

# Evaluating the Impact and Cost Effectiveness of CAMFED's Livelihoods Programme on young women's economic status, health and wellbeing in Tanzania and Zimbabwe.



Project Progress Report | February 2026  
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We are proud to partner with the Mastercard Foundation, whose dedication continues to drive meaningful change for young girls in Africa.

# EXECUTIVE SUMMARY

This report provides an update on progress and emerging findings from a three-year mixed-methods evaluation (2024-2027) examining the impact, mechanisms of change and cost-benefit of CAMFED's Livelihoods Programme on young women's economic activity, health and well-being in Tanzania and Zimbabwe. This is particularly important research in a context of high levels of "NEET" (not in employment, education or training) experienced by young, rural women especially; and the urgent need for young people to be able to access dignified and fulfilling livelihoods, including those they create for themselves and others through entrepreneurship.

A participatory approach underpins the evaluation design, informed by a scoping phase (2023–2024). The scoping phase included a rapid review of impact and economic evaluation methodologies, analysis of CAMFED's social return on investment, and co-design workshops with young women entrepreneurs and key stakeholders, including district government officials in both sites. These activities helped identify priority outcomes and mechanisms of change that reflect why livelihoods support matters to young women and their communities.

## **Progress to date**

All research activities are on track. The team completed activities associated with the inception, baseline, and midline phases. Key achievements include establishing research governance structures and partnerships across Tanzania, Zimbabwe and the UK; securing community access through workshops and sensitisation; finalising site-specific protocols and obtaining ethical approvals; developing, piloting and refining quantitative and qualitative tools; recruiting and training young women data collectors (primarily through the CAMFED Association); participant recruitment and follow-up systems; completing baseline and midline quantitative, qualitative and costing data collection; and undertaking preliminary analysis. The protocol paper has been submitted to the journal, *BMJ Open* for peer review and is currently under review.

## **Implementation reflections**

Two key contextual factors have shaped our implementation and study design. First, young women were highly mobile after completing secondary school, requiring a shift from an entirely in-person data collection to a hybrid approach that included phone interviews. Midline follow-up data collection prioritised in-person interviews where possible, with telephone surveys introduced for participants who had moved out of study areas. This reduced the likelihood of a high dropout rate and achieved a greater than 90% follow-up rate at each study site (97% in Tanzania and 92% in Zimbabwe). Survey tools were adapted for phone administration by shortening the instrument and removing sensitive sections to maintain feasibility and data quality. Second, while the Transition Programme (TP) was intended for CAMFED secondary education bursary clients, local program leadership by Transition Guides (themselves young women) meant sessions were often opened-up to all interested young women in the community. This reflects the real world context and illuminates the inclusion and local ownership of the program, but introduces design and analytical complexity due to an overlap between intervention and comparison groups in Tanzania. The evaluation team is ensuring careful documentation and will explore the differences and similarities analytically when estimating programme effects.

## **Emerging findings (baseline and midline)**

Baseline data show that young women in both settings were mainly from rural settings and experienced multiple dimensions of marginalisation, including notable levels of food insecurity and low parental educational attainment. In Zimbabwe, food insecurity and climate vulnerability were particularly pronounced, with low reported household and community resilience to flooding. Across both sites, many young women moved from rural areas into urban and peri-urban locations between baseline and midline. Programme exposure varied by country. In Tanzania, 52% of CAMFED-bursary clients and 25% of comparison group reported attending at least one TP session. In Zimbabwe, 68% reported attending at least one TP session. In Tanzania, Guide register data suggests higher participation than self-reported data; further analysis will be conducted to understand why some study participants reported non-attendance while registers suggest attendance.

We present key outcomes disaggregated by attendance of at least one TP session. From this comparison alone, it is not possible to infer the extent to which any observed differences have arisen as a result of the TP (i.e. intervention impacts) versus the extent to which they reflect underlying differences between the young women who choose to/are able to attend the TP and those who do not attend. Future analyses will use more complex statistical methods to explore the extent to which observed differences may be attributable to the intervention. The below findings should be interpreted as a description of how attendees and non-attendees differ, rather than evidence of intervention impact.

- Midline comparisons between TP attendees and non-attendees suggest differences across several key outcomes, including business activity and income generation.
- Across both countries, TP attendees were more likely than non-attendees to report currently running a business (12% vs 3% in Tanzania; 39% vs 16% in Zimbabwe).
- TP attendees were also more likely to report engagement in income-generating activities (78% vs 60% in Tanzania and 32% vs 20% in Zimbabwe).
- Patterns in continuing education differed by site: enrolment in education or vocational training was similar among TP attendees and non-attendees in Tanzania, while higher among TP attendees in Zimbabwe (34% vs 22%).
- Findings related to dignified and fulfilling work were similar across both groups in Tanzania whereas TP attendees in Zimbabwe were more likely to report having dignified and fulfilling work (89% vs 59% agreed with at least 2 statements).
- SRH knowledge was largely similar across groups and across sites, however contraceptive use was higher among TP attendees than comparison (65% vs 45% in Tanzania and 68% vs 46% in Zimbabwe).
- The prevalence of symptoms suggestive of a mental health condition were similar between TP attendees and non-attendees in both countries.

Qualitative findings from Tanzania indicate strong perceived value of the TP, with young women highlighting increased self-confidence, independence and communication skills, alongside practical learning related to entrepreneurship, saving and wellbeing. Young women described income generation as important for independence and supporting family needs, while also highlighting challenges such as distance to sessions and balancing participation with household and economic responsibilities.

***“The programme was good for me because I learned many things that I didn't know, unlike someone who just finished school and stayed on the street.” [IDI participant – Ifakara]***

## **Youth Researcher Academy.**

A Youth Researcher Academy was established as part of the evaluation, with three youth researchers recruited in each country. Youth researchers completed an intensive training programme and are undertaking one-year embedded research projects. In Tanzania, youth researchers are investigating the impact of loans and grants on financial growth and barriers to business expansion. In Zimbabwe, youth researchers are exploring how participation in CAMFED Livelihoods programmes influences income generation and wellbeing among Guides. Youth researchers have successfully developed proposals, designed tools, and completed data collection, strengthening their research skills while contributing to the broader evaluation.

## **Next steps.**

The next phase will focus on further in-depth quantitative and qualitative analysis, ongoing costing and cost-benefit modelling and stakeholder engagement. A stakeholder workshop is planned for March 2026 to share and co-interpret interim midline findings with partners, young women and government stakeholders and to inform refinement of the endline tools. Endline data collection is planned for Q3/Q4 2026, followed by integrated analysis and dissemination through peer-reviewed academic publications across sites, conferences and wider communications across multiple channels.

## BACKGROUND

Africa has the youngest population in the world, with 70% of the population of sub-Saharan Africa (SSA) under the age of 30. It is projected that for each year between 2015 and 2035, there will be half a million more 15-year-olds than the year before (1). This offers an unprecedented potential opportunity for economic and social development, but only if new generations are educated and fully empowered to realise their potential through opportunities for training and skills development, and appropriate opportunities for accessing productive employment (1)(2).

A subgroup of young people that have been the focus of much attention globally are those considered to be 'not in employment, education or training' (NEET) (3). Most recent estimates indicate that globally one in five equating to 245 million adolescents and young people aged 15 to 24 years are NEET, of whom approximately 60% lived in multi-burden settings, including SSA (4)(5). NEET status also appears to be more prevalent and permanent for young women than for young men. Global prevalence of NEET is around three times higher among females (33%) than among males (10%) aged 15–24 years, estimated from 123 countries with available NEET data (4). For young women in particular, early marriage, childbirth and gender norms around the trade-offs of further years of education, as well as gender norms around household roles and the suitability of certain employment for women, impacts on their health, education levels attained and employment (6)(7).

