for grades 1-7 in the period 2014-2019 was 0.8%, of which the growth rate for girls was 1.1% and the enrolment of girls was 50.7% (Education Statistics Bulletin, 2019). The enrolment share of females reduces to 49.9% in junior secondary grades 8-9 with an annual enrolment growth rate of 2.7% and 48.15% in senior secondary grades 10-12. However, in senior secondary education the annual growth rate in enrolment for female learners is 3.3% compared to 1.8% for males in 2019 (MOE, 2020).

Repetition rates in the same year were marginally lower for girls at both levels compared to boys (6.4% for girls and 6.9% for boys in grades 1-7 and 1.6% for girls and 1.5% boys in grades 8-12). In 2019, the national repetition rate in grades 1-7 was 5.1% (4.9% for girls and 5.3% for boys). The repetition rate is much lower at 1.1% for grades 8-12 in 2019 (1.1% for girls and 1.0% for boys).

In 2016, the dropout rate for girls stood at 1.8% at both grade 1-7 and grade 8-12 levels while that for boys was 1.3% and 0.7% respectively. In 2019, the dropout rate for girls was 1.9% compared to 1.6% for boys in grades 1-7; for grades 8-12 the dropout rate for girls was 1.1% higher than for boys at 1.8%. It is worthwhile to note that the gender parity index (GPI) in grades 8-12 is 0.86 compared to what is in grade 1-7 (GPI = 1.00).

Transition to different education levels

The Education Statistics Bulletin (MOE, 2020) shows that the transition rates for grades 7-8 are higher for girls (67.1% in 2016) than for boys (65.3% in 2016), but that this trend is reversed in grades 9-10 where the transition rate for girls is 45.1% in 2016 compared to 48% for boys. The transition rates for grades 7-8 have improved nearly 10% over the period 2015-2019. For girls, it has been more than two parentage points higher than for boys in 2015 (64.5%) and 2019 (74.0%). However, the national transition rate in grades 9-10 is much lower – 46.2% in 2015 and 53.0% in 2019, while in 2015 the transition rate for girls was 44.8%, some 2.6% lower than that for boys. This gap narrowed from 2.6% to 0.5% in 2019, when the transition rate was 52.8% for girls compared to 53.3% for boys at this level. However, it should be noted that these transition rates show that many children transition to livelihoods with only primary or lower secondary education.

Transition to adulthood and the labour market

In Zambia, the transition from the primary to the secondary level of education and from school into employment and tertiary education is a serious challenge (UNFPA, 2018; More, 2016; More, 2020). Low transition rates result in young people joining the labour market with inadequate skills and competencies, especially for those needed for the informal sector where the majority will find themselves. The International Bureau of Labour Affairs (2020) reported that 28.1% of children aged 5-14 years were working, 91.8% in agriculture, 7% in services including domestic work, and 1.2% in industry. UNFPA (2018) provides data showing that more than three quarters (80.3%) of Zambians are employed in the informal sector, engaging in 'low-income survival pursuits' (Chigunta, et al., 2013) where youth constitute the majority at 77.1% (UNFPA, 2018).

In Zambia, an ILO-Mastercard school-to-work transition survey in 2012 revealed that nearly one-third (30.8 per cent) of youth left school before completion, 66.7% stating that they could not afford fees or that they were too poor to continue schooling (Chigunta, et al., 2013). It was not easy to complete the transition to the labour market and to find employment, especially without a high level of education. The survey found that 63.9% of youth who completed university education completed their labour market transition, compared to 38.3% of youth with primary education. In the survey, 32.2% of young people had completed their labour market transition and 44.4% remained in transition. The unemployment rate of young women was 42.7% compared to 33.8% for young men (Chigunta, et al., 2013).

In Zambia, girls continue to be particularly vulnerable during transitions from one stage of education to the next and from school into adulthood. Girls face increased risk of abuse as they approach adolescence, while the barriers to their education are compounded by risk factors such as early marriage, sexual and physical exploitation, violence and additional financial burdens in secondary school.

Barriers to girls' education, pregnancy and early marriage

Rural girls in Zambia drop out of school due to cultural practices including pregnancy, early-child marriages, stereotyping and initiation ceremonies (Mwanza, 2019). Pregnancies among schoolgirls are a problem: in 2016 the Educational Statistical Bulletin reported a high number of 13,275 pregnancies among primary school children in 2014. This declined slightly to 11,765 in 2016. At the secondary level, there was a greater than 10% increase in secondary level child pregnancies from 3,103 in 2014 and 3,457 children in 2016. In the situation analysis of the National Gender Policy (2014) it is observed that on average 2 out of 5 girls are married before their 18th birthday, and that of these married girls, 65 percent have no education while 58 percent have only primary education as compared to 17 percent of girls with secondary education. Mwanza (2019) notes that "The practice of son preference to education at the expense of girls is enshrined in the value systems of the Zambian culture."

Some of the early marriages are driven by extreme poverty prevalent in communities. The National Gender Policy (2014) states that girls from the poorest 20 percent of the households are 5 times more likely to be married before the age of 18 than girls from the richest 20 percent of the households. Many NGOs including CAMFED are working with the

local communities and the traditional leadership structures to tackle the factors that contribute to early marriage. For example, poverty, cultural norms and attitudes, child labour, and absconding from schooling. The role of the traditional leaders including chiefs in discouraging child labour and early marriage in their jurisdiction is being stepped up with cooperation of NGOs and government Ministries. They also campaign for scholarships for girls to stay in school. At the present moment, many traditional leaders across Zambia are championing the rights of girls. They play a huge role in educating their subjects on the importance of child protection and safeguarding and the negative vices associated with child labour, child marriage, and gender-based violence.

Other barriers to girls' education

In rural communities on Zambia there continues to be a shortage of relatable and positive role models for girls, as the majority of teachers are males. However, Zambia saw a national increase of over 10,000 in the number of primary teachers from 2010 (63,052 teachers) to 2016 (73,949 teachers), of which the majority were female, 50.99% and 54.34% for the respective years. However, the proportion of female teachers at the secondary level is much less, 41.49% of the 16,822 teachers in 2010 and 46.97% of 22,279 teachers in 2016 (MOE, 2017). The proportion of teachers in primary schools who held the Diploma in Education qualification was the same at 34% for both males and females. At secondary school level 57% of male teachers and 54% of female teachers had the Diploma in Education qualification. In 2016 in the colleges of education there were 658 male lecturers accounting for 75% compared to 215 female lecturers accounting for 25%.

In Zambia the pupil-teacher ratios for primary and secondary in 2016 were 43.3 and 36.9 respectively but this may not depict the true picture, which is expected to be much higher (MOE, 2017). Sometimes one teacher may teach in two shifts or may have multi-grade classes, teaching pupils of different ages, grades, and abilities. The 2016 bulletin also shows that rural provinces such as Muchinga, Northern and Eastern Provinces had the highest pupil teacher ratios in primary schools and the lowest at the secondary level. For example, in Northern Province the pupil-teacher ratio at the primary level was 56.9 and at the secondary level 24.3 (MOE, 2017).

