mastercard foundation

In partnership with CAMFED

Scholars Program

Ten Years of the Mastercard Foundation Scholars Program at CAMFED Ghana: Learning and Impact

FINAL REPORT

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LIST OF ACRONYMS

BECE	Basic Education Certificate Examination

CAMA	CAMFED Association - the sisterhood of leaders educated with CAMFED support
CAMFED	Campaign for Female Education
DEC	District Education Committee
ESP	Education Strategic Plan
FGDs	Focus Group Discussions
FSHS	Free Senior High School
GES	Ghana Education Services
GET	Ghana Education Trust
GEU	Girls Education Unit
HA	Howard & Associates
JPM	Journey Pathway Mapping
KIIs	Key Informant Interviews
MEC	Municipal Education Committee
NER	Net Enrolment Rate
NGOs	Non-governmental Organisations
PSGs	Parent Supports Groups
SHS	Senior High School
UDS	University for Development Studies
UNESCO	United Nations Educational, Scientific, and Cultural Organization
UNICEF	United Nations International Children's Emergency Fund
USD	United States Dollar
WASSCE	West African Senior Secondary Certificate Examination

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EXECUTIVE SUMMARY

Background and purpose of the study

In 2012, the Mastercard Foundation Scholars Program at CAMFED Ghana was launched. The Program primarily focused on girls in Ghana who were academically talented and facing the highest social and economic barriers to opportunity. The goal of the Program was to provide comprehensive support to 4,000 girls through Senior High School (SHS) and 2,000 young women through tertiary education. This way, the Program sought to empower girls and young women with the necessary skills to become leaders of change. The Mastercard Foundation Scholars were selected from 32 districts across 12 regions of Ghana.

The Mastercard Foundation Scholars Program at CAMFED Ghana provided full scholarships, psychosocial support services, personal development support, career services, networking opportunities, and leadership development training to girls and young women. Additionally, the Program aimed to strengthen the education system in Ghana. To achieve this goal, CAMFED Ghana worked with secondary schools, tertiary institutions, the Government, and other stakeholders to design interventions that would create a more supportive environment in which all young people, including marginalised girls and women, could thrive.

CAMFED commissioned Howard & Associates Strategic Consulting Limited to conduct a Learning and Impact Assessment of the Mastercard Foundation Scholars Program at CAMFED Ghana. Specifically, the study aimed to evaluate the overall impact, sustainability, and learning associated with the Program interventions over the past ten years. The study was conducted in Accra and Tamale between the 13th and 22nd of November 2023, in 8 districts, which were purposively selected. This included four districts in Southern Ghana and four districts in the Northern Zone.

The study used a mixed approach to collect data, this involved various methods such as Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), a mini-survey, and the Journey Pathway Mapping (JPM) exercise. The research team conducted 32 KIIs and 6 FGDs with 48 female Mastercard Foundation Scholars from the Mastercard Foundation Scholars Program at CAMFED Ghana. Additionally, 20 Mastercard Foundation Scholars participated in the Pathway Mapping exercise where they graphically mapped out their educational and life journeys. The research team also administered a mini survey online to 696 Mastercard Foundation Scholars. Overall, the study involved a total of 796 respondents.

This Learning and Impact study was commissioned primarily to review the Mastercard Foundation Scholars Program at CAMFED Ghana's partnership between 2012 and 2023, which supported Mastercard Foundation Scholars at both secondary school and tertiary level. The study also incorporates a review of the Ghana element of CAMFED's separate, but closely linked, 2016 partnership with the Mastercard Foundation, Young Women's Successful Transitions, which also supported Mastercard Foundation Scholars at the secondary school level, as well as their post-school transitions and entrepreneurship, in Ghana.

Summary of findings

Challenges the Mastercard Foundation Scholars faced before the CAMFED interventions

The findings of the study indicate that Mastercard Foundation Scholars faced a multitude of challenges before their enrolment in the Mastercard Foundation Scholars Program at CAMFED Ghana. These challenges comprised a range of socio-cultural and economic factors that had a significant impact on girls' and young women's ability to access education and achieve academic success while also undermining their overall wellbeing. The scholarship recipients hailed from financially disadvantaged backgrounds, with their parents and guardians struggling to provide for their families due to inadequate sources of income that failed to cover the costs of both necessities and educational expenses.

"I managed to complete Senior High School in 2013 by doing menial jobs and supporting my family on the farm. I got admission to the Bimbilla Training College but could not go because I had no money. So, I decided to go and be head porter in Accra, the capital city of Ghana, to raise money for my tertiary education. In Accra, I slept on verandas, escaped rape several times, and was often beaten by rain because I had no decent accommodation. Six months into Accra, I could only raise GHC. 180.00[1]. I was asked to come home and marry. I did go back home but I was fortunate to have heard about the Mastercard [Foundation] Scholars Program [at CAMFED Ghana]. So, I applied to the University for Development Studies (UDS), and the Program paid for my tertiary education." Mastercard Foundation Scholar

The study also revealed that some of the Mastercard Foundation Scholars were at risk of being forced into early marriages by their families and relatives, owing to the financial difficulties they faced. This was because the dowry obtained from a girl's marriage would be utilised to either feed or educate her siblings. The challenge of large families also featured prominently; in most cases of larger families, the father had more than one wife; the number of children in such polygamous homes ranged between 7 and 14 thereby compromising the quality of life provided to the children and in such cases lower priority was given to the female child. The study also revealed that the risk of adolescent pregnancy was a major challenge for Mastercard Foundation Scholars, especially those from very poor households and fishing communities where some girls engaged in transactional sex with fishermen in exchange for money to support their families as well as to meet their basic needs. Patriarchy and harmful social norms were among the key hindrances to the education of young girls and young women in the targeted districts in Ghana.

[1] GHC refers to Ghanaian Cedi, although this was replaced by New Ghanaian Cedi (GHS) in 2007.

Parental/guardian negligence was also noted as a key challenge; some of the Mastercard Foundation Scholars were forced by their guardians to engage in petty trade, subsequently missing school. In some cases, the girls had lost one or both parents and were being cared for by guardians who were already overburdened. In other instances, the fathers had abandoned the family, thus leaving the family under the care of single mothers who were financially overburdened; this deprived some of the girls of an opportunity to go to school. One of the Mastercard Foundation Scholars indicated:

"I was brought to stay with my Aunty. My father claimed custody of me after my mother remarried. Most of the time I would miss school since my Aunty sent me out for petty trade while her children went to school. I would have to finish all the household chores before going to school. My father rarely visited to check on me, I would see him maybe once in a year." Mastercard Foundation Scholar

Program Impact: Individual, Family, Community, Educational Institutions and Policy and Practice

The Mastercard Foundation Scholars Program at CAMFED Ghana aimed to produce a cohort of next-generation female leaders, promoting social transformation and economic growth in Ghana. The study observed several significant medium to long-term changes among the Mastercard Foundation Scholars, their families, communities, and educational institutions, toward the achievement of this goal.

The Mastercard Foundation Scholars Program at CAMFED Ghana enhanced access to quality education for Mastercard Foundation Scholars from vulnerable backgrounds, despite the various challenges that confronted their education. Through the Program, 4,032 secondary school Mastercard Foundation Scholars and 2,140 tertiary Mastercard Foundation Scholars were supported to access education. During FGDs, the young women mentioned that very few of them would have survived through and beyond the Senior High School (SHS) level if it were not for the scholarship support provided by CAMFED and the Mastercard Foundation. The scholarship package at SHS alleviated the burden on both the Mastercard Foundation Scholars and their parents/ guardians, creating an enabling environment for girls to excel in their studies and subsequently access tertiary education. During a FGD, one of the Mastercard Foundation Scholars commented:

"Growing up I knew my father was not employed. Even though I obtained a very good grade (aggregate 13) I could not pursue my tertiary education because my dad and family members could not afford to pay for my fees. When it was finally decided that I would progress to tertiary education, a sheep had to be sold to buy the application forms. I got admission but had no money to pay for my fees. God being wonderful my dad's friend introduced us to the [Mastercard Foundation Scholars Program at CAMFED Ghana] and here I am today, a professional midwife." Mastercard Foundation Scholar