## **CAMFED's Livelihood Programme**

CAMFED is a non-governmental organisation operating in Ghana, Kenya, Malawi, Tanzania, Zambia, and Zimbabwe, supporting marginalised girls and young women in rural communities. Its work spans in-school support, post-school transition support, and collaboration with government and partners to strengthen education systems and enterprise development. In-school support includes bursaries, essential materials, life skills education, mentoring, and child protection. Post-school support is delivered through CAMFED's Livelihoods programme, led by the CAMFED Association, a network of young women educated with CAMFED's support. Volunteering in "Guide" roles they provide support to school leavers to navigate pathways into self-employment, higher education, or employment through peer mentorship, leadership training, SRH information and practical skills in areas including entrepreneurship, financial literacy, and climate-smart agriculture. Skills training and mentoring from relatable female role models (Guides) are complemented by access to business finance (seed grants and interest-free loans) and linkages to additional support by other entities, through District Business Committees and partnerships.

## Study rationale

Prior to the current evaluation, a scoping review was conducted between 2023-2024 to inform the design and focus of this study (8). This included a rapid literature review on appropriate methodologies used in impact and economic evaluations of livelihood interventions, an analysis of the social return on investment of the CAMFED Livelihoods Programme, alongside participatory workshops with partners and young female entrepreneurs in the research sites. The primary aim of the workshops was to co-design the evaluation approach with young women, including identifying relevant stakeholders, priority outcomes and mechanisms of action. Findings from this scoping work directly informed the aims, methods, and key outcomes of interest for the current impact evaluation.

There was also some operational evidence of the positive social return on investment of CAMFED's Livelihoods support and CAMFED were keen to build on the evidence base using a more rigorous and participatory process for evaluation (9). In response, this three-year mixed-methods evaluation (2024-2027) aims to examine the impact, mechanisms of change and cost-benefit of CAMFED's Livelihoods programme on young women's economic activity, health and well-being in Tanzania and Zimbabwe (10).

## Objectives

The specific research objectives are to:

1. Assess the impact of CAMFED's Livelihoods programme on young women's livelihoods, resources, capabilities and leadership, empowerment, mental health, subjective well-being, sexual and reproductive health rights, including gender-based violence and where applicable, climate resilience during the transition to adulthood, in Tanzania and Zimbabwe (quantitative impact evaluation);
2. To explore over time, young women's perceptions and experience of their participation in CAMFED's Livelihoods programme and how the programme has affected them, their relationships, their families and the community during the transition to adulthood in Tanzania and Zimbabwe (qualitative evaluation);
3. Document retrospectively the process involved in implementing the CAMFED Livelihoods intervention, by exploring perspectives on the scale-up, from the perspective of programme staff and key stakeholders (process evaluation);
4. To estimate the value for money of CAMFED's Livelihoods programme in relation to adolescent livelihoods, health, and wellbeing through an economic evaluation (cost-benefit analysis)

## Summary of methods

This evaluation employs a quasi-experimental, mixed-methods design across two settings: Tanzania and Zimbabwe. Participants are young women who have recently completed lower secondary school (O level or Form 4 examinations) and will be followed over an 18-month period as they progress through the CAMFED Transition Programme and the Business/Agricultural Programme and other post-school pathways.

In Tanzania, participants include both CAMFED secondary school-bursary recipients and non-bursary recipients from the same schools, with the latter serving as a comparison group. In contrast, in Zimbabwe only CAMFED school-bursary recipients are recruited. There are three data collection time points: (i) soon after completing lower secondary school and prior to the start of the Transition Programme; (ii) following completion of the Transition Programme; and (iii) following completion of the Business/Agricultural Programme. Quantitative data is collected through surveys, and qualitative data through focus group discussions, in-depth interviews, and observations.

In addition, data will be collected to support an economic evaluation comprising a costing exercise and cost-benefit analysis (CBA). The CBA will assess the overall value of the Livelihoods Programme by estimating both total and per-client costs alongside the impact evaluation.

The primary objective of the CBA is to calculate the ratio of benefits to costs—both overall and disaggregated by outcome—to determine the programme's value for money. Program

outcomes will be translated into monetary terms using established CBA methods. These will include economic benefits such as employment generation and income gains, as well as non-economic outcomes, including improvements in mental health. The analysis will be supported by robust sensitivity testing.

Youth engagement has been prioritised throughout the evaluation through multiple mechanisms, including participation of young women in stakeholder co-design and review workshops, and their engagement as paid data collectors. Additionally, a youth engagement component is embedded within the evaluation, whereby three youth researchers from each research site will be engaged and supported to conduct their own research project over a one-year period.

# PROGRESS TO DATE (JULY 2024-JANUARY 2026)

Over the past 18 months, the team has completed a number of activities associated with the inception, baseline, and midline phases of the evaluation. This has included:

- Establishing research governance structures, partnerships, and securing community access;
- Finalising site-specific protocols and obtaining ethical approvals across all sites;
- Developing, piloting, and refining quantitative and qualitative survey tools and topic guides;
- Identifying and selecting young women data collectors, mainly through the CAMFED Association network, with a small number recruited through the research partners staff pool;
- Training the data collectors;
- Recruiting and matching participants and establishing follow-up systems;
- Developed methodology for economic evaluation;
- Completing baseline and midline quantitative and qualitative data collection, and costing data collection;
- Undertaking follow-up engagement (keep in touch) activities to maximise retention of participants between data collection rounds;
- Undertaking initial data cleaning and preliminary analysis;
- Submitting a protocol paper that is now under review to the journal BMJ Open;
- Developing a costing tool and conducting the costing analysis.

The endline phase is planned for Q3/Q4 2026 and is outlined in the Next steps section.

A small number of adaptations were made to the original data collection plan in response to participant mobility observed during the keeping in touch phase after baseline. Key changes to the process included:

- Data collection was adapted to a hybrid model (face-to-face and telephone) in response to high participant mobility. Face-to-face interviews were prioritised where possible.
- Telephone interviews were introduced at midline for participants unreachable in person, this was largely for young women that had moved out of the study area.
- The survey was shortened and adjusted for phone administration, including removal of sensitive questions and questions that were not directly linked to the main outcomes to maintain data quality.

In addition to the main research activities, as part of our commitment to meaningful youth engagement, the team engaged three youth researchers from Zimbabwe and three youth researchers from Tanzania to undertake one-year research projects nested within the broader Livelihoods evaluation. Further details on this are in the YRA section of the report.



# PRELIMINARY RESULTS OF LIVELIHOODS STUDY

## Quantitative results

Baseline results are presented by country. Midline results compare Transition Programme attendees and non-attendees within each country to enable cross-site comparisons.

### TANZANIA

#### Summary of participants reached in Tanzania

At baseline, we interviewed 1,416 young women. A majority (97%) of participants were reached at midline, with just over 60% being reached in-person. The baseline included 303 CAMFED bursary clients (i.e. girls who had received financial support from CAMFED for their secondary education) as well as 1,113 other girls from the same schools (the comparison group) (see Annex Table 2 for more details).

#### Tanzania baseline demographic information

Young women were recruited from five districts across two regions (Iringa and Morogoro), with the majority (>80%) of them living in rural locations. Overall, the demographics for CAMFED secondary education bursary clients and other girls (the comparison group) is largely similar, with the main difference being household head. More young women who received the bursary support reported living in female-headed households than non-bursary recipients (42% vs 28%). Parental education that completed secondary (O' level) or higher was low across both groups (16% and 18% among fathers and 10% and 14% among mothers) (Table 1).

About half the young girls reported being food secure (54% of CAMFED bursary clients and 50% of non-CAMFED bursary clients), however almost a quarter of young women reported being severely food insecure (21% and 25% respectively). This level of food insecurity appears higher than national estimates: between November 2023 and April 2024, around 13% of people in mainland Tanzania experienced high levels of acute food insecurity, primarily driven by prolonged dry spells and erratic rainfall (noting that the food security measurement scale differs from that used in this evaluation). Taken together, these findings suggest that the evaluation sample may include a relatively more vulnerable population of young women than the general population (11).

The mean age of the young women recruited was 17.4 yrs with a range from 15-21 years of age. All participants reported being unmarried.