Despite reduction of secondary school fees for grade 8 upwards in Zambia, indirect but essential education costs remain a critical barrier to the education of girls. The education of girls faces additional challenges such as under-resourcing, lack of trained teachers and teacher absenteeism, particularly in rural schools. For example, shortage of books and other resources at primary level is a challenge. In 2016 the number of pupils per book for different learning areas was as follows: English (4), Life Skills (6), Mathematics (4) and Zambian languages (4). At secondary level the numbers are English (4), Life Skills (0), Mathematics (6) and Zambian languages (9). These figures are reflecting under-resourcing especially for Life Skills, that would prepare learners for the demands of work and/or self-employment. In the school curriculum framework introduced in 2014, the key competencies include self-management, entrepreneurship and productivity, and life skills (MOE, 2013).

Language of instruction

The language of instruction, which is usually a second or third language for learners, is a complicating factor in the barriers faced in the education of girls. Zambian mother tongues include 73 local languages spoken in various communities in the ten provinces of the country. However, in education, business and commerce the official language of instruction is English throughout the education system. For most learners this is not the mother tongue, and neither is it even the 2nd or 3rd language. This makes them face serious challenges in gaining literacy and in accessing the curriculum. Starting in 2016 the language policy required the teaching of initial literacy in grades 1-4 in the local languages (Moonga, et al, 2018). Seven languages – Cinyanja, Chitonga, Icibemba, Kiikaonde, Lunda, Luvale and Silozi – and the widely used community languages in specific school catchment areas were to be used. This is likely to impact on access, equity and quality in education, more so in the education of marginalised learners in rural areas, including girl children (Benson, 2005), and may increase the likelihood of family and community engagement in the child's learning (UNICEF, 2016). This is particularly relevant in contexts where girls and women are socialised into roles in the home, family and community where they largely use mother tongues and have relatively less exposure to English.

CAMFED GEC-T 5101 Project Achievements

The desk review shows, with World Bank data (2020), that the highest poverty rates (greater than 70% in a 2010 survey) were found in predominantly rural provinces of the country Luapula, Northern, Eastern, and Western. It is in these poor provinces where access, participation and transition to further education and productive livelihoods are limited and preferred to be availed more to boys than girls. In these same provinces, due to a combination of factors including poverty, socialisation and some cultural norms, unsafe learning environments, long distances to school, and others are challenges that make it hard for many marginalised girls to stay in school. They are vulnerable to gender-based sexual violence. In Zambia, many children are orphaned, adding to their vulnerability. According to UNICEF, an estimated 1.4 million children in Zambia are orphans (UNESCO, 2016); 78.5% of 10–14-year-old children attending school have both parents deceased. They are most likely to drop out of school and to work, and hence worsening the vices associated with child labour. UNESCO points out that without education, the orphaned children miss out on the opportunity to acquire key learning outcomes necessary to break the cycle of low economic status. Bursary support is often needed for both orphaned and vulnerable children.

It is noteworthy that CAMFED GEC-T 5101 'The Virtuous Cycle of Girls Education' operates in provinces such as Muchinga and Northern Province to address children's rights and safeguarding. This suggests appropriate selection and targeting and the overall necessity and relevance of the CAMFED programme. Importantly, its interventions to increase educational opportunities, employment and work opportunities, and wellbeing for marginalised children are implemented using existing national, district and local community level structures and processes.

As is documented in the CAMFED quarterly reports (Q1 to Q16), the project has made substantial progress towards providing a functional support structure for vulnerable children, especially girls. For example, in Q1 2,523 children were supported to transition to secondary schools. So far, the CAMA, PSG, CDS, LG, and TM support structure, and the

implementation of 'My Better World' through the LGs has been reported to work well as part of a 'social interest' service to the community to enhance literacy necessary to access the curriculum and to acquire life skills for successful transition to further education and to adulthood. The CAMFED-Kiva loan scheme was introduced to support those participants in the transition cohorts who became CAMA members. The endline evaluation will, partly through journey pathway mapping, explore the experiences of the transition cohorts. It is important, for example, to evaluate and learn from the 'social interest approach' to transition from learner to Learner Guide, to the BTEC vocational skills course, and eventually to becoming entrepreneurs with or without the CAMFED-Kiva micro-loan scheme.

It is imperative to note that since 2020 the COVID-19 pandemic has been highly disruptive to the national economy and to the education system. It has impacted on the natural progression and execution of planned activities of the project, necessitating a response plan. The Medium-Term Response Plan (July 2020-March 2021) has given project staff an opportunity to provide responses, adaptations and measures to the COVID-19-induced context. The MTRP also a test of the efficacy of the measures and intervention approach that CAMFED has put in place – for example, the functioning of the CAMA, PSG, CDS, LGS, and TMs to support staying in school and transitioning in the changed circumstances under the health guidelines. The endline evaluation can verify how the measures have impacted on target groups and the overall efficacy of the CAMFED approach, the transition to secondary and to adulthood, and sustenance in the districts in the future.

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Annex 15: The Current Country Context in Zimbabwe

Endline Study and Final Evaluation of the CAMFED Girls' Education Challenge – Transition Project: The Virtuous Cycle of Girls' Education (GEC-T 5101)

Desk Review: Zimbabwean Context

Poverty

In Zimbabwe, 63% of the population live below the poverty line, and 16% live in extreme poverty[4]. The majority of the families in Zimbabwe cannot afford even the basic human needs (food and non-food items) which are necessary to sustain life, thus adversely affecting the children's health, and their emotional, physical, moral, social and academic achievements[5]**.** Of the 6.3 million boys and girls in the country, 4.8 million live in poverty, including 1.6 million in extreme poverty[6]. A baseline study on learning environments[7] found that 10% of early childhood development (ECD) and 20% of Grade 1 and 2 learners came to school without eating breakfast while the same percentages do not eat at school. The majority of these children come from high-density urban schools and rural schools. Stunting remains higher in rural areas (30%) compared to urban areas (20%), with prevalence higher among boys (31.1%) compared to girls (24.1%)[8].

Poverty affects the developmental trajectories of children, exposing them to a myriad of risks[9]. Orphans and vulnerable children (OVC) are at increased risk of poor health and nutrition, developmental delays and inadequate social and emotional support[10]**.**

Gender-based challenges

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[5] Chinyoka (2013). Psychosocial Effects of Poverty on the Performance of the Girl Child in Zimbabwe. Doctoral Dissertation. UNISA.
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[8] UNICEF (2020). Situation of Children. https://www.unicef.org/zimbabwe/situation-children
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While poverty affects the performance of both girls and boys in rural and high-density areas, girls bear additional burdens in the form of household chores/child labour, financial constraints, a lack of motivation, early marriages, as well as health issues and sanitation, child abuse and prostitution. In the baseline for the Girls' Education Challenge Programme, a fifth of stakeholders interviewed said they knew a female student who had had an affair with a teacher[11]. For girls, a combination of early marriage and pregnancy (48%) are major educational barriers. According to UNICEF (2011), 1 in every 3 girls in the developing countries is married before the age of 18. The MICS (2014) established that one in four girls aged 15-19 are married[12].

A further challenge for girls is menstrual health and hygiene, particularly for adolescent girls, for whom the consequences include negative impacts on their ability to effectively attend school.

Violence against children

There are gendered patterns in violence against children, with boys more likely to experience physical punishment, while for girls sexual violence is a major concern at home as well as at school[13]. More than half of the children sampled in the baseline on learning achievements reported being disciplined through physical punishment (54% of ECD and 64% of Grade 1 and 2 learners)[14]. Although there were no gender differences in the reported statistics, the rural areas had the highest level of reported incidents of physical punishment.