The support the Mastercard Foundation Scholars received from the Mastercard Foundation Scholars Program at CAMFED Ghana translated to excellent performance, thus enabling many of the Mastercard Foundation Scholars to transition to tertiary education. The support at both the high school and tertiary

level converted to improved retention, transition, and progression of young women in the selected regions. The Mastercard Foundation Scholars were also able to register for courses that they would not have been able to afford had it not been for the intervention, this includes courses such as medicine, nursing, and engineering which we deemed expensive. One of the university administrators indicated:

"*Because of the [Mastercard Foundation Scholars Program at CAMFED Ghana] most of the young women have become professionals in their field of endeavours; nurses/midwives, Medical Doctors, Lawyers, Entrepreneurs, Professional Teachers, Accountants. This would not have been possible without the scholarship because their families would never have afforded this."* University Administrator

The comprehensive nature of the Mastercard Foundation Scholars Program at CAMFED Ghana for both the high school and tertiary levels enhanced academic success and performance. At SHS, the Mastercard Foundation Scholars received extra classes when necessary to improve their performance in specific subjects where they had challenges. Parents and guardians were also engaged to support the Mastercard Foundation Scholars' academic performance. The improved academic performance did not just benefit the Mastercard Foundation Scholars, but also positively profiled the schools where the Mastercard Foundation Scholars studied, since the schools were associated with academic excellence. According to one of the university patrons:

"The [Mastercard Foundation Scholars] Program [at CAMFED Ghana] created an appetite for further studies among the girls from the rural communities; the role modelling by the girls who had achieved good grades inspired young women from the communities to aspire to realise higher levels of education, with the ripple effect in the communities, the life of the young women in the communities will never be the same. I know some of them, the villages they come from, because of the education access, every girl in their communities can now appreciate that education is for all of us; this has pushed the people in the communities to aspire for things that are greater than them." University Patron

The Mastercard Foundation Scholars Program at CAMFED Ghana played a significant role in supporting the transitions of Mastercard Foundation Scholars into dignified and fulfilling livelihoods through further education, entrepreneurship, and employment. The Program enhanced the employability of the young women through the acquired qualifications and skills. The Program also exposed the young women to various career paths and opportunities through CAMFED's bespoke post-school Transition Program as well as enrichment[2] programs which included the leadership camps as well as the girls' clubs that were offered in schools. Some of the young women were also supported to acquire internships, which converted to employment. According to the study findings, the Mastercard Foundation Scholars gained paid employment as well as self-employment opportunities through entrepreneurship. One of the university patrons commented:

[2] These were interventions offered by CAMFED that provided skills and knowledge to support the Scholars to transition to higher learning and the world of work.

"The [Mastercard Foundation] Scholars Program [at CAMFED] Ghana prepared the young women for any jobs because they were trained across various skills. As a Nation, we have a challenge of unemployment; but the entrepreneurship skills positioned the young women for self-employment. The Program has built a pool of quality human resource/workforce of [Mastercard Foundation] Scholars for the government of Ghana; Women with diverse skill sets backed up with character." University Patron

The study established that there was a sense of agency among the Mastercard Foundation Scholars to give back to their community, having been taught that they all had something to offer. The Program also nurtured a "*giving back*" attitude of Mastercard Foundation Scholars toward other vulnerable girls. As a result of this, many mini foundations and social enterprises have been established by various Mastercard Foundation Scholars to help support other vulnerable girls and groups in their communities. The participation of Mastercard Foundation Scholars in the CAMFED Association was strengthened, this being one of the key avenues through which the Mastercard Foundation Scholars gave back to their communities.

At the family level, the Mastercard Foundation Scholars Program at CAMFED Ghana created a positive shift of attention to the education of girls, based on the success observed among the Mastercard Foundation Scholars; their families now appreciate the value of educating girls and young women. This saw a positive shift towards the parents supporting their female children to access education despite economic challenges. The Program also enabled many families to break the cycle of poverty through the Mastercard Foundation Scholars who have acquired employment or started enterprises to support their families. In some instances, the Program led to improved family relations as Mastercard Foundation Scholars became more warmly and highly regarded by their family members following their success in life through the Program.

At the community level, the Mastercard Foundation Scholars Program at CAMFED Ghana has contributed to positive change in social norms and behaviour, for example, key thought leaders within the intervention communities now perceive the education of girls as more important and valuable than before. One of the Teacher Mentors commented:

"The community has developed a positive attitude towards philanthropy, especially towards supporting the education of needy children; the community can now come together and raise resources for a needy child to go to school because they have seen the value of education, especially the education of young women, this was never the case before; even the parents whose children have been supported by the [Mastercard Foundation Scholars Program at CAMFED Ghana] also offer their support to other children even though they are also being supported." Teacher Mentor

New forms of mentorship, entrepreneurship, and philanthropy have been deeply embedded in the local communities due to the influence of the Mastercard Foundation Scholars Program. The community's goodwill towards the education of vulnerable young women has been strengthened with the communities appreciating the potential that lies within young women.

At the tertiary institutions, the study noted the establishment of student support funds to support the education of needy students in the tertiary institutions. Some of the funds and departments that had become dormant were revived following the influence and learnings from the Mastercard Foundation Scholars Program at CAMFED Ghana. The study also noted the mainstreaming of mentoring and career guidance services, the development of a Gender Strategy, and the setting up of Entrepreneurship Innovation Hubs as some of the key practices influenced by the Program at the tertiary education level in Ghana.

The Teacher Mentors, University Patrons, and District Education Committee (DEC) members expressed appreciation for the Mastercard Foundation Scholars Program at CAMFED Ghana; as stakeholders in the Program, the different actors reported having enhanced knowledge and skills in mentorship, safeguarding, and leadership matters as well as increased zeal and enthusiasm to give back to society as was learned in the engagement and work with the Program.

"Serving as a Patron in itself provided me with a great opportunity to give to young girls in many ways; it opened my eyes to the concept of give-back. I knew I needed to give back but having interacted with [the Mastercard Foundation Scholars] Program changed my thinking about giving back to society. I also give my time a lot. Whenever they call me when they have programs on campus, I attend and some of these programs run up very late, but I have to sit with them because I feel the fulfilment; it is a great opportunity for me. As a lecturer when you apply for promotion you must give evidence of community service. I saw some of them have their clubs; teaching young girls in the community." University Patron

On matters of policy and practice, the Mastercard Foundation Scholars Program at CAMFED Ghana made significant contributions to the policy environment in Ghana, especially in the education sector. Through the Program, some institutions, especially tertiary institutions, are now more open to gender and inclusion issues. Furthermore, CAMFED's *My Better World* Program, which is a life skills curriculum developed by CAMFED and delivered by Learner Guides through CAMFED's wider Program in Ghana, has now been integrated into all partner Senior High Schools and most partner Junior High Schools, courtesy of the Ghana Education Service. The Learner Guide Program has complemented initiatives delivered through the Mastercard Foundation Scholars Program at CAMFED Ghana, to support learners at the school level. The Mastercard Foundation Scholars Program at CAMFED Ghana provided the needed funds to strengthen the Girls' Clubs held at schools, together with guidance and counselling support services in some schools in the districts. The school re-entry policy for girls who become pregnant in school policy came about through collaborative efforts together with other non-governmental organisations (NGOs), Girls Education Unit (GEU), etc. under the Girls Education Network (GEN) where CAMFED is part of the network; this policy has seen many girls and young women get a second chance at accessing education and realising their dreams toward a brighter future.

Sustainability

The study noted commendable efforts toward the Mastercard Foundation Scholars Program at CAMFED

Ghana's sustainability. The Program achieved a greater agency and improved livelihoods for the Mastercard Foundation Scholars themselves which will have a lasting positive impact; the Mastercard Foundation Scholars now possess the confidence and diverse set of skills, knowledge, and livelihood sources that can be utilised to support the communities and their families beyond the Program's support. The reports of changing attitudes within families and communities about the importance of girls' education, the benefits it unlocks, and the power of women's leadership, speak to changing societal norms and beliefs that will endure beyond the direct program interventions. The Program also contributed to more inclusive schools and universities by influencing the documentation of key policies and the establishment of practices that will ensure the inclusion of marginalised girls beyond the program intervention. The sustainability of the Program largely lies on a well-structured functional Alumnae network of Mastercard Foundation Scholars; CAMFED Association (CAMA) members.