Table 1: Baseline demographics of young women completing the baseline survey in Tanzania

	CAMFED- bursary clients N=303 n(%)	Comparison N=1,113 n(%)
<b>Household-level factors</b>		
<b>District</b>		
Ifakara Town Council (TC)	34 (11.2)	244 (21.9)
Iringa	104 (34.3)	390 (35.0)
Kilolo	94 (31.0)	264 (23.7)
Kilosa	9 (6.3)	127 (11.4)
Mvomero	52 (17.2)	88 (7.9)
<b>Location</b>		
Rural	258 (85.1)	892 (80.1)
Urban	21 (6.9)	138 (12.4)
Semi-urban	24 (7.9)	83 (7.5)
<b>Religion</b>		
Catholic	121 (39.9)	444 (40.0)
Protestant	132 (43.6)	424 (38.2)
Muslim	50 (16.5)	243 (21.9)
<b>Female-headed household</b>	<b>89 (42.0)</b>	<b>252 (28.2)</b>
<b>Food security</b>		
Food Secure	163 (53.8)	561 (50.4)
Mildly Food Insecure	23 (7.6)	86 (7.7)
Moderately Food Insecure	55 (18.2)	192 (17.3)
Severely Food Insecure	62 (20.5)	274 (24.6)
<b>Father's education level</b>		
Below secondary O'level	186 (61.4)	750 (67.4)
Secondary O'level or above	49 (16.2)	197 (17.7)
Other/DK/No response	68 (22.4)	166 (14.9)
<b>Mother's education level</b>		
Below secondary O'level	221 (72.9)	809 (72.7)
Secondary O'level or above	31 (10.2)	153 (13.8)
Other/DK/No response	51 (16.8)	151 (13.6)
<b>Individual-level factors</b>		
<b>Age (years)</b>		
15-16	36 (11.9)	175 (15.7)
17-18	237 (78.2)	860 (77.3)
19-21	30 (9.9)	78 (7.0)
Disability (report 'a lot of difficulty' functioning)	6 (2.0)	26 (2.3)
Married/cohabiting	0	0

## ZIMBABWE

### Summary of participants reached in Zimbabwe

At baseline 482 young women were interviewed. Of these 442 (92%) completed a midline survey. Midline surveys were conducted in person where possible (n=279; 63%) and the rest were interviewed over the telephone

### Zimbabwe baseline demographic information

The young women came from Wedza (59%), Umzingwane (34%) and Kwekwe (7%) districts, with the vast majority living in rural locations (90%) (Table 2). Most (83%) reported their religion as Protestant, and parental education levels of secondary or above (83% of fathers, 76% of mothers where education level known). Almost half (49%) of the young women lived in female-headed households.

Levels of food insecurity were high, with only 23% of households reporting being food secure while 46% were severely food insecure. This appears higher than national estimates: national data from 2020-2021 indicate that around 27% of the analysed rural population in Zimbabwe are facing high levels of acute food insecurity (12) (noting that measurement approaches may differ from those used in this evaluation). Similar to Tanzania these findings suggest that the study may be capturing a particularly vulnerable group of young women and households. Reported resilience in the face of climate threats was also low, with under a third of young women responding positively (likely/extremely likely) to each of the questions on how prepared or resilient their households and communities would be in the face of flooding.

The young women ranged from 15 to 24 years of age, with most being 18 years or younger. Almost all reported being single, with only 1% married or cohabiting. Six percent reported a disability, as defined by 'a lot of difficulty' functioning in any of a series of domains (seeing, hearing, walking/climbing steps, remembering/concentrating, washing/dressing, communicating).

Table 2. Baseline demographics of young women completing the baseline survey in Zimbabwe

		N=482 n(%)
<b>Household-level factors</b>		
<b>District</b>		
	Kwekwe	36 (7.5%)
	Umzingwane	162 (33.6%)
	Wedza	284 (58.9%)
<b>Location</b>		
	Rural	435 (90.2%)
	Urban	33 (6.8%)
	Peri-urban	14 (2.9%)
<b>Religion</b>		
	Catholic	24 (5.0%)
	Protestant	399 (82.8%)
	Other/No religion	59 (12.2%)
<b>Female-headed household</b>		232 (48.8%)
<b>Father's education level</b>		
	Below secondary O'level	57 (11.8%)
	Secondary O'level or above	269 (55.8%)
	Other/DK/No response	156 (32.4%)
<b>Mother's education level</b>		
	Below secondary O'level	102 (21.2%)
	Secondary O'level or above	327 (67.8%)
	Other/DK/No response	53 (11.0%)
<b>Food security</b>		
	Food Secure	110 (22.8%)
	Mildly Food Insecure	34 (7.1%)
	Moderately Food Insecure	117 (24.3%)
	Severely Food Insecure	221 (45.9%)
<b>Climate resilience (likely/extremely likely that...)</b>		
	Household or community well-prepared in advance for severe flood	133 (27.6%)
	Household or community could recover fully within six months from a severe flood	148 (30.7%)
	Household or community would still find a way to get by if severe floods became more frequent or intense	152 (31.5%)
<b>Individual-level factors</b>		
<b>Age (years)</b>		
	15-16	130 (27%)
	17-18	316 (66%)
	19-21	36 (7%)
	Disability (report 'a lot of difficulty' functioning)	30 (6.2%)
	Married/cohabiting	6 (1.2%)

## Midline findings: Tanzania and Zimbabwe

This section presents midline findings from both Tanzania and Zimbabwe, examining variation in key outcomes by exposure to the Transition Programme. Results from the two sites are presented in parallel to facilitate cross-country comparison of programme patterns.

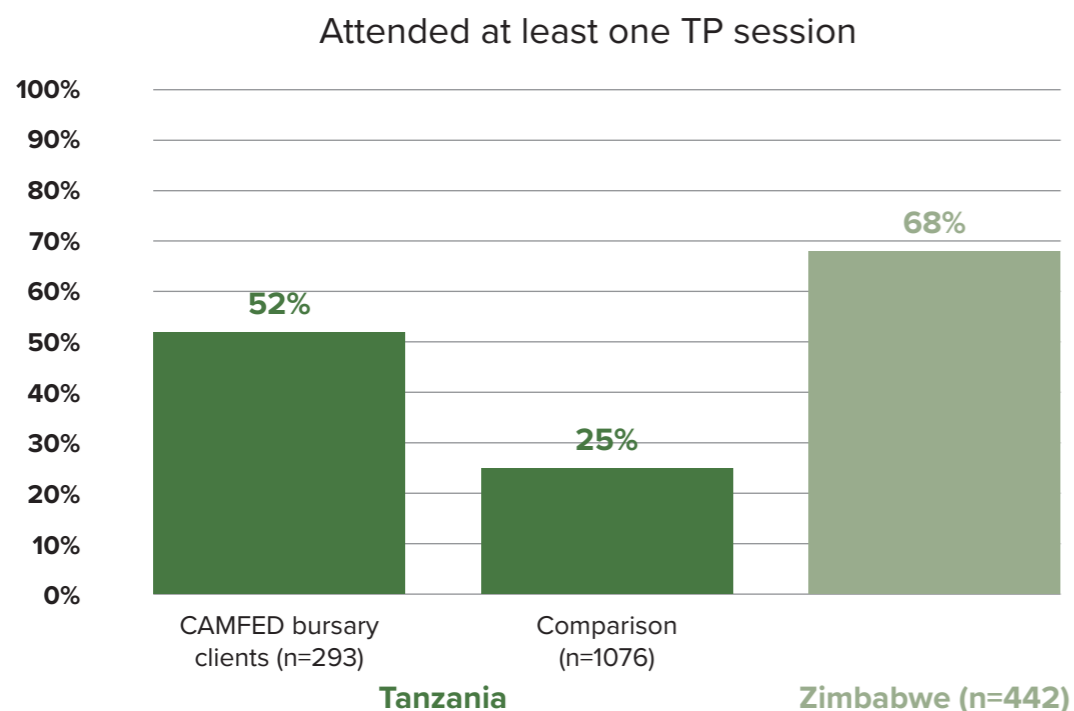
By midline there was high level of movement to urban and peri-urban areas across both sites. In Tanzania there were more CAMFED-bursary clients that remained in rural areas compared to the control group (70% vs 58%). The percent of CAMFED-bursary clients living in urban areas increased from 7% to 20% between baseline and midline while that for the control group increased from 12% to 29%. In Zimbabwe the proportion of young women living in urban or peri-urban locations had increased from 10% to 29%.