In Zimbabwe, early marriage affects girls more than boys. The Multiple Indicator Survey (MICS, 2019)[15] found that 21.2% of girls (compared to 0.7% for boys) in the 15-19 year age group were in marriage union; 24.1% of women falling in the 20-24 age group had a live birth before the age of 18 years. In addition to this issue of early marriage, 2.1% in the age group 15-49 reported experience of sexual violence; 8.5% reported ever experiencing physical and sexual violence. Perceptions of a better life among girls and young women 15-24 years in Zimbabwe was problematic. For example, only 42.2% held the perception of a better life in last year and that they expect a better life after one year. In order to transform lives, it is important to change this perception and outlook for the future among girls and young women. NGOs such as CAMFED together with government are making efforts to change the self-confidence of girls and young women, especially those who are marginalised.

School infrastructure

Overall, infrastructure is better in urban areas than rural areas. Double sessioning (known locally as 'hot-sitting') is higher in urban areas than rural areas, with 41% of urban primary schools and 36% of urban secondary schools having hot-sitting. Double sessions in primary

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[12] Multiple Cluster Indicator Survey (MICS) (2014).
[13] UNICEF (2020). Gender-based Challenges. https://www.unicef.org/zimbabwe/gender-focus
[14] Ibid.
[15] Zimbabwe National Statistics Agency (ZIMSTAT) and UNICEF (2019). Zimbabwe Multiple Indicator Cluster Survey 2019, Survey Findings Report. Harare, Zimbabwe: ZIMSTAT and UNICEF.

schools are concentrated in P2 rather than P1 and P3, urban rather than rural schools and registered rather than satellite schools, and also in schools where the responsible authorities are the city councils, Government, mines and town boards[16]. Double sessions in secondary schools are concentrated in S2 rather than S1 and S3, urban rather than rural schools, registered schools rather than satellite schools, and schools where the responsible authorities are city councils[17], Government and town boards. Running two sessions puts stress on the infrastructure of the schools (including the furniture and the learning resources), and it has been found that issues concerning the lack of ownership and management of the classroom arises, there is increased truancy in the afternoon session, the children are often tired and hot in the afternoon, the curriculum is not adequately dealt with and there is an increase in the failure rate[18].

More than 10% of classrooms in primary schools are in a state of disrepair, while around 2% are currently derelict or dangerous[19]. The number of classrooms in a state of disrepair in secondary schools is less than in primary schools. In 2015, Zimbabwe needed 2,056 new schools (1,425 satellite schools, 349 decongestion schools and 282 completely new schools).

In 2014, there were 2,230 primary schools (38%) and 1,684 secondary schools (70%) with computers. This leaves a total of 4,371 schools in Zimbabwe without computers (3,632 primary schools and 739 secondary schools). The ratio of learners per functional computer in schools with computers is 42 to 1 nationally in primary schools and 33 to 1 in secondary schools[20]. Only 10.51% of primary schools and 21.62% of secondary schools have internet[21].

Geographical location

Children in the remotest registered and satellite schools are falling behind with the attainment of age-appropriate learning outcomes[22]. Girls do worse than boys at 'O' Level, but better at Grade 7 and 'A' Level examinations. The most affected children in terms of learning outcomes are those in the remotest schools. The Hlupo and Tsikira (2012) study found that children from satellite schools performed worse than children from the mother school, noting that the range of variables that influenced performance included teachers' morale, the location of the satellite school (distance), the lack of standardised infrastructure and the general attitude of the parents.

Urban areas have the higher attendance rates and the remote areas have the lowest attendance rates. In the southern part of the country and near the northern border more than 20% of children are not attending school. However, when the actual numbers of children not attending school are examined instead of the percentages, it can be seen that

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[17] Ibid.
[18] Kageler, S. (2015). Zimbabwe Education Sector Analysis.
[19] Kageler, S. (2015). Zimbabwe Education Sector Analysis.
[20] Ibid.
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[22] Development Data (2014). Baseline survey to determine the current status of the learning environment and learner and teacher performance in primary education schools in Zimbabwe. Ministry of Primary and Secondary Education.

most out-of-school children are found in the urban areas[23]. The most affected children in terms of learning outcomes are those in the remotest schools.

Orphans and vulnerable children (OVC)

According to UNICEF, many OVC live in extremely poor households and are less likely to access health care, attend school or have basic clothing, shoes and bedding than other children from the same communities[24]. There are 784,271 learners (25.41% of enrolled learners) in primary school and 314,189 learners (32.07% of enrolled learners) in secondary school who are OVCs. The percentages of OVCs enrolled in schools is higher in P3 than in P2 and P1, rural than urban schools and satellite schools than registered schools. Typically, schools in Zimbabwe receive limited public funding, with private funding sources disproportionately accounting for 96% of the income in both primary and secondary schools (excluding teachers' salaries). There are also wide disparities in income between different types of schools (P1-P3). The P3 satellite schools have an average income of US$9,316 compared to the P1 registered schools which have an average income of US$432,551. Total per capita income of P1 registered schools was US$618 which is 21 times greater than the US$29 in a P3 satellite school. The foregoing highlights the fact that the most needy schools and children receive the least support.

Young girls who have lost their mothers or both parents tend to have multiple sexual partners and are more likely to engage in risky sexual behaviour. They therefore have higher rates of reproductive health problems, pregnancy and HIV than those who are not orphaned, all of which means they are less likely to be able to go to school and/or stay there. In addition, they often have the responsibility to care for younger siblings in the absence of one or both parents. Where relatives are able to help, they are often elderly or vulnerable themselves, so girls do more of the domestic chores. This can also mean girls dropping out and in order to survive being at risk of exploitation for sex and/or trafficking from Zimbabwe to South Africa and elsewhere in the region[25].

Disability

Out of an estimated total of 370,287 children with disabilities, only approximately 10% were in school (27,299 were in primary school while 4,955 were in secondary school). This percentage includes those that were in special schools. There are more learners with disabilities in P3 schools compared to P1 and P2, and there are more in rural than urban schools and more in registered schools than satellite schools. At secondary level there are more learners with disabilities in S3 than S2 and S1[26]. Barriers to the education of learners with disabilities include lack of adequate infrastructure (such as wheelchair ramps) and of assistive devices in schools; abuse, bullying and stigma; higher costs of schooling, both direct

[23] Kageler, S. (2015). Zimbabwe Education Sector Analysis.
[24] UNICEF (2011). *The state of the world's children.* Available at: http://www.unicef.org/sowc/files/SOWC_2011. (Accessed on 10 May 2021.)
[25] Yeboah, H. (2018). HIV/AIDS and OVCs in Zimbabwe. International Journal of Current Research, Vol 10, Issue 4.
[26] Kageler, S. (2015). Zimbabwe Education Sector Analysis.

and indirect; and long distances between home and school[27]. The enrolments of OVCs and learners with disabilities are greater in the schools with the least resources (P3, S3, and rural). Learners with disabilities tend to be in registered schools rather than satellite schools and OVCs tend to be in satellite schools. The number of learners with disabilities decreases as they progress up the forms, indicating that they are dropping out[28].