The interventions of the Mastercard Foundation Scholars Program at CAMFED Ghana were also noted to be well integrated into the activities, practices, and structures of the various stakeholders such as the government departments, especially in education through the District Education Committees. The Committees will, therefore, continue to support the schools beyond the Mastercard Foundation Scholars Program at CAMFED Ghana. The Teacher Mentors, as well as the University Patrons, were noted to have developed the skills and commitment to continue supporting the Program. The Parent Support Groups (PSGs) are vital for sustainability, especially at the community level. The PSGs provide a platform for parents to share ideas on prioritising girls' education. Some of the key lessons learned from the study included:

i. Supporting marginalised girls and young women with appropriate resources and targeted support can position them to thrive and indeed excel academically, in livelihoods, and as leaders of change.

ii. Holistic support to girls unlocks greater potential; complementing the material support provided, the enrichment programs designed to build confidence and skills are key to ensuring the holistic development of the Mastercard Foundation Scholars.

iii. There is immense power in positioning females as role models in the communities, including young women living with disabilities. This has contributed to positive changes in family and community attitudes and norms for girls' education, women's livelihoods, and leadership.

iv. There is a need to intervene early in girls' education to tap into their potential while still young, this yields better results than waiting to onboard them at the tertiary level and also ensures greater inclusion.

Overall, the ten years of the Mastercard Foundation Scholars Program at CAMFED Ghana demonstrates that by investing in the education of the most marginalised girls, and by building an ecosystem of support around them - one that engages families, communities, educational institutions, and policy-makers - the Mastercard Foundation Scholars have achieved remarkable outcomes; and have stepped up as agents of change for the next generation.

SECTION 1: INTRODUCTION AND BACKGROUND INFORMATION

1.1 About CAMFED, the Campaign for Female Education

Established in 1993, CAMFED is an international non-profit organisation with a mission to expand girls' access to education and accelerate the benefits to individuals, their families, and communities in Africa. CAMFED works to tackle poverty and inequality by supporting girls to attend and succeed in school, and to empower young women to become leaders of change. CAMFED invests in girls and women in the poorest rural communities in Africa, where girls face acute disadvantages but where their empowerment has the potential to transform communities.

CAMFED creates a social network around girls by mobilising communities and schools to support their education and development. At the secondary school level, CAMFED provides disadvantaged girls with key items needed to complete the secondary cycle, including bursaries, uniforms, equipment, and sanitary wear as well as mentoring and learning support. Post-school support is led by young women themselves, focusing on successful transitions to secure livelihoods - including enterprise, employment, and continuing education - and leadership.

In 1998, CAMFED launched its work in Ghana, with work beginning in the Northern Region, and now operates in 12 regions, 38 districts, and 860 schools.

1.2 About the Mastercard Foundation Scholars Program at CAMFED Ghana

The Mastercard Foundation Scholars Program is built on the belief - shared by CAMFED - that all young people, no matter their social or economic circumstances, should have the opportunity to obtain a quality education, pursue their aspirations, and become leaders of change for the next generation. The ten-year Mastercard Foundation Scholars Program at CAMFED Ghana began in 2012 with the aim of supporting 4,000 girls through Senior High School (SHS) and 2,000 young women through tertiary education as part of the Mastercard Foundation Scholars Program. The Program targeted academically bright yet economically disadvantaged girls in Ghana, providing them with the required support to succeed. The Program was implemented in 32 districts across 12 regions of Ghana.

The Learning Approach assignment showed that the Program specifically sought to:

1. Unlock the potential of a critical mass of academically bright yet disadvantaged girls and young women from rural Ghana through secondary and tertiary education, enrichment, and service leadership opportunities.
2. Create a network of visionary educators at high-quality schools and universities who share the objective of inclusive, equitable, and high-quality education.
3. Create an alumnae network that catalyses the transformative power of individual Scholars.

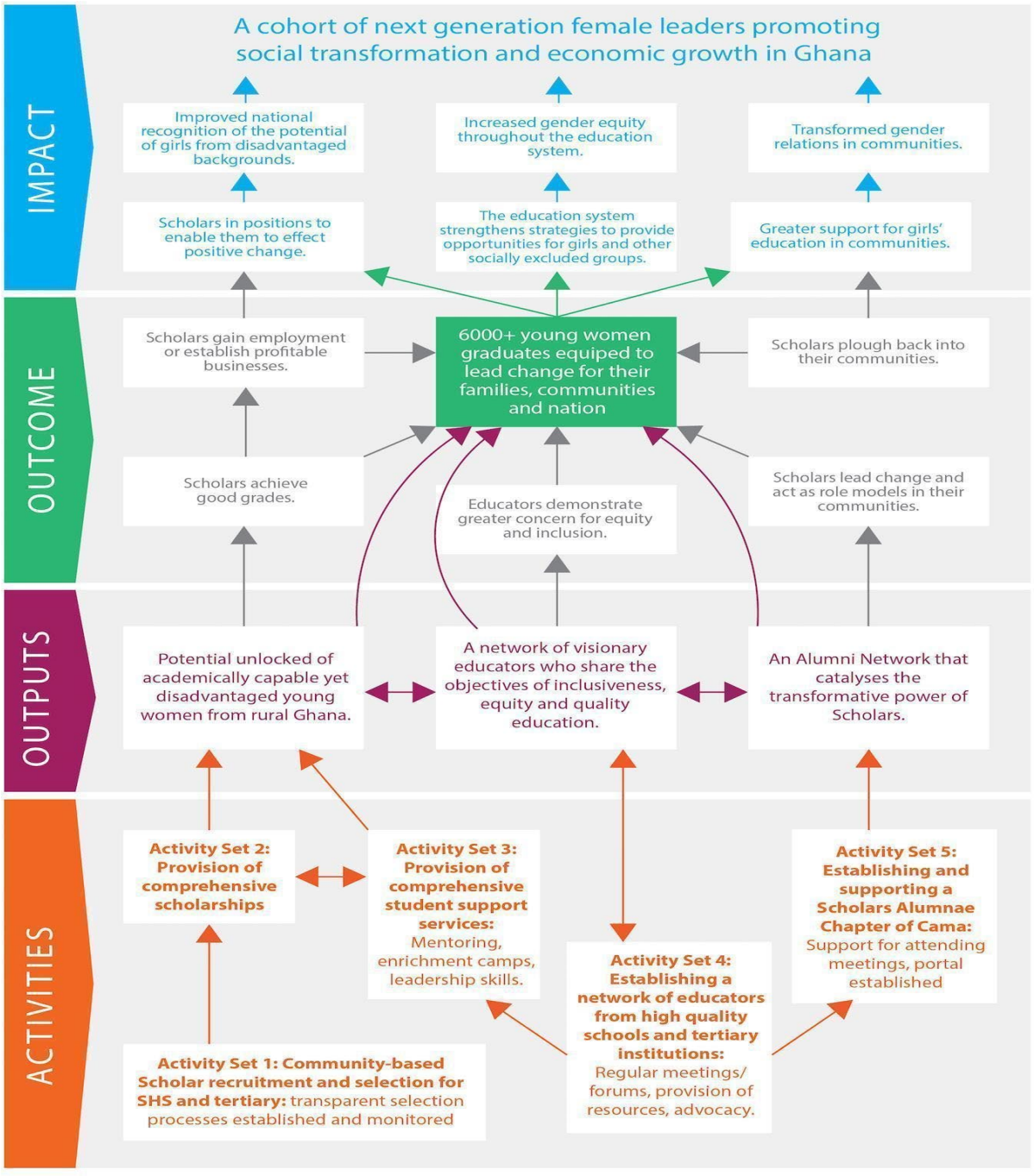


Figure 1: Theory of Change for the Mastercard Foundation Scholars Program at CAMFED Ghana created by an external evaluator for the Mid-term Evaluation

1.3 About The Study

The study specifically sought to:

1. Assess the overall impact, longevity, and learning associated with the project interventions.
2. Assess the extent to which the interventions have generated significant positive or negative, intended, or unintended, higher-level effects among the Mastercard Foundation Scholars as well as families, communities, and the wider education system in Ghana.

1.4 Structure and Content of the Report

This report is structured into five sections including the Executive Summary and the preliminary pages. Section One of the report presents the background information on CAMFED and the Mastercard Foundation Scholars Program. Section Two presents the methodology, Section Three presents the research key findings including the Journey Pathway Mapping, while Section Four details the lessons learned as well as general recommendations.