### Transition Programme exposure across sites

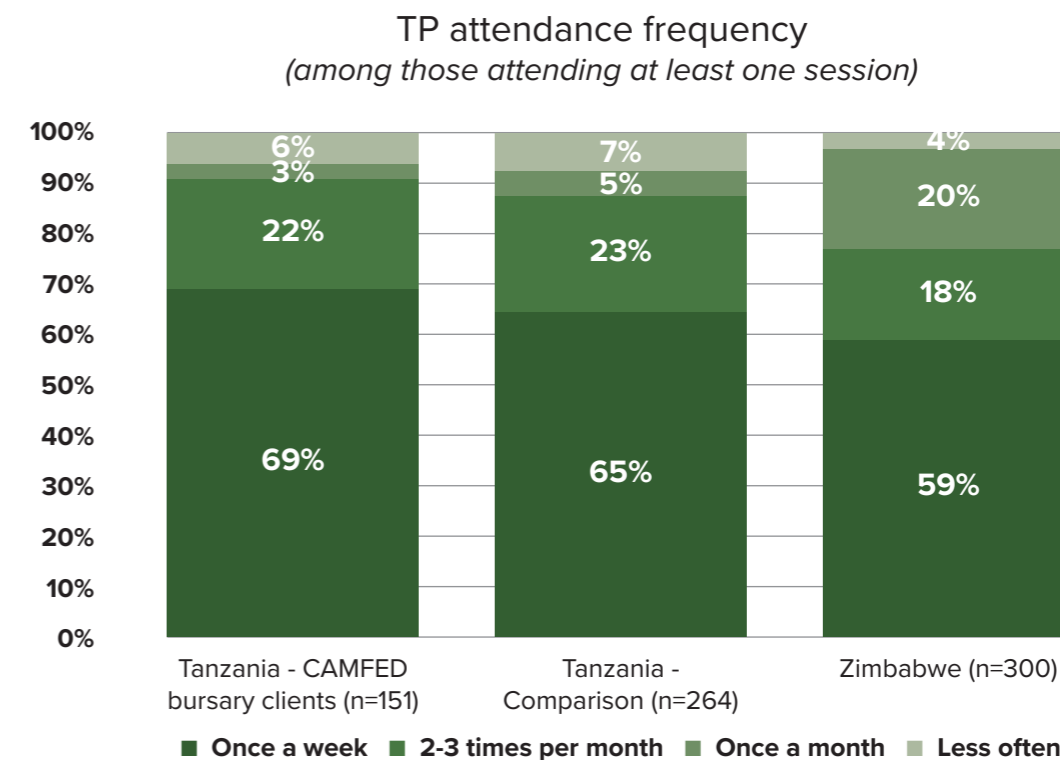
In Tanzania a total of 415 young women interviewed (30%) reported attending at least one Transition Programme (TP) session. Attendance was higher among CAMFED-bursary clients, with 52% reporting participation (Figure 1). Transition Guide registers indicates that approximately 82% of the CAMFED-bursary clients attended at least one TP session; however, for the purposes of this report we present self-reported participation and will further explore discrepancies between self-reported and Transition Guide register data. While the TP was intended to be available to only CAMFED-bursary clients, in practice the programme was open to any interested young women by the young women Guides leading the programme. That meant that some members of the comparison group attended the programme. Among those who attended, approximately two-thirds reported attending sessions once per week (the maximum possible attendance); 69% of CAMFED-bursary clients and 65% of the comparison group (Figure 2). More details can be found in Annex Table 3.

In Zimbabwe 300 young women interviewed (68%) reported having attended at least one Transition Programme session (Figure 1), with over half of these (59%) reporting that they attended every week (Figure 2). More details can be found in Annex Table 3.

**Figure 1. Reported exposure to the Transition Programme, among young women surveyed at midline**



**Figure 2. Reported frequency of Transition Programme attendance, among young women attending at least one session**



### Comparison of Transition Programme attendees and non-attendees

This section presents key outcomes (relating to business, education and employment, sexual and reproductive health, and mental health), disaggregated by TP attendance (attended at least one session versus didn't attend any sessions). From this comparison alone, it is not possible to infer the extent to which any observed differences have arisen as a result of the TP (*i.e. intervention impacts*) versus the extent to which they *reflect underlying differences* between the young women who choose to/are able to attend the TP and those who do not attend. Future analyses will use more complex statistical methods to explore the extent to which observed differences may be attributable to the intervention. In the meantime, the below findings should be interpreted as a description of how attendees and non-attendees differ, rather than evidence of intervention impact.

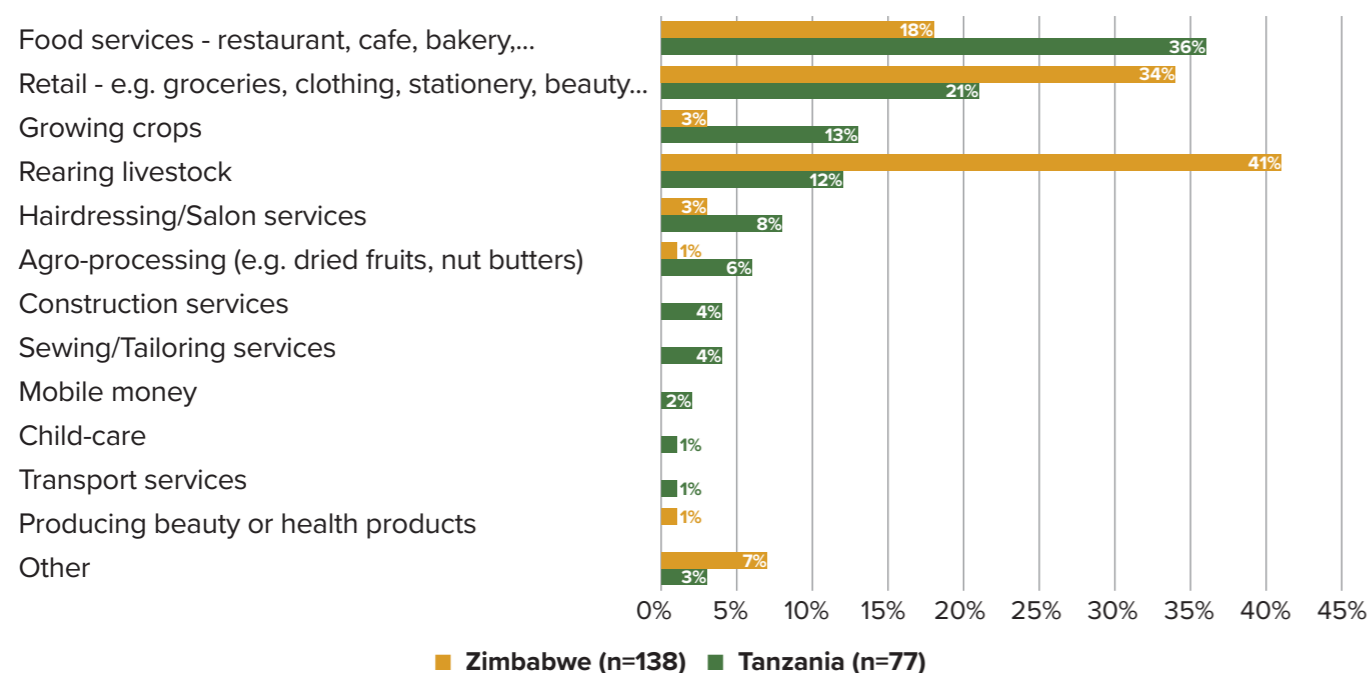
Across both sites, young women who attended the TP were more likely than non-attendees to report currently running a business (12% vs 3% in Tanzania and 39% vs 16% in Zimbabwe). Overall, just over half of those running a business in Tanzania reported their business as active in the past 4 weeks, while the respective figure in Zimbabwe was 77%. Among those who reported recent business activity, over 70% reported making a profit during the same period (Table 3).