Out-of-school children

Zimbabwe has one of the highest orphanage rates in the world with 25% of all children having lost one or both parents due to HIV and other catastrophic causes[29]. The National Assessment of Out-of-School Children in Zimbabwe (2015) gave a total of 1,234,641 children between the ages of 3 to 16 as being out of school in 2012 based on the Census (2012)[30]. The Child Equity Atlas reports 7.6% of the children in the 3 to 16 age group as being out of school and this is made up of 1% (162,453) that have never been to school plus 1.8% (292,415) entering school at a stage later than expected (after 8 years old) and 4.8% dropouts (779,774 children)[31].

The MICS (2014) found the total of out-of-school children nationally was 6.6% for primary school aged children and 20.6% for secondary school aged children[32]. The percentages of children not attending are related to the mother's education, with higher rates of non-attendance or children out of school for those with mothers with no education. The poorer the household the more likely it is that the child will not be attending school or will be out of school for both the primary and secondary levels[33]. School enrolment for orphan girls also starts to decline at the age of 10 and is at its lowest at age 16. The most common reason children gave for dropping out of school is financial (68%), followed by refusal (12%), failed exams (5%) and reasons related marriage or pregnancy (4%)[34]. The reasons for refusal to go to school were also collected: lack of interest (57%), incompetence (24%), other (8%), harassment by teachers (4%), bullying (3%), corporal punishment (2%), and not stated (1%).

In order to assist in keeping vulnerable children in school, the Government of Zimbabwe in conjunction with the World Bank, UNICEF and other development partners introduced the Basic Education Assistance Module (BEAM) in 2000. However, BEAM falls far short of the needs of the OVC, as it only covers tuition and examination fees as well as levies, while catering for only a small proportion of those in need of assistance.

Transition

[27] Tsodzo (2015) Youth Education and Skills Development. A draft Situational Analysis Report presented to Zimbabwe Youth Council.
[28] Kageler, S. (2015). Zimbabwe Education Sector Analysis.
[29] UNICEF (2010). The State of the World's Children.
https://www.unicef.org/media/files/SOWC_Spec._Ed._CRC_Main_Report_EN_090409(1).pdf.
[30] Manjengwa, J. (2015). National Assessment on Out of School Children in Zimbabwe.
[31] UNICEF Zimbabwe and Zimbabwe National Statistics Agency (2015) Descriptive Child and Youth Equity Atlas: Zimbabwe.
[32] MICS (Multiple Indicator Cluster Survey) (2014).
[33] Manjengwa, J. (2015). National Assessment on Out of School Children in Zimbabwe.
[34] ZIMSTAT (2014). The Child Labour Survey.

Repetition, transition and dropout rates are internal efficiency challenges the education system faces in Zimbabwe, especially where vulnerable children from poor households are concerned. Repetition has been reported as high as 59.31% at primary level and 34.8% at secondary level. While nearly 78% of the children complete primary school, transition to secondary school remains a challenge. Dropout rates are higher in secondary schools (3.09%) than primary schools (0.54%) and higher for girls in secondary schools than boys[35]. The main reason for dropouts is financial (school fees) followed by absconding. Dropouts due to marriage/pregnancy increase with grades for girls with about 30% of the girl dropouts being accounted for in Forms 3 and 4[36]. The probability of dropping out is twice as high in P3 compared to P1 and P2, and girls are twice as likely to drop out as boys in Form 3 and Lower 6.

In Zimbabwe rural young women are typically unemployed and unpaid, and thus school to work transition places is a considerable challenge. School to work transition has consequence for future employment, wellbeing and social connectedness[37]. Young women often lack the opportunity for participation in education and training activities to develop different kinds of skills. They need the foundational skills of literacy and numeracy, life skills, e.g., self-confidence, and technical skills to create work and employment for themselves. The CAMFED programme has addressed this in its programming. The following are some of the defined outputs and the indicators of their attainment. Overall, there are deliberate interventions to build capacity and skills that help vulnerable Transitees for entry into the real post-school and to have better prospects for securing employment and economic opportunities.

Output 1: Girls transition from primary and continue to the completion of junior secondary school

Indicator: Number of marginalised girls directly supported with bursaries and additional support such as hygiene kits to re-enrol in and complete junior secondary, against a target of 1,456, the following were the output achievements per quarter:
Q16: 1,332
Q15: 1,470
Q14: 1,435
Remarks: Target exceeded in Q15 and missed in Q16 and Q14

Indicator: Proportion of previously enrolled students who re-enrol into school/learning centres, against a target of 93%, the following were the output achievements:
Q16: N/A
Q15: 99%
Q14: N/A
Remarks: Target exceeded in Q15

[35] 2019 Primary and secondary education statistics report, Ministry of Primary and Secondary Education, Zimbabwe
[36] Kageler, S. (2015). Zimbabwe Education Sector Analysis.
[3737] Rose, P. (2021). Exploring school to work transition for adolescent girls- Summary. REAL Centre, University of Cambridge.

Output 2: Girls transition from lower secondary to upper secondary, further education, entrepreneurship or employment

Indicator: Number of young women supported in vocational training or Tertiary education, including hygiene kits, against a target of 400, the following were the output achievements per quarter:
Q16: 782
Q15: 245
Q14: 428

Indicator: Number of young women reached with transition support adhering to government guidelines on COVID-19, against a target of 1700, the following were the output achievements per quarter:
Q16: 1,405
Q15: 1,443
Q14: 1,329
Remarks: Targets were missed in all the quarters

Teacher quality

Teachers are a key resource in any educational system, as teacher training is a key factor influencing student's learning outcomes[38]. Many ECD teachers in Zimbabwe (49%) are paraprofessionals. The majority of primary school teachers have a diploma or certificate in education (77%), followed by those graduates with a teaching qualification (13%). 10% of the teachers are graduates without teaching qualifications, with non-teaching degrees or other qualifications or unqualified. Half of the secondary school teachers have a diploma or certificate in education (50%), and 24% are graduates with a teaching qualification (13%). 26% of the teachers are graduates without teaching qualifications, or they have other qualifications, or they are unqualified. The ECD level has the highest percentage of unqualified teachers (67.34%), and the primary level has the least (10.84%). In 2013, 61% of the primary and secondary teachers in the poorest districts were qualified, as compared to 86% in the wealthiest districts[39].

In terms of work experience, more than half of the primary teachers (51.20%) had more than 10 years' experience and 11.38% had less than a year's experience. A similar status of experience is seen in secondary schools, with 45% of teachers having more than 10 years' experience and 8.79% having less than a year's experience[40].

[38] Darling-Hammond, L. (2000). Teacher Quality and Student Achievement: A Review of State Policy Evidence. *Education Policy Analyses Archives* 8(1).
[39] UNICEF (2015) Country Situation Analysis, Zimbabwe.
https://www.unicef.org/media/files/SitAn_2010-FINAL_FINAL_01-02-2011.pdf
[40] EMIS (2014). Ministry of Primary and Secondary Education. Zimbabwe.

All of the 72 education districts had, on average, less than 40 pupils to a teacher[41]. However, when the numbers of qualified teachers only are considered, there are only 25 districts that have a ratio of 40 or lower.

[41] Kageler, S. (2015). Zimbabwe Education Sector Analysis.

Annex A: Project design and intervention

Table i: Project design and intervention – summary of the interventions and how they relate to the project outcomes and outputs to help inform the endline design.
Table ii: Medium Term Covid-19 adaptations (July 2020-March 2021) - Summary of CAMFED's Medium Term Response Plan activity adaptations for quarters 14-16.