1.5 Brief Context Analysis

a. Overview of the Education Sector in Ghana between 2012 and 2023: Through the 1992 Constitution, the Ghanaian government acknowledged its obligation to guarantee that every child of school age in the country has the right to an education to the degree and extent that is feasible given the country's resources. The Ghanaian education system is divided into three parts: basic for six years, secondary (junior and senior) for three years and four years respectively, and tertiary education for four years, known as the 6-3-4-4 system. At the end of SHS (twelfth/thirteenth grade), all students take the West African Senior Secondary Certificate Examination (WASSCE).

In 2017, the government introduced the Free Senior High School (FSHS) policy. The policy aimed to offset fees as parents buy school items for their children (it used a cost-sharing model). The Ministry of Education established the Education Strategic Plan (ESP) 2018 -2030, which aims to provide a roadmap for the improvement of learning outcomes and increased sector efficiency.

b. Trends in Education Transition Rates in Ghana for Boys and Girls: Globally, primary, and secondary school enrolment rates are getting closer to equal for girls and boys (90% male, 89% female). Ghana has made significant progress in providing primary and lower secondary education to its citizens, with most children having access to education at these levels. However, according to the Ghana 2020 Education Fact sheet released by United Nations International Children's Emergency Fund (UNICEF), the completion rate for the girl child declined steadily from 73% to 50% to 34% across the primary, secondary, and tertiary levels respectively, the completion rates were even lower in rural communities with a decline from 65% to 36% to 22% across the three levels. According to the report a higher share of boys does not complete primary and lower secondary, however, this trend reverses in upper secondary, where girls comprise 52% percent of those who do not complete. The breakdown is provided as follows:

Table 1: Trends in Education Transition Rates in Ghana for Boys and Girls

		Primary	Secondary	Tertiary
Total Completion Rate		71%	47%	35%
Sex	Male	69%	45%	35%
	Female	73%	50%	34%

Source: Ghana 2020 Education Fact sheet released by UNICEF

In 2020, the gross enrolment ratio stood at 103.44 for primary education, and 77.67 for secondary education (EMIS 2020). This disparity is particularly pronounced in terms of gender and regional access. According to the UNICEF 2020 Education Fact Sheet, the gap between the completion rates of children from the richest and poorest wealth quintiles widens starkly as they progress through the education system. While 71% of children from the richest quintile complete upper secondary education, only 9% of children from the poorest quintile do so. Expressed as ratios, 1.6 times more children from the richest quintile complete primary education compared to children from the poorest quintile, 3.5 times more children from the richest quintile complete lower secondary compared to children from the poorest quintile, and almost eight times more children from the richest quintile complete upper secondary compared to children from the poorest quintile. This is a major obstacle to achieving equitable and inclusive education for all Ghanaians.

According to the EMIS report of 2022, the net enrolment rates (NER) for pre-primary and primary levels increased to 89.3% and 78.8%, respectively. The transition rate from primary to secondary school remained at 92.5%, while the lower secondary school completion rate increased to 83.1%[3]. The World Bank Ghana Secondary Education Improvement Project Report 2023 indicates key interventions[4] which included scholarships/bursaries to students' low-income families in participating districts and schools, this may have contributed to the improved transition rate in the last few years.

c. Barriers to Girls Education in Ghana: According to the Ghana Education Sector Report published in November 2022, Ghana's educational system is characterised by high enrolment; however, gender disparity is greatest at the highest levels of education, with poorer educational outcomes for girls at the secondary school level and beyond. 25% of young people are out of school at the secondary school level;

[3] EMIS, 2020.

[4] https://projects.worldbank.org/en/projects-operations/project-detail/P145741

50% of the girls do not complete the lower secondary while 66% do not complete the upper secondary[5].

Gendered barriers exist that restrict access to equitable education, including: lack of adequate infrastructure and support provided to girls for menstrual hygiene, child labour, child marriage; inadequate teacher training; and the hidden costs of sending young people to school. Social norms that typically view female education as less valuable and important than male education complicate all of these factors. Girls who lack access to education face detrimental effects on their health, incomes, and wellbeing, manifested in ways that include: higher rates of poverty; reduced access to/use of contraceptives; higher unplanned pregnancy risks; and risks to their children's health when they lack education.

d. Education Funding models in Ghana: Education programs in Ghana are funded by the government through the consolidated fund[6]. The government is committed to allocating on average 15% of total government expenditure to education; this is below the 17% average for Lower Middle-Income Countries (LMICs). In the 2022 budget, the government allocated 3.8% of GDP to the education sector, which is significantly below the United Nations Educational, Scientific, and Cultural Organization (UNESCO) target of 6%.

Every public kindergarten, primary school, and Junior Secondary School is entitled to receive a grant of about USD 3.30 (GHS 30,000) per pupil per year. This allocation does not follow a clear funding formula by regions and districts to address the persistent geographical gaps in per-pupil, non-wage funding levels. The Students Loan Trust Fund (2005) is a Program of the Scholarships Secretariat funded partly by the Ghana Education Trust (GET) fund that provides financial aid to tertiary students who will pursue undergraduate programs.[7]

The GET Fund-2001 supports education services at all levels through the provision of buses that ferry secondary girls and boys to and from school, grants for the students' loan scheme, and school textbooks. The Capitation Grant Scheme (2005) funds the Free Compulsory Universal Basic Education policy (FCUBE).

e. Child Protection in Ghana: The legal framework for child protection in Ghana is guided by the Constitution and the Children's Act 1998 (Act 560). The child protection policies are developed by the Ministry of Gender, Children, and Social Protection. Some of the challenges faced by children in Ghana include corporal punishment, domestic violence, sexual abuse, sexual violence, exploitation, children living and/or working on the streets, early marriage, female genital mutilation/cutting, and ritual enslavement.[8]

The Children's Act, 1998 (Act 560) provides for the rights of the child and covers issues of parental duties

[5] file:///C:/Users/dodhiambo/Downloads/Ghana_Fact_Sheets_Digital.pdf

[6] https://www.unicef.org/ghana/media/4576/file/2022%20Education%20Budget%20Brief%20.pdf

[7] https://education-profiles.org/sub-saharan-africa/ghana/~financing-for-equity

[8] Child and Family Welfare Policy, 2014)

and responsibilities, maintenance, adoption, and foster care; it protects children from exploitative labour and child marriage and stipulates responsibilities for the care and protection of children. According to the country context for the development of the Child Welfare policy in Ghana, while the legal, policy, and regulatory framework is comprehensive, there is a disconnect between law and practice, and between the laws and community approaches to dealing with child and family welfare issues[9].

f. Gender Inclusion and Equality: There are disparities in Ghana's educational system that manifest in terms of gender, geographic location, and income levels. Gender parity worsens as the educational level increases, this fuels the variations in literacy rates between the male and female population in Ghana. In terms of geographic location, a performance gap was observed between urban and rural Ghana, which could be explained by the uneven distribution of educational facilities and resources. The country continues to make progress towards achieving gender parity at all levels of formal education. To eliminate gender disparity in primary and secondary education, the Ministry of Education, its agencies, and stakeholders have put strategies in place to deal with existing and future challenges of gender in the sector. Notable among these is the updated Education Strategic Plan, 2018-2030, which has Gender Equality and Women Empowerment measures such as girls' educational issues at all levels of education, particularly the basic level, and the use of female role models, among others.[10]

g. Unemployment in Ghana: In 2024, the total unemployed population in Ghana was estimated to reach some 592,000; a slight increase from 2022 (582,000).[11] In 2024, the unemployed male population in Ghana was estimated at around 295,500. On the other hand, the female population without any form of employment was projected to be slightly higher, at approximately 297,000. According to the report on "Barriers to Young Women's Employment in the Future World of Work in Ghana,"[12] The constraints faced by young women are often the result of differential access to opportunities for education, skills training, and employment-enabling resources. Such disparities are likely to be worsened by the incidence of the COVID-19 pandemic that has adversely affected the world economy, and Ghana is no exception.