In Tanzania the top three were food service (36%), retail (21%) and growing crops (13%), while in Zimbabwe they were rearing livestock (41%), retail (34%) and food services (18%) Figure 3.

**Table 3. Indicators of business activity at midline, by Transition Programme attendance**

	Tanzania		Zimbabwe	
	Received TP n=415 (%)	Did not receive TP n=954 (%)	Received TP n=300 (%)	Did not receive TP n=142 (%)
<b>Currently running a business</b>	50 (12.0)	27 (2.8)	116 (38.7)	22 (15.5)
	n=50	n=27	n=116	n=22
<b>Business active in the last 4 weeks</b>	27 (54)	14 (52)	92 (79.3)	14 (63.6)
	n=27	n=14	n=92	n=14
<b>Made a profit in the past 4 weeks</b>	20 (90.9)	16 (84.2)	67 (72.8)	10 (71.4)

**Figure 3: Main products/services of business among all young women (TP and non-TP) currently running a business in Tanzania and Zimbabwe.**



## Education and employment

In Tanzania, current enrolment in education or vocational training was similar among TP attendees and non-attendees (29% in both groups), whereas in Zimbabwe TP attendees were more likely than non-attendees to be currently enrolled in education or vocational training (34% vs 22%). However, in both countries, TP attendees were more likely to report having engaged in an income-generating activity with higher overall levels in Tanzania (78% vs 60% in Tanzania and 32% vs 20% in Zimbabwe). In Tanzania a higher proportion of young women reported being absent from such activities in the week prior to the survey (Table 4).

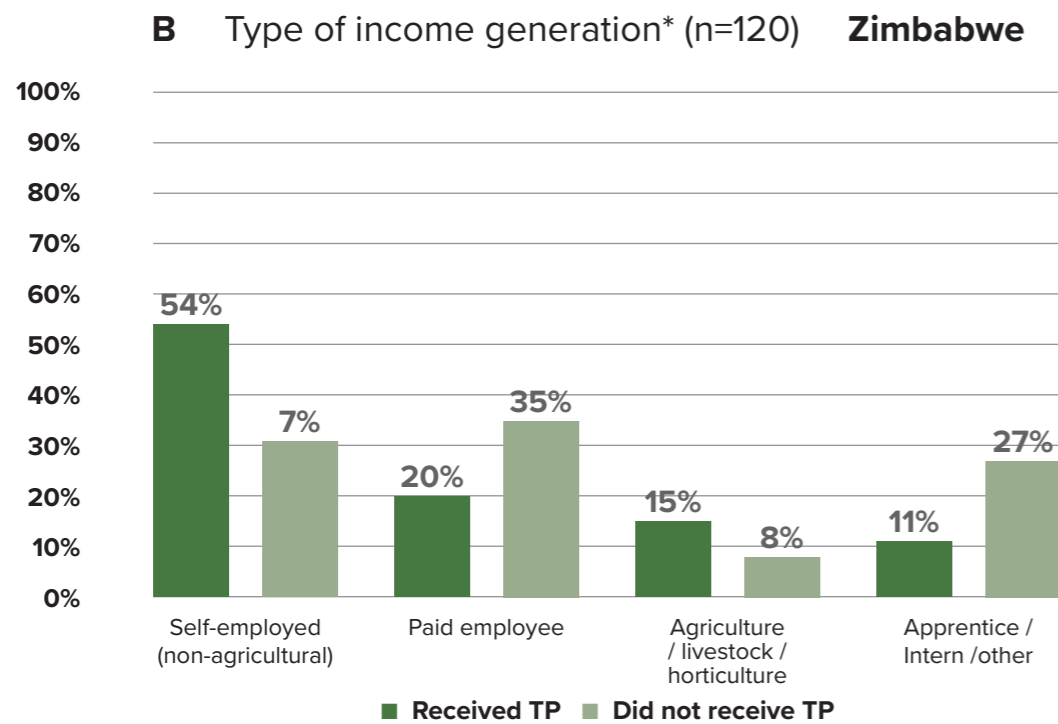
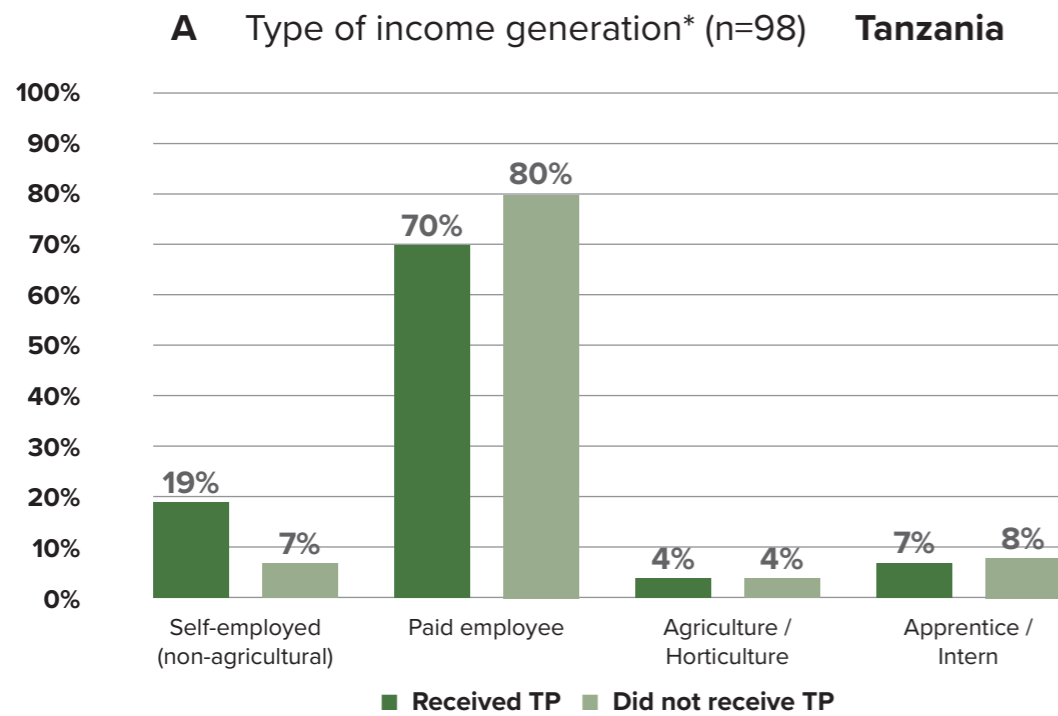
In Tanzania among those with an income-generating activity, the majority reported paid employment (94% of TP attendees and 96% of non-TP attendees). However, TP attendees who reported an income-generating activity in the previous week were more likely to be self-employed than non-TP attendees (19% versus 7%). Most (98%) of the young women who reported not being engaged in work in the last week, reported that the type of work was paid employment.

In Zimbabwe among those reporting an income generating activity, most were self-employed in non-agricultural work (more common among TP attendees), or were paid employees (more common among non-attendees) (Figure 4). Among the less common sources of income, TP attendees were more likely than non-attendees to work in agriculture, livestock or horticulture, and less likely to be apprentices or interns.