Project design and intervention

Intervention types	What is the intervention?	What output will the intervention contribute to?	What Intermediate Outcome will the intervention will contribute to and how?	How will the intervention contribute to achieving the learning, transition and sustainability outcomes?	Start to end date of activity
Material/Financial Support	Marginalised girls receive targeted support to enrol in and progress through junior secondary school	These interventions contribute to **Output 1**	These interventions contribute to **IO 2- Economic Empowerment.** Marginalised girls receive support to overcome cost as a barrier to education.	Targeted financial support addresses poverty-related barriers as well as the significant pressures girls face around early pregnancy and marriage. Financial support is associated with improved school retention, reduction of teen pregnancies and child labour. Marginalised girls receiving targeted support progress through and complete secondary education. **(Outcome 2 Transition)** Since attendance in school is a pre-requisite for learning, targeted financial support also indirectly	Year 1- Year 4 (Tanzania and Zimbabwe) Year 1- Year 5 (Zambia)
Material/Financial Support	School-level Safety Net Funds enable marginalised girls in upper grades at primary schools to complete primary education and make the transition to secondary				Year 1- Year 4 (Zambia only)

				achieves improved learning outcomes. **Outcome 1 – Learning)**	
Material/Financial Support	Marginalised girls receive targeted/individualised support to complete upper secondary school and achieve A-level qualifications	These interventions contribute to **Output 2**	These interventions contribute to **IO2 – Economic Empowerment.** Secondary school graduates receive support to overcome cost as a barrier to furthering their education.	Targeted financial support addresses poverty-related barriers as well as the significant pressures girls face around early pregnancy and early marriage. Secondary school graduates receiving financial support are able to attend and complete upper secondary, vocational and tertiary education and thus progress to a secure and productive young adulthood. **(Outcome 2 – Transition.)**	Year 1- Year 5 (Tanzania) Year 2- Year 5 (Zambia) Year 1- Year 4 (Zimbabwe)
Financial support	Young women GEC school graduates receive a targeted package of support to enrol in and complete vocational training courses				Year 1-Year 5 (Tanzania and Zimbabwe)
Financial support	Young women GEC school graduates receive a targeted package of support to enrol in and complete tertiary education courses			Through enabling enrolment in and completion of further education, targeted financial support also indirectly achieves improved learning outcomes. **(Outcome 1 – Learning)**	Year 1-Year 5 (Tanzania and Zimbabwe)
Learning Support	Young women CAMA Leaders and GEC	These interventions	These interventions	Core trainer by supporting Learner Guides indirectly	Year 2 only (Zambia)

	Learner Guides selected as Core Trainers, to oversee Learner Guides supporting learning and transition for the GEC cohort	contribute to **Output 3**	contribute to **IO4 – Quality of Teaching/classroom practices.** Core trainer support and oversee Learner Guides' work with GEC cohort	support marginalized girls in their learning. Their presence in schools contribute to an enabling learning environment for marginalized girls The support and mentoring of Core Trainers and Learner Guides is designed to improve learning outcomes of marginalized girls **(Outcome 1 - Learning)**	
Learning Support	CAMA Leaders and Core Trainers trained as Core Trainers, to train and support young women (including GEC graduates) as Learner Guides supporting learning and transition for the GEC cohort at school				Year 1- Year 4 (Tanzania) Year 2- Year 5 (Zambia) Year 1- Year 5 (Zimbabwe)
Transition Support	Young women school leavers (including GEC graduates) trained as Learner Guides (Transition focus), to provide regular support including a bespoke Transition Curriculum to the GEC	This intervention contributes to **Output 2**	This output contributes to **IO2 – Economic Empowerment and IO3 – Life skills.** Marginalised girls attending the sessions provided by Learner Guides (Transition Focus)	Through the transition programme, secondary graduates find support to identify their own transition pathway and progress to a secure and productive young adulthood. **(Outcome 2 - Transition)**	Year 1- Year 4 (Tanzania) Year 1- Year 3 (Zimbabwe)

	cohort in the critical post-school transition		have enhanced skills and increased perceptions of their ability to succeed in the next stage of their transition.		
Capacity building	Ongoing support and capacity building to young women (including GEC graduates) volunteering as Learner Guides	This intervention contributes to **Output 2 and Output 3**	This output contributes to IO4 – Quality of Teaching/classroom practices; **IO2 Economic Empowerment** and **IO3- Life Skills** (Learner Guides – Transition Focus)	Learner Guides support marginalized girls in their learning. Their presence in schools contributes to enabling learning environment for marginalized girls Through the support and mentoring of Learner Guides, marginalized girls learning outcomes will be improved **(Outcome 1 - Learning)** Learner Guide (Transition Focus) support secondary graduates to identify their own transition pathway and progress to a secure and productive young adulthood. **(Outcome 2 - Transition)**	Year 2- Year 5 (Tanzania) Year 3- Year 4 (Zambia) Year 1- Year 4 (Zimbabwe)
Transition support	Learner Guides (Transition focus) deliver a specially	This intervention	This output contributes to **IO2 – Economic**	Through the transition programme, secondary graduates find support to	Year 2- Year 5 (Tanzania) Year 1- Year 5 (Zimbabwe)

	developed Transition Curriculum to GEC cohort school leavers	contributes to **Output 2**	**Empowerment and IO3 – Life skills**. Marginalised girls attending the sessions provided by Learner Guides (Transition Focus) have enhanced skills and increased perceptions of their ability to succeed in the next stage of their transition.	identify their own transition pathway and progress to a secure and productive young adulthood. **(Outcome 2 - Transition)**	
Financial support	Young women access financial services to support start-up and expansion of entrepreneurial businesses	This intervention contributes to **Output 2**	This intervention contributes to **IO2 –Economic Empowerment.** School graduates have access to small loans to start-up businesses helping them to progress to a secure and productive young adulthood.	These loans not only support young graduates in their entrepreneurship transition pathways but they have a ripple effect for their families and the community. Young entrepreneurs in return for what they received actively support younger generation of girls to access education. **(Outcome 2- Transition)**	Year 2- Year 4 (Tanzania) Year 1- Year 4 (Zimbabwe)

Learning support	District centres established as learning resource hubs for teachers and Learner Guides	This intervention contributes to **Output 3**	This intervention contributes to IO4 – Quality of Teaching/classroom practices. Resource centres support teachers and learner guides in offering higher quality teaching.	Resource Centres contribute to an enabling learning environment for marginalized girls. Ultimately contributing to improved learning outcomes of marginalized girls **(Outcome1 - Learning)**	Established in Year 1 (Tanzania and Zimbabwe), and maintained throughout project.
Learning support	Adaptation of 'Learning to Learn in English' study guide	These interventions contribute to **Output 3**	These interventions contribute to **IO4 – Quality of Teaching/classroom practices.** Adaptation and distribution of learning resources (study guide and 'My Better World') contribute to an enabling learning environment.	Girls who have access to quality learning materials demonstrate improved learning outcomes. **(Outcome1 - Learning)**	Year 1 (Zambia and Zimbabwe)
Learning support	Adaptation of 'My Better World' curriculum to support the primary-secondary transition				Year 1- Year 2 (Zambia)
Learning support	Printing and distribution of 'Learning to Learn in English', 'My Better World', and learning corner resources				Year 1- Year 2 (Tanzania) Year 2- Year 4 (Zambia) Year 1- Year 2 (Zimbabwe), plus Year 4 in response to COVID-19.
Capacity building and Training	Young women (including GEC graduates) recruited and trained as	These interventions contribute to **Output 3**	This output contributes to **IO4 – Quality of Teaching/classroo**	Learner Guides presence in schools contribute to enabling learning environment for	Year 2- Year 1 and Year 3 (Tanzania) Year 2- Year 3 (Zambia) Year 1 (Zimbabwe)