[9] Child and Family Welfare Policy. Feb 2015

[10] National Gender Policy, 2015

[11] https://www.statista.com/statistics/1287532/number-of-people-unemployed-in-ghana/

[12]https://acetforafrica.org/research-and-analysis/reports-studies/multi-country-studies/barriers-young-womens-employment-future-world-work-ghana/

SECTION 2: METHODOLOGY

2.1 Data Collection Approach

Primary data collection was conducted between the 13th and 22nd November 2023 within the Greater Accra and surrounding districts in the South as well as Tamale and the surrounding districts in the North of the country. Four consultants were involved with two Mastercard Foundation Scholars working alongside them to ensure the inclusion of youth perspectives in research methodologies and for learning and mentorship.

The Learning Approach Assignment used a qualitative learning approach methodology, which included Key Informant Interviews (KIIs), Focused Group Discussions (FGDs), a mini-survey, and participatory Journey Pathway Mapping (JPM) with a targeted group of post-school female Mastercard Foundation Scholars. The focus was on the overall impact, sustainability, and learning associated with the Project interventions.

2.2 Data Collection Instruments

There were four main data collection instruments employed for the study, these included:

1. The Journey Pathway Mapping (JPM): This component focused on supporting a purposively selected group of Mastercard Foundation Scholars from each of the seven cohorts[13] to map out their overall journey and experience receiving interventions and support through the Mastercard Foundation Scholars Program at CAMFED Ghana. The main goal of the JPM was to construct an overarching picture of the lives of the targeted group of Mastercard Foundation Scholars and gain deep insights into the critical turning points - enablers and barriers - encountered on their path. The Mastercard Foundation Scholars documented their stories supported by diagrams to illustrate how critical the secondary and post-school Program support was to them and their families, and how this had impacted their lives. In the JPM the Mastercard Foundation Scholars described the key barriers and challenges they faced before their enrolment into the Program, the enablers provided by the Program, as well as the overall impact of the support they received through the Mastercard Foundation Scholars Program at CAMFED Ghana.

The JPM was done using a guide that provided basic questions that the JPM needed to address to obtain a whole picture of a Mastercard Foundation Scholar's journey from just before they met CAMFED, to where they are now as a result of the CAMFED Mastercard Foundation interventions. The JPM included 48 Mastercard Foundation Scholars and some of the themes explored included: the challenges faced by Mastercard Foundation Scholars before enrolment into the Program; the support received from the Program; and how the support received had impacted the lives of Mastercard Foundation Scholars .

2. Key Informant Interviews (KIIs): This involved one-on-one interviews with both the internal, as well as

[13] The cohort refers to a group of the Scholars who were enrolled into the Program within the same year; the Program's first cohort was enrolled in 2012 and the other cohorts were enrolled in subsequent years.

external, stakeholders of the Mastercard Foundation Scholars Program. The external stakeholders included staff at the partner SHSs and tertiary institutions that were involved in the Program, government officials, members of district education committees, and parents of the Scholars. The internal stakeholders included CAMFED staff from Ghana and the UK. A total of 36 KIIs were conducted during the assignment. A Key Informant Guide was tailor-made for each category of stakeholder reflecting the nature of the information required.

3. Focused Group Discussions (FGDs): A total of six FGDs were conducted with the Mastercard Foundation Scholars, each with between seven and eight participants to allow for in-depth discussion and contribution by every participant. The six groups separately discussed the enablers, challenges, and perceptions, as well as the ripple effect the Program had on other girls and the community members at large. The FGDs provided a firsthand account of what the Mastercard Foundation Scholars felt and experienced about the Mastercard Foundation Scholars Program at CAMFED Ghana. The FGDs were conducted using a standard Focused Group Discussion Guide.

4. Mini Survey: The selected section of the Mastercard Foundation Scholars filled out an online questionnaire to provide additional insights into what the Mastercard Foundation Scholars received in terms of support and how such interventions made a difference for them in their various education pathways and beyond.

2.3 Scope of the Study-Data Collection Districts



Figure 2: Map of the 12 regions in Ghana

Based on the agreed sampling criteria, eight districts were sampled out of the 38 districts across 12 regions from which CAMFED Ghana selected the Mastercard Foundation Scholars. The eight districts were purposely selected to ensure that a good number of the Senior High Schools as well as the Tertiary Institutions that CAMFED Ghana had partnered with for the Mastercard Foundation Scholars Program were reached by the study team.

It is worth noting that the districts sampled did not limit the spread of the mini survey since the Mastercard Foundation Scholars were dispersed across the country in various districts and regions. This is because the mini-survey tool was sent via email and social media and could be accessed from any part of the country. Also, for the FGDs and the JPM, Mastercard Foundation Scholars were selected from multiple regions and districts and were supported to converge at two specific central points from where the exercise took place.

Table 2: Districts Sampled for the Data Collection

	TAMALE & Northern Districts		**ACCRA & Southern Districts**
1	Tamale Metropolitan Area – Northern Region.	5	Mfantseman – Central Region
2	Sagnarigu District – Northern Region	6	Abura-Asebu-Kwamankese – Central Region
3	Jirapa Lambussie District – Upper West	7	Cape Coast - Central Region
4	Bongo District – Upper East	8	Greater Accra Metropolitan Area

2.4 The Sample Size for the Scholars' Mini Survey

The assignment adopted the purposive sampling approach guided by data provided by the CAMFED Ghana team that included information on the regions, districts, schools, and institutions. The sample size for the mini survey was arrived at using a statistical formula for sample size calculation for scientific and social research.

Through the Mastercard Foundation Scholars Program at CAMFED Ghana, launched in 2012, 4,032 secondary school Scholars and 2,140 tertiary Scholars were supported to access education. Meanwhile, through the partnership's Young Women's Successful Transitions initiative, commencing in Ghana in 2016, an additional 2,331 secondary school Mastercard Foundation Scholars were supported.

2.5 Summary of Stakeholders Engaged in Data Collection

Below is the summary of the number of stakeholders engaged in the learning approach for the various data collection approaches. A detailed list of the specific individuals is provided in the Annexes.

Table 3: Persons Consulted during the Study

	DATA COLLECTION APPROACH	FEMALE	MALE	TOTAL NUMBER
1.	Key Informant Interviews (KII)	20	12	32
2.	Focused Group Discussion (FGD)	48	00	48
3.	Journey Pathway Mapping (JPM)	20	00	20
4.	Mini Survey	696	00	696
	TOTALS	**784**	**12**[14]	**796**

2.6 Challenges and Limitations of the Study

Assignments of this nature are deemed to experience challenges in the course of undertaking primary data collection. For instance, the time allocated for primary data collection was limited. Some of the locations and districts, especially in the Northern region, were situated very far away and the team spent significant time travelling to the districts – some took as long as four to five hours. The team also encountered the issue of the unavailability of some of the key informants i.e., government officials. Some of the parents/guardians of the Mastercard Foundation Scholars who were to be interviewed could not participate due to time and distance. A few respondents in certain institutions had not interacted much with the Mastercard Foundation Scholars Program at CAMFED Ghana as the officers who handled the Program had since been transferred or retired.

The challenges notwithstanding, the research team believes that the sampling approach and evidence obtained during the assignment were adequate and appropriate to provide a basis for the reported findings, conclusions, and recommendations.

2.7 Ethical Research Guidance, Safeguarding Protocols, and Procedures

CAMFED shared the Child Protection Policy and Code of Practice with Howard & Associates who reviewed and signed the policy. Before undertaking this assignment, the consultant was also provided with an additional briefing by CAMFED on how to conduct research in compliance with their Child Protection and

[14] The low participation of males in the study is attributed to the nature of the Program; the Scholars of the Program were female and the few males who were engaged in the study were key informants.

Safeguarding policy.

The consultants assumed overall responsibility for the execution of the assignment and ensured data integrity, privacy, and confidentiality were adhered to by the entire research team. All research data was treated with the strictest confidentiality, following protocols agreed with CAMFED at the onset of the study. The consultants were responsible for ensuring that the entire research team adhered to research ethics, including ethical and safeguarding protocols and procedures. This included training on detecting signs of distress or trauma among participants in interviews and what to do if this situation arose.

An informed consent process of all respondents was obtained. The consent process included outlining the reasons for the study, the issues, and the questions to be covered during the interview/discussion. A safe space and an appropriate time were identified for the interviewee to ensure confidentiality and minimal disruption to the lives of respondents during the interviews. Throughout the study, the consultants were supported by the CAMFED Ghana team including the National Director and Head of Monitoring, Evaluation, and Learning CAMFED Ghana.