**Table 4. Indicators of education and employment at midline, by Transition Programme attendance.**

	Tanzania		Zimbabwe	
	Received TP n=415 (%)	Did not receive TP n=954 (%)	Received TP n=300 (%)	Did not receive TP n=142 (%)
<b>Currently enrolled in education or vocational training programmes*</b>	120 (28.9)	278 (29.1)	102 (34.0)	31 (21.8)
<b>Employment</b>				
Total with income generation activity	325 (78.3)	571 (59.9)	97 (32.3)	29 (20.4)
<i>Had an income generation activity last week</i>	27 (6.5)	71 (7.4)	76 (25.3)	23 (16.2)
<i>Had an income generation activity that was absent from last week but will return to</i>	298/388 (76.8)	500/886 (56.4)	21/224 (9.4)	6/119 (5.0)

**Figure 4A: Type of income generation in Tanzania \*among those with an income generation activity in the last week (n=98). 4B: Types of income generation in Zimbabwe, among those with an income generation activity last week, or work to return to (n=120)**



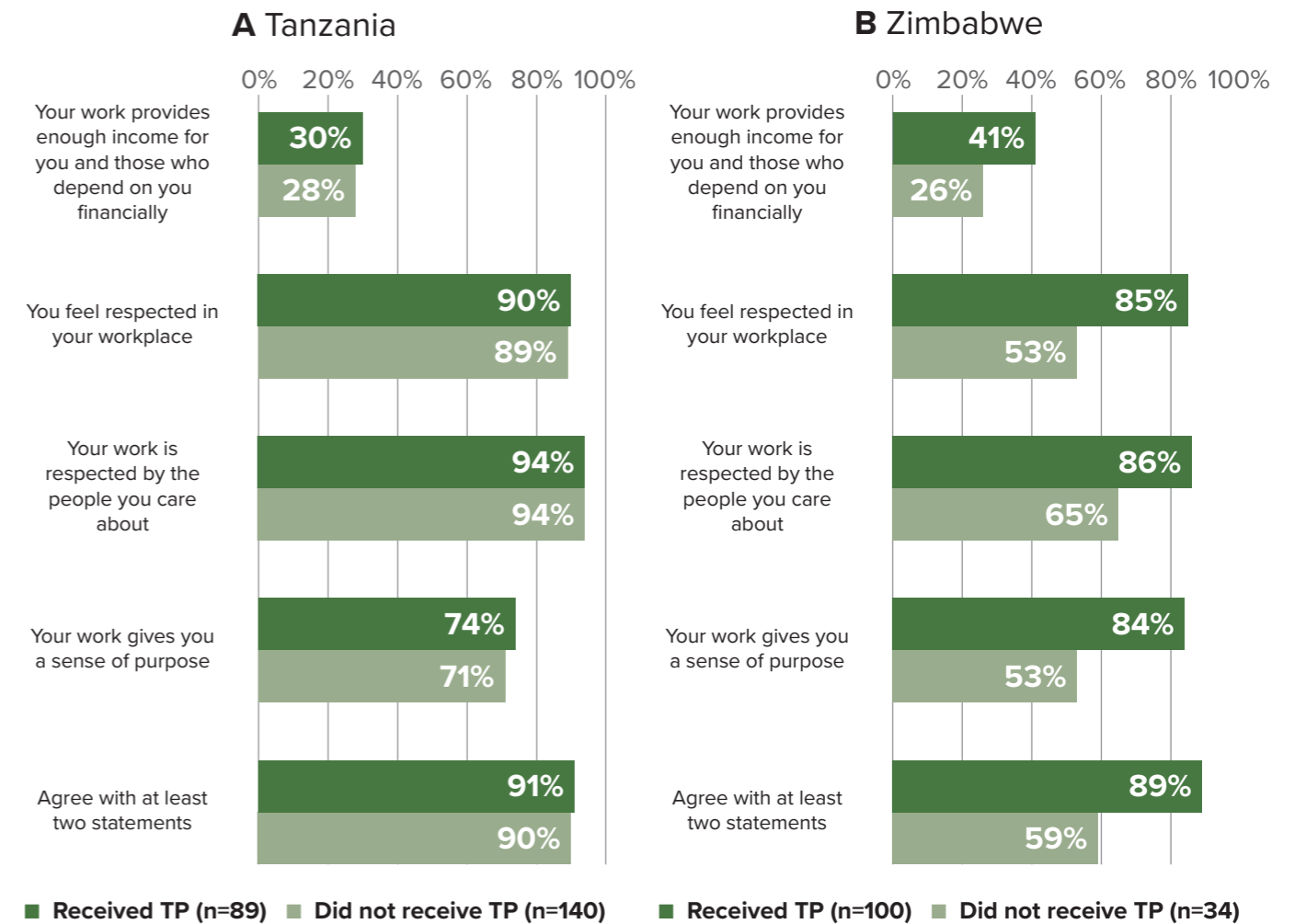
### Dignified and fulfilling work

Responses to these questions varied greatly between the sites, especially between the TP attendees and non-attendees in Zimbabwe (Figure 5).

In Tanzania just over a quarter of young women reported that their work provided them with enough income. Majority felt they were respected in their workplace and their work was respected by the people they care about. About three-quarters felt their work gave them a sense of purpose. The proportion agreeing with at least two of these statements, the threshold used to define Dignified and Fulfilling Work, was similar across both groups (91% and 90%).

In Zimbabwe just over a third of young women reported that their work provided them with enough income. Approximately three-quarters felt respected in their workplace, that their work was respected, and that their work gave them a sense of purpose. All of these indicators were higher among TP attendees compared to non-attendees. TP attendees were also more likely to agree with at least two of the statements (89% vs 59%). (More detail in Annex Table 4).

**Figures 5A and 5B. Indicators of Dignified and Fulfilling Work at midline, by country and Transition Programme attendance**



## Sexual and Reproductive Health (SRH)

SRH indicators are broadly similar between TP attendees and non-attendees however there are differences across the sites (Table 5). Overall, 24% in Tanzania and 14% in Zimbabwe reported having had sexual intercourse in the past 12 months. Reports of ever being pregnant were slightly lower among TP attendees than non-attendees (1% vs 5% in Tanzania and 8% vs 12% in Zimbabwe). Among sexually active young women, reports of transactional sex in the last 12 months were slightly higher among TP attendees than non-attendees (16% vs 7%) in Tanzania. However, important to note that the sample size was small, 13/82 among TP attendees and 8/118 among non-TP attendees. Contraceptive use among sexually active respondents was slightly higher among TP attendees compared to non-attendees (65% vs 45% in Tanzania and 68% vs 46% in Zimbabwe). Reports of experiencing any form of IPV was lowest amongst TP attendees in Zimbabwe.

**Table 5. SRH indicators at midline, by Transition Programme attendance**

SRHR - only asked to participants in the in-person survey	Tanzania		Zimbabwe	
	Received TP n=319 (%)	Did not receive TP n=954 (%)	Received TP n=300 (%)	Did not receive TP n=142 (%)
Has had sexual intercourse in the last 12 months	82 (25.7)	118 (22.3)	28 (12.8)	10 (16.4)
Ever been pregnant	4 (1.3)	25 (4.7)	18 (8.3)	7 (11.5)
Transactional sex in last 12 months	13/82 (15.9)	8/118 (6.8)	3 (1.4)	1 (1.6)
Tested for HIV in the last 12 months	95 (29.8)	138 (26.1)	37 (18.5)	11 (20.4)
Has heard of contraceptives	309 (96.9)	495 (93.8)	174 (79.8)	49 (80.3)
	<b>n=82</b>	<b>n=118</b>	<b>n=38</b>	<b>n=13</b>
Is using contraceptives (among those who ever had sex)	53 (64.6)	53 (44.9)	26 (68.4)	6 (46.2)
	<b>n=151</b>	<b>n=243</b>	<b>n=174</b>	<b>n=46</b>
Ever experienced any form of IPV (among ever-partnered)	13 (8.6)	24 (9.9)	8 (4.6)	4 (8.7)

## Mental Health

The prevalence of symptoms suggestive of a mental health condition were similar between TP attendees and non-attendees in both countries (Table 6). The prevalence of symptoms suggestive of anxiety were slightly lower among TP attendees than non-attendees (9% vs 15%) in Tanzania.

**Table 6: Mental health indicators at midline, by Transition Programme attendance**

SRHR - only asked to participants in the in-person survey	Tanzania		Zimbabwe	
	Received TP n=415 (%)	Did not receive TP n=954 (%)	Received TP n=300 (%)	Did not receive TP n=142 (%)
Symptoms suggestive of mental health condition	97 (23.4)	230 (24.1)	40 (13.3)	28 (19.7)
Symptoms of anxiety	37 ( 8.9)	139 (14.6)	45 (15.0)	27 (19.0)



## Business activities and future trajectories

Of the young women that did report having a business most of them had small businesses including: hair plaiting/salon; selling household essentials or clothes and accessories; or selling home cooked goods.