	volunteer Learner Guides to work with GEC cohort girls in school on learning and life skills		**m practices.** Learner Guides support marginalized girls in their learning.	marginalized girls. Through the support and mentoring of Learner Guides, marginalized girls have improved learning outcomes **(Outcome 1 - Learning)**	
Learning support	Learner Guides volunteer weekly in schools, delivering 'My Better World' life skills curriculum to support girls' learning and transition				Year 2- Year 5 (All countries)
Learning support	Young women (including GEC graduates) recruited and trained as Learner Guides (literacy focus) alongside teachers, using e-readers to support literacy acquisition among the in-school GEC cohort	These interventions contribute to **Output 3**	These interventions contribute to **IO4 – Quality of Teaching/classroo m practices.** Learner Guides use e-readers to support marginalized girls in their learning.	The presence of Learner Guides and e-readers in schools contribute to an enabling learning environment for marginalized girls. Through the support and mentoring of Learner Guides, marginalized girls have improved learning outcomes **(Outcome 1 - Learning)**	Year 1- Year 2 (Tanzania)
Learning support	25 schools in 1 district provided with class sets of e-readers pre-loaded with textbooks and relevant				Year 1- Year 5 (Tanzania)

	supplementary reading material				
Learning support	(Literacy) Learner Guides use e-readers during weekly sessions with girls in school				Year 1- Year 5 (Tanzania)
Teaching inputs	Teacher Mentors trained to integrate active learning approaches into the classroom	This intervention contributes to **Output 3**	This intervention contributes **to IO4 – Quality of Teaching/classroom practices.** Training on active learning approaches contribute to improved quality of teaching and enabling learning environment for marginalized girls	Quality of teaching is linked to improved learning outcomes among students **(Outcome 1- Learning)**	Year 1(Tanzania and Zimbabwe) Year 2 (Zambia) Ongoing review and training throughout the project.
Transition support	Core Trainers working as BTEC Assessors monitor and assess the work of GEC graduates volunteering as Learner Guides and Transition Guides	This intervention contributes to **Output 3**	This intervention contributes to **IO 2 – Economic Empowerment.** Learner Guides who achieve the BTEC qualification are better able to progress to a secure and	BTEC qualification empowers young women to successfully transition into productive and secure adulthood by opening up opportunities in formal education and employment. **(Outcome 2 - Transition)**	Year 2- Year 5 (Tanzania) Year 4- Year 5 (Zambia) Year 1- Year 5 (Zimbabwe)

	through classroom observation		productive young adulthood.		
Transition support and Learning support	Young women GEC graduates access bespoke literacy and learning app, including curated resources to support building entrepreneurship, financial literacy, and study skills	This contributes to **Output 2**	This output contributes to **IO2 – Economic Empowerment and IO3 – Life skills.** School graduates are provided with opportunities for continued learning in the post-school phase to assist them to progress to a secure and productive young adulthood. They have increased self-esteem and self-confidence about their transition.	School graduates who access literacy and learning materials extend learning beyond formal schooling in the post-school phase. **(Outcome 1 - Learning)**	App launched in Year 2 of the project for use in all countries.
Financial support	GEC graduates volunteering as Learner Guides access 'social interest' loans to start entrepreneurial businesses	This intervention contributes to **Output 2**	This intervention contributes to **IO2 –Economic Empowerment.** School graduates have access to small loans to start-up businesses	Social interest loans not only support young graduates in their entrepreneurship transition pathways but they have a ripple effect for their families and the community. Young	Year 2- Year 5 (Tanzania and Zambia) Year 1- Year 5 (Zimbabwe)

			helping them to progress to a secure and productive young adulthood.	entrepreneurs in return for what they receive actively support younger generations of girls to access education. **(Outcome 2- Transition)**	
Transition support	Learner Guides and Transition Guides achieve BTEC qualifications	This intervention contributes to **Output 3**	This intervention contributes to **IO 2 – Economic Empowerment.** Learner Guides who achieve the BTEC qualification are better able to progress to a secure and productive young adulthood.	BTEC qualification empowers young women to successfully transition into productive and secure adulthood by opening up opportunities in formal education and employment. **(Outcome 2 - Transition)**	Year 2- Year 5 (Tanzania) Year 4- Year 5 (Zambia) Year 1-Year 5 (Zimbabwe)
Partnership	CAMFED works with Pearson to gain approval to offer additional work-based BTEC qualifications to young women	This intervention contributes to **Output 3**	This intervention contributes to **IO 2 – Economic Empowerment**. Learner Guides who achieve the BTEC qualification are better able to progress to a secure and productive young adulthood.	BTEC qualification empowers young women to successfully transition into productive and secure adulthood by opening up opportunities in formal education and employment. **(Outcome 2 - Transition)**	Year 2- Year 3 (CAMFED International)
Governance	District stakeholders trained to support	These interventions	These interventions	Through evidence-based decision making and the	Year 2- Year 4 (Tanzania)

	embedding a whole school approach in schools	contribute to **Output 4**	contribute **to IO1, IO2, IO4 and IO5.** School management in partnership with district stakeholders, students, parents and community members develop and implement strategies to address challenges and issues identified in each school that will create a safe and enabling learning environment for all students.	engagement of the wider school community, the delivery of targeted actions in schools achieves improvements in education outcomes – learning and transition – for all students, including marginalised girls. **(Outcome 1 - Learning & Outcome 2 – Transition)** Schools and district education authorities have available data to inform targeting and management of resources for marginalised girls and thereby enhancing prospects for sustainability **(Outcome 3 - Sustainability)**	Year 1 (Zambia) Year 1- Year 3 (Zimbabwe)
Governance	School-level meetings held to share back project and learning data and create school improvement action plans (Whole school approach)				Year 2- Year 4 (Tanzania) Year 1- Year 4 (Zimbabwe)
Governance	Assessment and documentation of best practice under whole school approach, for national level dissemination	This intervention contributes to **Output 4**	This intervention contributes to **IO2, IO4 and IO5.** Best practices under the whole school approach are discussed, scrutinised and promoted by national-level	Best practices under the whole school approach are shared with national stakeholders and used to advocate for embedding proven strategies and tools within the education system**. (Outcome 3 - Sustainability)**	Ongoing throughout project (all countries).

			influencers and decision-makers.		
Governance	National Advisory Committees, with extended membership, meet biannually	This intervention contributes to **Output 4**	This intervention contributes to **IO2, IO4 and IO5.** Good practices, such as the Learner Guide programme and the CDC governance model (cross-sectoral approach to mobilising and coordinating support to address girls' welfare) are discussed, scrutinised and promoted by national-level influencers and decision-makers.	Through the GEC National Advisory Committees (NACs), CAMFED shares findings with key stakeholders and advocates for embedding proven strategies and tools within the education system**. (Outcome 3 - Sustainability)**	Year 1- Year 5 (all countries).
Female Voice	Regional learning forum	This intervention contributes to **Output 4**	This intervention contributes to **IO2, IO4, IO5.** CAMA members attend regional forum to learn about good practices and lessons learnt from	During the regional forum CAMA members and national-level stakeholders exchange experience and learn about good practices. Through this CAMFED advocates for embedding proven strategies and tools	Target of two during project (CAMFED International).