SECTION 3: STUDY FINDINGS

This section of the report focuses on the challenges that were experienced by the Mastercard Foundation Scholars before joining the Mastercard Foundation Program at CAMFED Ghana; the section then focuses on the applied interventions, the constraints experienced in the implementation of the Program, as well as the key innovations developed over the period towards the planned results.

3.1 Overview of the interventions of the Mastercard Foundation Scholars Program

Through the Mastercard Foundation Scholars Program at CAMFED Ghana, 4,032 secondary school Mastercard Foundation Scholars and 2,140 tertiary Mastercard Foundation Scholars were supported to access education. Meanwhile, through CAMFED and the Mastercard Foundation's 2016 Young Women's Successful Transitions grant in Ghana, an additional 2,331 secondary school Mastercard Foundation Scholars were supported.

1. **The secondary education support:** In addition to material packages of entitlements including fees, uniforms, stationery, menstrual products, and boarding costs where needed, secondary Mastercard Foundation Scholars received a range of wrap-around support. Teachers – trained by CAMFED as Teacher Mentors in partner schools – provided psychosocial support and academic tutoring services, making classrooms a safe and supportive place for Mastercard Foundation Scholars to learn, and encouraging the Mastercard Foundation Scholars' community to give back. Meanwhile, the leadership and enrichment camps for Mastercard Foundation Scholars were facilitated to support the development of leadership skills, community giveback, and networking. Culmination events for each graduating class of secondary Mastercard Foundation Scholars were also held to celebrate their successes and provide transition support.

2. **Supporting post-school transitions through the Transition Program:** CAMFED's partnership with the Mastercard Foundation supported Mastercard Foundation Scholars to maximise the returns on their education and safely transition into a range of dignified and fulfilling post-school pathways. The 2016 Mastercard Foundation Scholars Transitions partnership offered a post-school Transition Program for secondary Mastercard Foundation Scholars after they graduated from school. The Program provided mentorship, skills, and resources to support Mastercard Foundation Scholars to deepen their knowledge and skills on key transition topics, including financial literacy, entrepreneurship, reproductive health and wellbeing, and leadership. Through the Transition Program, Mastercard Foundation Scholars worked in collaboration with their peers and young women Transition Guides, trained by CAMFED, who provided mentorship and acted as relatable role models.

3. **Tertiary scholarships:** Through the Mastercard Foundation Scholars Program at CAMFED Ghana, 2,140 tertiary Mastercard Foundation Scholars were recruited in Ghana to receive comprehensive scholarships to support them in obtaining a degree or diploma from a high-quality tertiary institution. The

tertiary Mastercard Foundation Scholars also attended key events, which supported their development and connected them with the Mastercard Foundation Scholars community at CAMFED Ghana: Head Start Orientation Programs supported their initial transition from school to tertiary education; annual Change Makers Congresses strengthened their leadership, technical, and professional skills; and annual final wrap-up forums celebrated the successes of graduating Mastercard Foundation Scholars and prepared them for their post-tertiary transition. Meanwhile, Mastercard Foundation Scholars at CAMFED Ghana also benefited from opportunities to connect with the wider Mastercard Foundation Scholars community through the Foundation's Baobab platform and Baobab Summits.

4. **Network of high-quality secondary school and tertiary leaders in Ghana who share a common vision:** The Mastercard Foundation Scholars Program at CAMFED Ghana convened partners in Ghana to improve the secondary and tertiary education environment, particularly for underserved young people. These strategic partnerships were leveraged to strengthen the Program, to influence education policy, and lead joined-up advocacy for girls' education. The partnerships were established with the Ministry of Education; Ghana Education Service; Ministry of Gender, Children and Social Protection; Girls' Education Network (of which CAMFED is a founding member); and Guidance and Counselling Unit. CAMFED Ghana convened key partners through the Annual Research and Learning Summits facilitated throughout this partnership, which brought together stakeholders to showcase the leadership of Mastercard Foundation Scholars and facilitate meaningful discussion and collaboration on a range of vital topics, including: the impact of COVID-19 on girls' education; supporting young people's livelihoods; and implementing the National Guidance and Counselling Strategic Plan.

5. **Scholar Alumnae network:** The Mastercard Foundation Scholars Program at CAMFED Ghana supported the development of a Mastercard Foundation Scholar Alumnae network of next-generation achievers and leaders committed to service and community give-back. A CAMFED Tertiary Alumnae Desk was established which supported Mastercard Foundation Scholars to access work experience, career advice, and entrepreneurship opportunities. The Mastercard Foundation Scholar Alumnae at CAMFED Ghana come together regularly to network and build skills and knowledge and receive valuable peer support from their leadership committee, who in turn collaborated with the Mastercard Foundation Alumnae leadership in Ghana to strengthen synergies across the wider Mastercard Foundation Scholars community. Mastercard Foundation Scholar Alumnae continue to seek and secure prestigious scholarship opportunities across the Mastercard Foundation Scholars network and beyond, as well as accessing high-profile employment and internship opportunities. The alumnae network includes the Alumnae Committees, the Baobab Advocates, and Ambassadors.

6. **Entrepreneurship support:** CAMFED and the Mastercard Foundation supported Mastercard Foundation Scholars to launch and grow their own businesses, providing a vital opportunity for Mastercard Foundation Scholars to build dignified jobs for themselves and take steps towards fulfilling

livelihoods through entrepreneurship, in the context of a significant shortage of formal job opportunities for young people across Africa. Through the 2016 Young Women's Successful Transitions partnership, CAMFED and the Mastercard Foundation have supported 1,185 young women with wrap-around enterprise support in Ghana, including business training, vocational skills training, start-up grants and kits, and mentoring. Young women entrepreneurs also accessed business support from business experts and mentors who are part of CAMFED-instituted District Business Committees, linking them to local business support networks. Successful female entrepreneurs also volunteer their time as Business Mentors to coach start-up entrepreneurs, acting as powerful and relatable business role models.

Mastercard Foundation Scholars also accessed business capital through CAMFED's partnership with Kiva. CAMFED-Kiva loans have zero financial interest and are instead based on the principle of "social interest" which in turn generates social change. Furthermore, CAMFED has worked with the Mastercard Foundation to connect Mastercard Foundation Scholars to intensive business support available through the Mastercard Foundation Scholars Entrepreneurship Fund (SEF), to support their economic independence and improved livelihoods. The SEF initiative provides funds to tertiary Mastercard Foundation Scholars and Alumnae with viable, sustainable, and scalable businesses, which have positive societal impacts.

7. **Internships and career support:** CAMFED Ghana and the Mastercard Foundation have supported Mastercard Foundation Scholar Alumnae to access work experience internships post-graduation, supporting them to gain practical work experience and professional skills to facilitate their transition into fulfilling employment, with the opportunity for internships to even result in permanent employment in some cases. Mastercard Foundation Scholars are benefiting from the opportunity to undertake three to six-month work experience internships with a range of different host organisations, including CAMFED Ghana, across sectors including Education, Finance, Health, NGOs, and Government.

3.2 Challenges Mastercard Foundation Scholars Faced Before Enrolment to the Mastercard Foundation Scholars Program

Despite Ghana's advancements in expanding access to education for all, there are still obstacles preventing many girls from attending school and receiving an education (UNICEF, Ghana). The study revealed the Mastercard Foundation Scholars faced myriad challenges before being enrolled in the Mastercard Foundation Scholars Program at CAMFED Ghana. This ranged from multiple sociocultural to economic challenges that impacted the girls and young women's ability to access and thrive in education as well as their wellbeing more broadly. The challenges identified included the following:

1. Poverty and financial difficulties/constraints: It is important to highlight that all of the Mastercard Foundation Scholars came from economically underserved backgrounds and circumstances. At the household level, the parents of these Mastercard Foundation Scholars struggled to feed the family.

According to the Mastercard Foundation Scholars' focus group discussion, their parents' sources of livelihood mainly included subsistence (described as "peasant") farming, petty trading, and casual labouring. The various sources of livelihood were inadequate to not only feed families but also to support the girls through school. In the case of girls from subsistence farming families, whatever was produced by the family could only support the feeding of the family and nothing beyond that. The parents were deprived of the resources necessary to support their girls' education. Because of the financial challenges within their homes, many young people migrated to nearby towns to search for work, this exposed the young people, especially the girls, to various forms of risks.