Other young women reported undertaking skills building training to improve employability, such as studying hotel management or taking a tourism course to become a tour guide.

Most young women expressed aspirations to expand their current business. While others reported wanting to access further education and move into a different field.

Having an income was important to the young women for two main reasons: it gave them a sense of independence, secondly, they felt they could give back to their families and provide a helping hand.

***“I: Thank you. And what does earning an income mean to you?”***

***R: It means I am independent because I don’t have to ask my parents for everything.” [IDI participant – Ifakara4]***

***“R: It makes me happy because when I have money, I buy whatever I need.” [IDI participant – IfakaraM2]***

***“R: My income was helping me, sometimes I would give some of the profit to my parents to buy vegetables.” [IDI participant – IfakaraM3]***

There were reports of the multiplying effects of business support, many young women reported that they have been able to expand their business by stocking new/more items, or having more assets.

***“There is biggest success we can see because we started with selling tomatoes, onions and bitter tomatoes but now we have added cooking oil, juice and sugar.” [IDI participant – IringaK4]***

Young women also reported some challenges they have experienced running a business, the most reported factors were customers taking goods on credit and not paying on time or not having a fixed space to run the business from.

***“Some people disappoint you... some you lend to, when you go to claim they don’t pay you back, so you find a lot of money left outside at that time that you haven’t used yet.” [IDI participant – IfakaraM3]***

***“I don’t have a specific place to stay and do my business. If I could find a place like my own frame and equipment, it would be better.” [IDI participant – IfakaraM4]***

## Sexual and Reproductive Health (SRH)

The young women had some knowledge of SRH. Reports suggested that they had some discussion on SRH in secondary school as well as during the TP

***“The first time I heard it (SRH) was when I was in secondary school last year, the second time we were taught it in the Transition Programme.” [IDI participant – IfakaraM3]***

Young women reported remembering discussing aspects related to contraception, pregnancy, menstrual cycle and not engaging in sexual relationships early. Girls felt most comfortable talking to their friends/peers about issues related to SRH, but have had occasional conversations with mothers, teachers or nurses.

***“We rarely speak about it with our parents .... For sure discussing this topic with parents it’s a bit difficult or maybe I can discuss it with my friends or my sisters.” [IDI participant – MorogoroM1]***

While the young women report feeling informed on SRH they mentioned their main concerns or fears were related to pregnancy and STIs.

## Zimbabwe

Fifteen in-depth interviews were conducted with young women at baseline, with follow-up interviews carried out at midline with the same participants. The qualitative work aimed to capture girls' lived experiences and explore how family circumstances, socioeconomic conditions, education, and aspirations shape their wellbeing and engagement with the programme. The themes presented below are drawn from the baseline findings only (before the Transition Programme), as analysis of the midline data is still in progress.

### Family relationships, caregiving, and educational aspirations

Family stability and supportive caregiving were central to girls' emotional well-being, motivation, and school participation. Living with both parents or supportive guardians fostered a sense of belonging and academic focus, while family separation, conflict, and strained relationships disrupted well-being and schooling. Several participants described the emotional security derived from parental unity and togetherness.

On the other hand, family breakdown and conflict led to emotional distress and interrupted education. One participant described declining academic performance following her parents' divorce and strained family relations at home.

***“Then in 2019 when my parents divorced...I was really hurt; my grades went down...” – [IDI participant –Wedza7]***

Extended family arrangements often enabled access to education, though sometimes at the cost of emotional strain and household labour.

***“...what made me happy was that I was now able to go and live with my parents and be together as a family, because I used to live here with my grandmother, some of the times I would not go to school...because there will be this work that needs to be done...” – [IDI participant –Wedza7]***

***“My mother is a single mother, she saw that it was better for me to live with my uncle and aunt because she realized that it would be difficult for her to meet my basic needs, such as education, on her own...” – [IDI participant –Umzingwane2]***

## Socioeconomic realities, financial hardship and education

Financial hardship strongly shaped school attendance and learning experiences. Families relied heavily on informal work, piecework, and older siblings' contributions to meet basic needs and pay school fees. Despite sustained effort, periodic shortages led to missed classes, emotional distress, and falling behind academically.

***“Ahh...the way my life is now, my parents work maricho [piecework] for my care, my older siblings also work piecework, they are the ones who had been paying for school fees from ECD level from 2013 to 2022...My mother and my older siblings were doing piecework so that I could go to school...” – [IDI participant – Wedza3]***

***“I was not happy because being sent away and going back home while others continued to learn...we could be sent away maybe three times a week...” – [IDI participant – Wedza1]***

Girls demonstrated empathy toward family struggles and adjusted their expectations accordingly, often prioritising food and survival over clothing or school materials. Families' sacrifices reflected a strong collective commitment to education despite persistent poverty.

***“We have at times gone without food. You find that granny needs this in the village and my uncle would need to send money, or someone else may need money. But we never went to bed on empty stomachs... uncle and aunt would sacrifice. We would also observe that they are strained so we would make sure not to be bothersome by asking for this or that, we could just perceive that the situation did not allow us to do that...” [IDI participant –Umzingwane1]***

***“Yes, there was a time like that where there was no money, things were hard, because there are times where there is no piecework. At that time, buying clothes and uniform was a challenge, they would just fight to at least buy food...The little money that they would get, they would buy food so we can survive...but uniforms and clothes huh...we would hold off on that, there was no money at that time. I would just go with the old ones that were torn, the same with clothes I would just wear those old ones...” – [IDI participant – Wedza5]***

## Leadership, agency, and future aspirations

Girls conceptualised leadership as collaborative, ethical, and grounded in education. Leadership was associated with responsibility, guidance, and teamwork rather than authority.

***“A leader is a person who does good things and who can do things that other people agree with... It’s a person who would have been selected to take responsibility for other people.” [IDI participant —Umzingwane5]***

***“They need to be educated one. If you are educated, you can be a good leader...That is only thing I can think that would make someone a leader. If it is at work, it will depend how the situation is at work, but what I know is that at a company, leadership is dependent on how educated you are...” -- [IDI participant —W1]***

Several participants identified leadership qualities within themselves, particularly through advising and supporting peers.

***“I am a good leader, because this leadership thing is what I like, giving people advice on good things. I give them good advice so they can stop whatever bad things they may be doing...”-- [IDI participant —W1]***

Tensions emerged between personal ambitions and caregiver or teacher expectations, especially around young women’s career pathways. One participant highlighted that her caregivers encouraged her to study medicine, which conflicted with her own wish to pursue a law degree. This expectation was reinforced by a teacher who urged her to focus on science subjects, despite her stronger interest and success in English, art, political subjects, and extracurricular activities. Some participants expressed no desire to further their education, which sometimes conflicted with their parents’ goals, as they preferred to pursue business instead.

***“...But I know my mother would rather have me go further with school, but I want to have my business and make money...parents want children to have stable jobs but nowadays with what we are learning on how to keep chickens you can make more money.” — [IDI participant—U5]***

Despite these tensions, participants articulated strong ambitions for further education, entrepreneurship, and financial independence as routes to dignity and social mobility.

## Relationships, sexual health, and communication

Participants demonstrated strong awareness of sexual health risks and rejected transactional relationships, emphasizing self-reliance and education as protective strategies.

***“Rather look for things that give you money than having sexual relations with different men...just to get clothes, no. It is a bad thing...” – [IDI participant —Wedza1]***

Communication about sexuality with parents was limited by cultural norms and embarrassment. Girls preferred seeking guidance from aunts or grandmothers, reflecting both respect for elders and constraints in parent–child communication.

***“Mm...you can talk to an older person who is not your parent, like your grandmother, even your father’s [mother]... even tete [aunt, a father’s sister...It is embarrassing discussing it with your parents...you yourself will find it hard to talk about it...” – [IDI participant —Wedza5]***

Overall, the findings highlight how family relationships, poverty, caregiving arrangements, and social support systems interact to shape girls’ educational trajectories, aspirations, and well-being. Despite significant structural constraints, participants demonstrated resilience, agency, and a strong desire for education and self-improvement.