			other GEC countries and .	with the education system. CAMA members attending the forum are better equipped to do support girls through their transition and are empowered to give back to their community. (**Outcome 2 -Transition and Outcome 3 - Sustainability)**	
Capacity building	District level training and capacity building for community stakeholders, including district and school authorities	These interventions contribute to **Output 5**	These interventions contribute **to IO2, IO4 and IO5**. CDCs identify the needs and support girls' welfare and learning outcomes. .	Through capacity-building, CDCs and ward level officials come to recognise the importance of embedding a multi-sectoral approach to address marginalised girls' needs for the long term. In addition, district and ward level stakeholders have increased capacity to engage with school authorities, including to demand greater accountability over school resources and children's welfare, and to increase Ministry recognition of the contribution of these groups towards support for marginalised children in mitigating the lack of	Throughout the project length (all countries).
Capacity building/ Safe space	Capacity building including in child protection and to develop local linkages and referral mechanisms at Ward level				Year 2-Year 4 (Tanzania)

				resources in rural schools**. (Outcome 3 – Sustainability)**	
Female Voice	District-level development of the structure and communications capacity of the CAMA network as a framework to support the post-school transition of the GEC cohort	This intervention contributes to **Output 5**	These interventions contribute **to IO2, and IO5**. CAMA members through the transition programme support girls to successfully transition to a secure and productive young adulthood.	Through a strong CAMA network structure at district level, CAMA members have access to resources to better support girls in their post-school transition **(Outcome 2 – Transition and Outcome 3 – Sustainability)**	Year 1-4 (Zimbabwe)
Capacity building	Annual programme review and planning for the following year with programme stakeholders drawn from all districts	This intervention contributes to **Output 5**	This intervention contributes to **IO2, IO4 and IO5**. Good practices and programmatic lessons learnt are discussed, scrutinised and promoted at district level. Programme stakeholders collaborate to support the welfare and	Programme stakeholders work together to ensure that the programme is relevant and effectively support marginalized girls to progress from school to a secure and productive adulthood. (**Outcome 2 - Transition and Outcome 3 -Sustainability)**	Throughout the project length (Zambia and Zimbabwe).

			learning of marginalized girls		
Female Voice	Leadership training for young women GEC graduates delivered within the structure of the CAMA network	This intervention contributes to **Output 5**	This intervention contributes to **IO2, IO4 and IO5**. Young women (CAMA members/Learner Guides) have increased leadership skills and are able to be mentors and role models for marginalized girls in schools and communities.	Through the leadership training, CAMA members are better equipped to support girls through their transition and empowered to give back to their community. **(Outcome 2 - Transition and Outcome 3 - Sustainability)**	Year 1- Year 4 (Tanzania) Year 1- Year 5 (Zimbabwe)

Table ii: Medium Term Covid-19 adaptations (July 2020-March 2021)

Activity number	Intervention	Description (including if existing/altered/new activity)	Description (including if existing/altered/new activity)	Description (including if existing/altered/new activity)
		Tanzania	Zambia	Zimbabwe
1.1	Marginalised girls receive targeted/individualised support to enrol in and progress through	**Altered Activity** - Bursaries for marginalised girls in lower secondary will include PPE such as masks and soap. - Provide additional support to girls to facilitate catch up on school curriculum	**Altered Activity** - Bursaries for marginalised girls in lower secondary will include PPE such as masks and soap. - LGs and Core trainers follow up on girls to ensure they report back to school. This activity will include distribution of bicycles and PPE to	**Altered Activity** - Bursaries for marginalised girls in lower secondary will include PPE such as masks and soap. - CAMFED Association members and Teacher mentors follow up on girls to ensure they report back to school.

	junior secondary school	such as distribution of food and accommodation in hostels and school camps for examination classes - Support girls who have dropped out due to pregnancy and early marriage to enrol and attend vocational skills training made available by the government through the Folk Development Colleges - CAMFED Association members and Teacher mentors follow up on girls to ensure they report back to school. This activity will include distribution of masks for CAMFED Association members and TMs and education on COVID preventive measures.	LGs and CTs to facilitate home visits	
2.1	Marginalised girls receive targeted/individualised support to complete upper secondary school and achieve A-	**Altered Activity** - Provide school fees and bursaries for marginalised girls in upper secondary which include PPEs such as masks, soap - CAMFED Association members and Teacher mentors follow up on girls	**Altered Activity** - Provide school fees and bursaries for marginalised girls in upper secondary which include PPEs such as masks, soap - LGs and Core trainers follow up on girls to ensure they report back to school. This activity will include distribution of bicycles and PPE to	

	level qualifications	to ensure they report back to school. This activity will include distribution of masks for CAMFED Association members and TMs and education on COVID preventive measures.	LGs and CTs to facilitate home visits	
2.2	Young women GEC school graduates receive a targeted package of support to enrol in and complete **vocational training** courses	**Altered Activity** Distribute masks and soap as part of Vocational colleges bursaries		**Altered Activity** - Distribute masks and soap as part of Vocational colleges bursaries - Intensify short skills-training for vocational students including production of PPE, outreach training community level and cascade training by CAMFED Association members
2.3	Young women GEC school graduates receive a targeted package of support to enrol in and complete **tertiary education** courses			**Altered Activity** - Distribute masks and soap as part of Tertiary bursaries - Support tertiary students who are studying online with stipend to procure data, power bars, memory cards and stationaries needed to pursue their studies remotely. - When college and universities reopen, support students with stipend to take transport to access campus if public transport is still now allowed.

2.5	CAMFED Association Leaders and Core Trainers trained as Core Trainers, to train and support young women (including GEC graduates) as Learner Guides supporting learning and transition for the GEC cohort at school	**Existing activity** Core trainers review meetings will be held according to Government guidelines, respecting social distancing and wearing of masks. On-going support to Core trainers is also provided via phones and WhatsApp platforms.	**Altered activity** Support to Core Trainers and Learner Guides to do community follow up of girls who do not return to school and to deliver MBW to both in school and out of school girls.	**Existing activity** Hold virtual meeting with Core Trainers on weekly basis and a physical review meeting with Core Trainers and Learner Guides in Q15 according to Government guidelines on meetings.
2.6	Young women school leavers (including GEC graduates) trained as Learner Guides (Transition focus), to provide regular support including a bespoke Transition Curriculum to the GEC cohort in the critical post-school transition	**Existing activity** The training of Transition Guides will be done in smaller groups as per government guidance and enforce social distancing and wearing of masks		

2.7	Ongoing support and capacity building to young women (including GEC graduates) volunteering as Learner Guides (Transition)	**Existing activity** Learner Guides review meetings will be held according to Government guidelines, respecting social distancing and wearing of masks. On-going support of Guides is also provided via phones and WhatsApp platforms.		**Existing activity** Transition Guides review meetings will be held according to Government guidelines, respecting social distancing and wearing of masks. On-going support of Guides is also provided via phones and WhatsApp platforms.
2.8	Learner Guides (Transition focus) deliver a specially developed Transition Curriculum to GEC cohort school leavers	**Existing activity** Transition sessions are held in smaller groups at village level according to government guidelines enforcing social distancing and wearing of masks		**Existing activity** Transition sessions are held in smaller groups at village level according to government guidelines enforcing social distancing and wearing of masks
2.9	Young women access financial services to support start-up and expansion of entrepreneurial businesses	**Existing Activity** Support young women's transition through entrepreneurship, internship and apprenticeships and provide access to grants through revolving funds		**Altered activity** Build up existing business hubs with additional income-generating machines and provide training to CAMFED Association members and communities on the use of the machines
3.1	District centres established as learning resource hubs for teachers	**Existing activity** The resource centres continue to function. Visitors are asked to comply with ministry of health guidelines.		**Existing activity** The resource centres continue to function. Visitors are asked to comply with ministry of health guidelines.