"I managed to complete Senior High School in 2013 by doing menial jobs and supporting my family on the farm. I got admission to the Bimbilla Training College but could not go because I had no money. So, I decided to go and be [a] head porter in Accra, the capital city of Ghana, to raise money for my tertiary education. In Accra, I slept on verandas, escaped rape several times, and was often beaten by rain because I had no decent accommodation. Six months into Accra, I could only raise GHC. 180.00. I was asked to come home and marry. I did go back home but I was fortunate to have heard about the Mastercard Foundation [Scholars Program at CAMFED Ghana] within the same year that I got married. So, I applied to the University for Development Studies (UDS), and CAMFED and Mastercard Foundation paid for my tertiary education." Mastercard Foundation Scholar

2. Early/Child marriage: Mastercard Foundation Scholars asserted that prior to starting the Mastercard Foundation Program, they were threatened with early marriages by family and relations because of the unending financial difficulties**.** In most of the CAMFED Program districts, the data collected indicated a connection between child marriage and parents' inability to support their children (reinforcing research that links these two factors). Since the dowry from a girl's marriage can be used to feed or send other children to school it is thought to be an effective coping option for parents to support the wider family. Girls who are not in school are especially susceptible to child marriage because of their vulnerability and lack of support beyond their families. This was the predicament with most of the Mastercard Foundation Scholars before they joined the Program.

"I can confirm that some of the girls were on the verge of being given into early marriage and if it was not for the [Mastercard Foundation Scholars Program at CAMFED Ghana], their life would have been miserable." Registrar, University of Cape Coast

3. Large families: This came out strongly during the assignment as a challenge, predominantly in traditional and Muslim households. Mastercard Foundation Scholars attributed the circumstances they faced at the time to their fathers having more than one wife. Some had three and even up to four wives with several children. The study noted from the Mastercard Foundation Scholars that the number of children in polygamous homes ranged between 7-14; this compromised the quality of life provided to the children, and in such cases, less priority was given to the female child.

"At the time, eight people were living in just a single room. At night, we struggled to sleep because of the

crowded nature of the room. Most nights the entire family would sleep on empty stomachs." Parent of a Mastercard Foundation Scholar

4. Teenage Pregnancy: The study revealed that the risk of adolescent pregnancy was a major challenge for the Mastercard Foundation Scholars, especially those from very poor households and fishing communities. In the fishing communities, many girls engaged in transactional sex with fishermen in exchange for money to support their families as well as to meet their basic needs; this often led to teenage pregnancies. UNICEF confirms this trend in a report on the situational analysis of adolescent girls in Ghana, finding that 14% of teenage girls between the ages of 15 years and 19 years have given birth to a live child or are expecting their first child right now. Compared to girls in the richest quintile, those in the lowest quintile have a five-fold higher chance of giving birth before turning 20 years old.[15]

"*I was encouraged or persuaded by my parents to allow my elder sister to attend secondary education and I would join school later. Unfortunately, within the one year that I was home and waiting for my parents to raise the money for my school, I became pregnant. This worsened my situation, and I almost felt like taking my life."* Mastercard Foundation Scholar

5. Patriarchy and harmful social norms: The study also found from the interactions with the Mastercard Foundation Scholars that there were negative social and behavioural norms and attitudes toward the education of young girls in the targeted districts of the Mastercard Foundation Scholars Program. This made it difficult for girls who wanted to attend school, especially those from poor families.

"Our male siblings would be pushed to school, and we would be left at home. In the case of the course selection, because the fees for sciences were higher, the parents would rather prioritize education and pay for their male child. We felt as if our lives were not as important as any other member of the household." Mastercard Foundation Scholar

6. Negligence by parents and guardians: Many of the girls living with the guardians were not well taken care of; most of them were forced to support the guardians in petty trade, subsequently missing school. Some of the girls had lost one or both parents and were cared for by guardians who were already overburdened. There were also many instances where the fathers had abandoned the family, thus leaving the family under the care of single mothers. In such cases, the study established that girls were deprived of the opportunities to go to school. Fostering, which refers to the socio-cultural practice of handing over (to a guardian) the care of children whose biological family is unable or unwilling to care for them in a family-based environment, was mentioned as another key challenge.

"I was brought to stay with my Aunty. My father claimed custody after my mother remarried. Most of the time I would miss school since my Aunty sent me out for petty trade, while her children went to school. Most of the time I would have to finish all the household chores before going to school. My father rarely

[15]https://www.unicef.org/ghana/media/4101/file/Situation%20Analysis%20-%20Adolescent%20Girls%20in%20Ghana.pdf

visited to check on me, I would see him maybe once in a year." Mastercard Foundation Scholar

"Because of parental negligence, there were Mastercard Foundation Scholars who were considered orphans even though they were living with their biological parents." Teacher Mentor

The assertions on the challenges shared by the Mastercard Foundation Scholars were corroborated by the feedback from KIIs, including insights from the District Education Committee (DEC), Teacher Mentors, and parents. Based on the experiences of the Mastercard Foundation Scholars and the general findings, the study can confirm that CAMFED effectively selected girls and young women who were amongst the most marginalised and who faced multiple challenges in accessing and thriving in education.

3.3 The Impact of the Mastercard Foundation Scholars Program at CAMFED Ghana

3.3.1 Impact on the Mastercard Foundation Scholars

The Mastercard Foundation Scholars Program at CAMFED Ghana aimed to support the next generation of female leaders in promoting social transformation and economic growth in Ghana. The study observed several significant medium to long-term changes among the Mastercard Foundation Scholars toward the achievement of this goal. These included:

1. Enhanced and More Inclusive Access to Education:

The Mastercard Foundation Scholars Program at CAMFED Ghana supported Mastercard Foundation Scholars from some of the most underrepresented backgrounds in Ghana to access a high-quality secondary school education, build skills and knowledge for a smooth transition out of the vulnerable post-school period, and then progress into productive livelihoods through further education, entrepreneurship, and employment. The Program at CAMFED Ghana provided an opportunity for 4,032 young women to access secondary school education despite the various challenges that confronted their education; during FGDs, the young women mentioned that very few of them would have survived through and beyond the SHS level if it was not for the scholarship provided by the Mastercard Foundation.

"Growing up I knew my father was not employed. Even though I obtained a very good grade (aggregate 13) I could not pursue my tertiary education because my dad/family member could not pay for my fees. When it was finally decided to progress to tertiary education, a sheep had to be sold to buy the application forms. I got admission but had no money to pay for my fees. God being wonderful my dad's friend introduced us to the [Mastercard Foundation Scholars Program at CAMFED Ghana] and here I am today, a professional midwife." Mastercard Foundation Scholar

The Mastercard Foundation Scholars Program at CAMFED Ghana also supported Mastercard Foundation Scholars living with disabilities. The focused group discussions involved one of the Mastercard Foundation Scholars living with a disability, who indicated:

"I was out of school for a very long time, foremost because I was sick but mainly because I was physically disabled; my parents could not afford my fees. I lost hope of ever going back to school considering that I was living with disability. CAMFED through the [Mastercard Foundation] Scholars Program gave me a chance to get an education and today I am a medical Doctor." Mastercard Foundation Scholar

Through the Journey Pathway Mapping one of the Mastercard Foundation Scholars indicated:

> *"Being the firstborn of 5 children and coming from a poor background and having parents who worked tirelessly as petty traders and farmers, I had to walk to school (which was very far). Sometimes I had to go to school without food because the leftover food would not be enough for my siblings. I attended school without textbooks, and I always had to borrow from friends to read. The [the Mastercard Foundation Scholars Program at CAMFED Ghana] has equipped me with mentorship and guidance which has helped me to be resilient and self-confident. The Program has also influenced my career path providing me with a solid foundation to complete my midwifery career. I am confident, resilient, empowered and highly educated now which I would not have gotten without CAMFED. My family depends on me now. I pay for my siblings' fees, take care of them, guide them, and even provide for the family needs."* Mastercard Foundation Scholar through the JPM

Another Mastercard Foundation Scholar during the Focus Group Discussion commented:

"I am sure if it was not for the [Mastercard Foundation Scholars Program at CAMFED Ghana], I would be a farmer deep in the village with several children; I would have been married off at the earliest and would not be who I am today; that is where most of my peers who did not go to school are. I am forever grateful to CAMFED." Mastercard Foundation Scholar

According to a key informant, the Mastercard Foundation Scholars Program at CAMFED Ghana strategically helped to retain girls in schools at both the SHS and tertiary levels. The scholarship package at the SHS level alleviated the burdens on both the Mastercard Foundation Scholars and their parents, creating an enabling environment for girls to excel in their studies and subsequently access tertiary education. The support the Mastercard Foundation Scholars received from the Program translated to excellent academic performance, thus qualifying many of the Mastercard Foundation Scholars to progress to tertiary education. The comprehensive nature of the Program at the tertiary level enhanced academic success and performance. The support at both the high school and tertiary level converted to improved retention, transition, and progression of young women in the selected regions.