## Youth Researcher Academy (YRA)

An advert was circulated within the CAMFED community. CAMFED Association members aged 18-24 years old who were interested in developing their research skills and in evaluating CAMFED's programmes were eligible to apply. Applicants were shortlisted and interviewed, and a total of six youth researchers across the two countries were selected; three at each site. They participated in an initial online induction with mentors, followed by a week-long in-person training workshop in Zimbabwe delivered by THRU Zim. The training focused on building expertise in quantitative and qualitative methods, data analysis, research ethics, and proposal development, delivered by mentors from different disciplines. During this week-long training, the youth researchers were supported to develop proposals for research projects that they would undertake within the wider evaluation of CAMFED's Livelihoods programme. CAMFED released a news story on this youth researcher training:

<https://camfed.org/uk/youth-researchers-tanzania-zimbabwe/>.

Following the training, the youth researchers have continued to receive monthly mentorship to support the delivery of their independent research projects within the overall study. The youth researchers developed and carried out small research projects embedded within the CAMFED Livelihoods study.

The youth researchers in Tanzania designed a mixed methods research projects on the impact of CAMFED Tanzania's loans and grants on the financial growth of young women (18-28 years) and barriers to programme expansion in three districts. Quantitative data will be drawn from the main study dataset, alongside 15 in-depth interviews with loan and grant beneficiaries and three key informant interviews with business officers.

The youth researchers in Zimbabwe designed a qualitative research project on the influence of CAMFED's Livelihoods programs on income generation and wellbeing among Guides (themselves young women leading the programmes) in Umzingwane and Kwekwe districts. The study focuses on changes before and after participation in the Livelihoods programme. Fifteen in-depth interviews with Guides were successfully conducted in these districts.

Overall, the youth researchers successfully developed research topics, designed data collection tools, and completed data collection in their districts, strengthening their research skills while contributing to the wider evaluation.

**Figure 8: Youth Researchers and trainers at the Youth Researcher Academy held in Zimbabwe, May 2025.**



## NEXT STEPS

### Further analysis

For the quantitative work, we are planning an interim analysis of the effect of attendance at the Transition Programme on key outcomes such as mental health, well-being and sexual and reproductive health. Further analysis will also be done to explore the extent to which observed differences may be attributable to the intervention. We may also explore questions such as risk factors that may affect youth employment

For the qualitative findings further analysis will be conducted to explore how perceptions have changed over time the two data collection time periods. For Zimbabwe qualitative data, analysis is ongoing to explore perceptions of the Transition Programme and perceived effects of the programme. Additionally, we are also going to explore perceptions of the Transition Guides on programme delivery.

### Mid-line stakeholder dissemination

The team is preparing a stakeholder workshop in March 2026 to bring together all study partners and key stakeholders, especially young women and government partners who co-created the research process and design; including the fields of impact to measure. Building on the inception workshop, this workshop will provide a platform to share interim results, collaboratively discuss and interpret findings, solicit feedback, and identify areas for further exploration at endline. A similar workshop will be scheduled in 2027 following endline data collection and analysis.

Insights from the stakeholder workshop will inform the refinement of endline data collection tools, particularly qualitative interview guides. Reflections from the midline data collection process will also contribute to these improvements. Teams in both sites will continue to maintain contact with participants to facilitate successful endline follow-up.

**Academic publications** – We have submitted the protocol paper to the journal British Medical Journal (BMJ) Open and the paper is currently under review. Additional analysis mentioned above is underway, and the results will be prepared for academic dissemination, with at least three papers planned: one presenting quantitative findings per site and another reporting qualitative findings from both sites.

### Costing work

The research team is finalizing the development of the costing tool and calibrating the costing analysis using information collected through costing interviews and CAMFED's 2024 financial and administrative data. The team will validate the initial costing results with stakeholders through a series of discussions to confirm the assumptions, data sources, and parameters used in the analysis. Once validated, the tool will be used to update cost estimates as financial data for the evaluation periods become available between 2025 and 2027. In parallel, the team will conduct a scoping review of valuation methods to identify the most appropriate approaches for assigning monetary values to the outcomes (benefits) included in the cost-benefit analysis. The costing tool will then be adjusted to incorporate these outcomes, in close collaboration with the evaluation team. Each outcome will be monetized using the most appropriate cost-benefit analysis techniques, with interim analyses conducted using midline data and final valuation based on endline results

## Youth Researchers

The youth researchers will continue working on analysis of the data they collected and write up their findings. The team will continue supporting the youth researchers through:

- Continued mentorship on transcription of in-depth and key informant interviews
- Support for qualitative data analysis for all youth researchers
- Mentorship for the Tanzanian youth researchers on extracting quantitative data from the main study using the quantitative data tool
- Support for preparing and disseminating findings to relevant stakeholders
- Organise training workshops with the youth researchers to build capacity on data collection methods such as using Zine-making for creative participatory methods.

**Table 1: Key activities status**

Activity	Status
Refine study protocol	Complete
Identify study districts and schools to include	Complete
Refine Baseline Survey tools and interview guides	Complete
Ethics applications in country and at LSHTM	Complete
Recruit study participants	Complete
Baseline data collection	Complete
Baseline data analysis	Complete
Recruit Youth Researchers	Complete
Support Youth Researchers	On-going
Youth Researcher Academy	Complete
Develop economic evaluation methodology	Complete
Develop costing tool and parametrization	Complete
Refine survey tools and interview guides for mid-line	Complete
Midline data collection	Complete
Midline data analysis	In-progress
Costing analysis	In-progress
Feedback post-data collection and reflect on changes for next round of data collection	Complete for baseline. Ongoing for midline
Workshops for dissemination of baseline and mid-line findings and reflect on endline.	Scheduled for March 2026
Disseminate midline findings through academic publications	Ongoing in 2026
Valuation of outcomes for cost-benefit analysis	Scheduled for Q3 2026 onwards
Review survey tools for Endline	Scheduled for after the Workshop
Develop interview guides for Endline	Scheduled for after the Workshop
Endline data collection	Scheduled for Q3-Q4 2026
Endline data analysis	Scheduled for Q3 2026 – Q2 2027
Dissemination workshops	Scheduled for 2027
Dissemination endline academic publications	On-going in late 2026/2027

**Table 2: Summary of participants reached in Tanzania.**

Mode of Survey	Baseline		Midline	
	CAMFED-Bursary clients	Comparison	CAMFED -Bursary clients	Comparison
In-Person Survey	303	1,113	188 (64%)	659 (61%)
Phone Survey	-	-	105 (36%)	417 (39%)
Overall total participants	1416		1369 (97%)	

**Table 3. Reported exposure to the Transition Programme among young women surveyed at midline**

	Tanzania		Zimbabwe
	CAMFED bursary Clients	Comparison n=1076 (%)	n=442 (%)
<b>Attended at least one TP session</b>	n=293 (%)	Comparison	300 (68)
<b>TP Attendance Frequency</b>	n=1076 (%)		n=300
Once a week		171 (64.8)	176 (58.7)
2-3 times per month	n=442 (%)	62 (23.5)	53 (17.7)
Once a month	5 (3.3)	13 (4.9)	59 (19.7)
Less often	9 (6.0)	18 (6.8)	12 (4.0)

**Table 4. Indicators of Dignified and Fulfilling Work at midline, by Transition Programme attendance**

	Tanzania		Zimbabwe	
	Received TP n=89 (%)	Did not receive TP n=140 (%)	Received TP n=100 (%)	Did not receive TP n=34 (%)
<b>Agree with the following statements:</b>				
Your work provides enough income for you and those who depend on you financially	27 (30.3)	39 (27.9)	41 (41.0)	9 (26.5)
You feel respected in your workplace	80 (89.9)	124 (88.6)	85 (85.0)	18 (52.9)
Your work is respected by the people you care about	84 (94.4)	132 (94.3)	86 (86.0)	22 (64.7)
Your work gives you a sense of purpose	66 (74.2)	100 (71.4)	84 (84.0)	18 (52.9)
<b>Agree with at least two statements</b>	81 (91)	126 (90)	89 (89.0)	20 (58.8)

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