	and Learner Guides			
3.4	Printing and distribution of 'Learning to Learn in English', 'My Better World', and learning corner resources		**Altered Activity** Distribute study guides developed by MoGE for students who have yet to return to school	**Altered Activity** - Purchase and distribution of O level revision books and mathematical sets for self-study - CAMFED Association members and Teacher Mentors download and print out and distribute study packs and learning materials to support self-study at home
3.6	Learner Guides deliver 'My Better World' life skills curriculum to support girls' learning and transition	**Altered activity** - LGs facilitate My Better World lessons in school with smaller groups and adhering to social distancing. - CAMFED Association members raise awareness on COVID-19 preventive measures at community level. - Broadcast MBW sessions and awareness messages on radio to raise awareness on COVID-19 prevention, encourage parents support to students' learning and attendance to school	**Altered activity** - LGs facilitate My Better World lessons either one-on-one or to small groups at village level. Adhering to social distancing - Learner Guides run study groups at village level for students who are not yet back to school. - CAMFED Association members raise awareness on COVID-19 preventive measures at community level. - LGs and Core Trainers follow up on girls not back in school to provide individual support, monitor wellbeing and encourage self-study - MBW sessions are broadcasted on community radios.	**Altered activity** - LGs facilitate My Better World lessons either one-on-one or to small groups at village level. Adhering to social distancing - Learner Guides run study groups at village level for students who are not yet back to school. - CAMA members raise awareness on COVID-19 preventive measures at community level. - CAMFED Association members, Teacher Mentors and District Operation Officers follow up on girls to provide individual support, monitor wellbeing and encourage self-study
3.8	50 schools in 2 districts provided with class sets of	**Existing activity**		

	e-readers pre-loaded with textbooks and relevant supplementary reading material	Beneficiaries in the 50 schools continue to use the e-readers as a support to learning.		
3.10	Teacher Mentors trained to integrate active learning approaches into the classroom	**Existing Activity** Teacher Mentors training will include how to support vulnerable children in the context of COVID-19 pandemic		
3.11	Core Trainers working as BTEC Assessors monitor and assess the work of GEC graduates volunteering as Learner Guides and Transition Guides through classroom observation	**Existing activity** Teacher Mentors who are also BTEC Assessors conduct a classroom observation during a Guides session.	**Existing activity** CT/Teacher Mentors will monitor Learner Guides in school and community while respecting government guidelines on health and gatherings	**Existing activity** Assessment of BTEC candidates will be done at village level until school reopen.
3.12	Young women GEC graduates access bespoke literacy and	**Existing activity** Guides access learning resources on their phones		**Existing activity** CAMFED Association Members access learning resources on their phones

	learning app, including curated resources to support building entrepreneurship, financial literacy, and study skills			
3.13	GEC graduates volunteering as Learner Guides access 'social interest' loans to start entrepreneurial businesses	**Altered activity** KIVA loan terms are restructured for the period of the COVID crises. Business Loans are provided based on redesigned criteria adapted to the COVID-19 context.	**Altered activity** GEC graduates access social interest loans based on revised loan terms and updated eligibility criteria that reflect COVID-19 crisis context.	**Altered activity** KIVA loan terms have been restructured and a grace period has been given to loan borrowers during the COVID-crisis.
3.14	Learner Guides and Transition Guides achieve BTEC qualifications		**Existing Activity** Core Trainers will assess BTEC candidates while respecting social distancing and masks	**Existing activity** Guides complete BTEC assessment and obtain BTEC certificate
3.15	CAMFED works with Pearson to gain approval to offer additional work-based BTEC qualifications to young women	**Existing activity** BTEC assessments of Guides will be done via phone interview. Assessment forms will be filled using ODK and submitted electronically.		

4.1	District stakeholders trained to support embedding a whole school approach in schools	**Altered activity** Schools have revised their action plans to respond to COVID 19. CAMFED will provide small grants to schools to implementation of their COVID 19 response plans e.g. Purchasing of Water tanks, desks for classrooms and mattresses for school camps and school hostels, wiring of electricity to classrooms for studies in evening,		**Altered activity** School stakeholders trained on development of Planning for School Excellence and supported to include COVID-19 response into their plans
4.2	School-level meetings held to share back project and learning data and create school improvement action plans (Whole school approach)		**Altered Activity** - CAMFED Association members and Mother Support Groups receive small grants to lead initiatives at school level in support of school reopening and return of students such as school feeding programmes - CAMFED will provide small grants to school to support implementation of COVID-19 response plans such as purchase of wash basin, soaps…	**Altered Activity** CAMFED Association members and Mother Support Groups lead initiatives at school level to support school reopening and return of students.
4.4	National Advisory Committees, with	**Altered activity**	**Altered activity**	**Altered activity**

	extended membership, meet biannually	- NAC Meetings will be done physically or virtually according to government guidelines. - CAMFED actively contribute to the TENMET task force created by the Ministry of Education, and input into national strategies and responses to COVID-19 crises.	A NAC meeting will be held to review implementation of COVID adaptations. CAMFED actively participates in the Working Group on Education and contribute to the MoGE efforts to respond to COVID-19 crisis	NAC Meetings will be done virtually until physical meetings are allowed again CAMFED actively participates in the Education in Emergencies cluster and contribute to the development of strategies and guidelines in response to COVID-19 at national level
4.5	Regional learning forum	**Altered activity** Given the restrictions on international travel, CAMFED Association Tanzania will hold a national learning forum with stakeholders to reflect on the implementation of the program.		
5.1	District level training and capacity building for community stakeholders, including district and school authorities	**Ongoing Activity** Capacity building and support to district stakeholders in the implementation of COVID-19 adaptations through on-going communication and quarterly meetings.	**Ongoing activity** CDC meeting will take place while respecting government guidelines on gatherings and health	**Existing activity** CDC termly meetings will be done virtually and focus on preparation for school reopening.
5.2	Capacity building including in child protection and to develop local linkages and	**Existing Activity** - Training of Parent Support Groups will be done physically according to government guidelines.		

	referral mechanisms at Ward level [Tanzania only]	Raise awareness and build capacity of school stakeholders on safeguarding of students as they return to school and in their communities		
5.3	District-level development of the structure and communications capacity of the CAMFED Association network as a framework to support the post-school transition of the GEC cohort			**Existing activity** CAMFED Association quarterly meeting will be done virtually until physical meetings are allowed again
5.4	Annual programme review and planning for the following year with programme stakeholders drawn from all districts			**Existing activity** Annual review meeting might be virtual unless physical meetings are allowed again.
5.5	Leadership training for young women GEC graduates			**Existing activity** CAMFED Association Annual General meeting might be virtual unless physical meetings are allowed again.

	delivered within the structure of the CAMFED Association network			