

Enterprise Scorecard

New women-led businesses in Ghana, Malawi, Tanzania, Zambia, Zimbabwe	124,590
Established women-led businesses provided with further training and support	126,227
Jobs created by young women entrepreneurs (inc. self employment) 2020+	235,973
Young women progressing to a positive career pathway (enterprise, education, employment) following CAMFED's Transitions Program	80%
Female entrepreneurs with increased incomes after participating in CAMFED's Enterprise Programme	74%
Female entrepreneurs with increased household consumption of food after participating in CAMFED's Enterprise Programme	70%
1 year business survival rate for supported entrepreneurs	91%
2 year business survival rate	88%
Average number of children supported in school by a CAMFED Association entrepreneur (compared to 3.1 for a non-entrepreneur)	6.5
Girls supported in school (primary, secondary, tertiary) by all CAMFED Association members to date	2,882,663
Uplift to cooperative member average monthly incomes after receiving business growth support (members of shea cooperatives in Ghana)	+45%
Female agripreneurs reporting an increase in productivity or yields as a result of adopting climate-smart techniques through CAMFED's Agriculture Guide programme in Zambia and Zimbabwe	93%

Return on Investment of 1:7 over three years

"An average investment of \$142.1 per entrepreneur in Tanzania is estimated to have created \$968.5 per entrepreneur of net present value between 2020 and 2022. That is, **every US dollar invested by CAMFED into the Livelihoods programme is estimated to have generated \$6.8 in economic, social, education and health return over a three-year period** from the start of the program. Thus, the SROI (Social Return on Investment) analysis estimated a ratio of 1:6.8 for Tanzania. For Zimbabwe, an investment of \$172.1 leads to \$1,328.4 of value per entrepreneur, resulting in an estimated **SROI of 1:7.7** over a three-year period."

[Read the report by London School of Hygiene and Medicine here](#)

CAMFED's enterprise programs enable young women to:

- Create a job for themselves in a context where youth unemployment is growing much faster than job creation, especially for rural women
- Generate an income to meet their needs and contribute to their families
- Support many more girls to go to school and thrive
- Build up their savings and therefore their resilience in a challenging context
- Increase respect and status in their families and communities and inspire others
- Have more decision-making power including over money, relationships and marriage
- Step-into new leadership roles to help others (in school, in business etc)
- Adapt to the climate crisis and help their communities to build resilience
- Improve their wellbeing and be better protected from gender-based violence



Ripples of impact: young women's entrepreneurial success leading to wider positive outcomes for communities and beyond:

"The study also observed the Mastercard Foundation Scholars Program at CAMFED Ghana has equipped young women with entrepreneurship skills and empowered them to set up community businesses, thereby creating new employment opportunities for their communities. The livelihoods of numerous families and households are directly impacted by Mastercard Foundation Scholars' entrepreneurship skills. The economic empowerment that the Program offers to the community not only safeguards the lives of young women who would not have otherwise continued their education but also has the cascading effect of reaching many more people, including other women who are not directly connected to it."
[Read the independent report by Howard Associates.](#)

Three Stages of Livelihoods Support



CAMFED provides tailored support to young women at each stage of their entrepreneurial journeys through our Transitions, Business and Agriculture Guide programs. There are 4 key components to CAMFED's enterprise support:

- 1.** Training and skills development that is tailored to the needs of young women entrepreneurs and their business contexts, co-developed with young women and our local enterprise partners.
- 2.** Female role models guide the training. Women learn, start-up and grow businesses as part of a supportive peer group of around 10 young women – members of the CAMFED Association – living nearby.
- 3.** Low risk business financing – start-up grants (around \$100) and access to zero-interest loans (around \$500).
- 4.** Linkages to technical assistance and further business development support and investment through District Business Committees and additional partners.

Our partners for enterprise include:

- MSME development agencies such as Ghana Enterprises Agency, Small Industries Development Organisation (SIDO, Tanzania) and SMEDI in Malawi
- Women's business associations such as Zambia Federation of Associations of Women in Business and Tanzania Women Chamber of Commerce
- Export promotion agencies such as Zimtrade, TanTrade and Ghana Export Promotion Authority (GEPA)
- Regulatory bodies such as Ghana Standards Authority and Food and Drugs Authority
- Ministries of Agriculture
- Finance providers including Kiva and Absa Bank Ghana Ltd
- Business planning and technical assistance providers such as Mirepa Capital (Ghana)
- Sokoine University Graduate Entrepreneurs Cooperative (SUGECO) for agribusiness skills training and value addition in Tanzania
- Employers and mentors such as Cummins, African Women's Entrepreneurship Program
- Buyers including World Food Program in Malawi
- Industry associations offering training and market linkages including Horticultural Development Council (Zimbabwe) and Tanzania Horticultural Association
- Sector specific experts for crafts, baobab and horticulture etc.