A school committee member indicated that the girls ended up accessing courses they otherwise could not have accessed since they were deemed expensive. This includes courses such as nursing and medicine which the young women were only able to access as a result of the Mastercard Foundation Scholars

Program

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"Because *of the [Mastercard Foundation Scholars Program at CAMFED Ghana] most of the young women have become professionals in their field of endeavours; nurses/midwives, Medical Doctors, Lawyers, Entrepreneurs, Professional Teachers, Accountants. This would not have been possible without the scholarship because their families would never have afforded this."* University Patron

The school committee member from the Abura-Asebu-Kwamankese district further commented:

"The Program created an appetite for further studies among the girls from the rural communities; the role modelling by the girls who had achieved good grades inspired young women from the communities to aspire to realise higher levels of education, with the ripple effect in the communities, the life of the young women in the communities will never be the same. I know some of them, the villages they come from, because of the education access, the exposure, every girl in their communities can now appreciate that education is for all of us; this has pushed the people in the communities to aspire for things that are greater than them." School Committee Member

2. Improved Academic Performance:

The Mastercard Foundation Scholars Program at CAMFED Ghana emphasised the monitoring of the academic performance of Mastercard Foundation Scholars in the schools. Extra classes were provided as required to help the girls improve their performance in specific subjects where they had challenges. Parents and guardians were also engaged in discussing the performance of the Mastercard Foundation Scholars. These efforts resulted in superior academic performance of the Mastercard Foundation Scholars in particular and the partner Schools in general. A member of the District Education Committee reported that many of the partner schools had adopted these practices that were introduced by the Program. Later, some of the practices were implemented across the entire school population e.g., the academic clinics that were organised by the schools to discuss the learners' performance with the parents.

"The benefits that came to the school as a result of the [Mastercard Foundation Scholars Program at CAMFED Ghana] were that because girls performed quite well academically, the institution's academic rating as per the Ghana Education Service rating improved, and the school's rating also attracted more resources since many students now wanted to join the school. Retention and transition to tertiary education improved since the Program supported girls from vulnerable homes." Head of a Secondary School

3. Enhanced Employment among the Young Women:

The Mastercard Foundation Scholars Program at CAMFED Ghana influenced the ability of young women to transition into the world of work or set up their businesses, thereby strengthening their livelihoods. According to a mini survey conducted during the assignment, it was found that at least 34.6% of the

Mastercard Foundation Scholars had already graduated and secured employment. Out of this, 20.4% were engaged in paid employment, while 14.2% were self-employed. The survey further revealed that 20.6% of the Mastercard Foundation Scholars were in the pipeline for employment, currently under the government National Service Scheme, and a further 10.5% were in private sector internships. 12.6% of the Mastercard Foundation Scholars indicated that they were volunteering to support others as a CAMFED Guide, 11.2% were pursuing tertiary education, including college, university, and Technical and Vocational Education and Training (TVET) while 10.5% were yet to find something to do.

According to the mini survey, the careers of Mastercard Foundation Scholars were in areas such as nursing and medical services, teaching, working for non-governmental organisations, accounting, agribusiness experts, information technology (IT), as well as others who took the route of self-employment such as operating mobile money services.

The Mastercard Foundation Scholars Program at CAMFED Ghana enhanced employability of the young women through the acquired qualifications and skills. The Program exposed the young women to various career paths and opportunities through the Transition Program as well as the enrichment programs that were offered. Some of the young women were also supported to acquire internships, which converted to employment.

"The character and personality of the young women stood out; the [Mastercard Foundation] Scholars were described as assertive which increased their chances of employment at the first attempt. I know of one [Mastercard Foundation] Scholar who works for the immigration department; this was her first-ever interview attempt and she ended up being hired. I believe she was hired because of her assertive character, and education from CAMFED among other competencies." University Patron

"The [Mastercard Foundation Scholars Program at CAMFED Ghana] prepared the young women for any jobs because they were trained across various skills. As a Nation, we have a challenge of unemployment; but the entrepreneurship skills positioned the young women for self-employment. The Program has built a pool of quality human resource/workforce of Mastercard Foundation Scholars for the government of Ghana; Women with diverse skill sets backed up with character." University Patron

Through the JPM one of the Mastercard Foundation Scholars indicated:

> *"Coming from a broken home, my life before the [Mastercard Foundation Scholars Program at CAMFED Ghana] was filled with hardship. In terms of education, I was near a standstill. The Program made me confident to take up roles and be determined. It gave me a "can do spirit" that made me go in for the position I am occupying currently as a staff at the parliament of Ghana; Now someone like me has been able to help others with their needs and impacting lives."* Mastercard Foundation Scholar through the JPM

The entrepreneurship support provided an opportunity for young women to start building a livelihood for themselves and their families ahead of completing their studies.

"Vocational skills training/entrepreneurship training in beads making, soap making, etc. developed the entrepreneurial skills of the girls/[Mastercard Foundation] Scholars. Today, a significant number of the participants have set up their businesses on the side in addition to formal employment/jobs in government institutions/state agencies. Others were equally supported to register/formalise their businesses. Formalising business positions such businesses to benefit from government loans and contracts."
University Patron

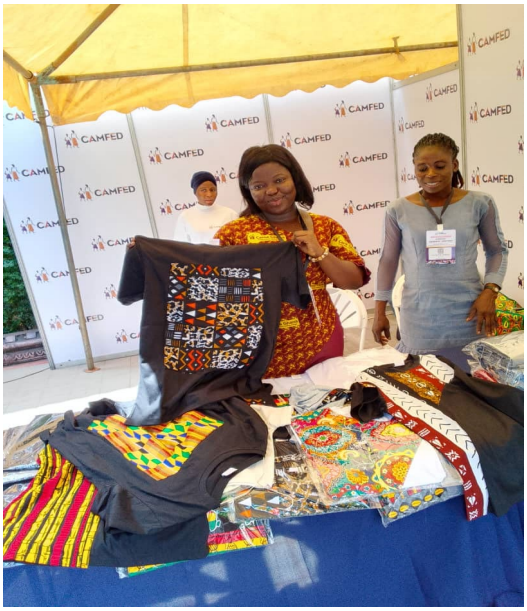
"I come from a family of five (5) siblings. After Junior High School, I lost my dad who was the breadwinner of our family. My mum was a petty trader and financially struggled to provide food and school fees for us. In 2013, after I completed Junior High School, I was admitted to study general arts at the Lassia Tuolu Senior High School in the Upper West district. When I was selected for the "[Mastercard Foundation Scholars Program at CAMFED Ghana], my joy knew no boundaries. I was excited and I told myself, this is the time; the best time to do well and be great.

When I was admitted to study at the University of Ghana, my family was not in agreement because they felt that I would end up being an unemployed graduate after four (4) years. So, I went to the University with one vision; to compete as an entrepreneur with a sustainable business and come out with good grades.

I discovered my business passion and named it INFLUX GROUNDNUT PRODUCTS. We farm, process, and market groundnut products. Before the intervention of the Mastercard Foundation Scholars Entrepreneurship Fund (SEF), my groundnut farm was operating on a five (5) acre piece of land. However, the support from SEF helped me expand my groundnut area of production to thirty (30) acres of farmland. When COVID-19 hit, I had time away from school to be productive whilst awaiting my food and drugs authority certification. I saw an opportunity in the shea butter industry and due to the networks, I had developed, I had made a lot of friends outside Ghana. So, I started advertising my second business to them which I named SPILL PRODUCTS. In 2022, under the [Mastercard Foundation's Ghana] Young Africa Works strategy, I was selected as a beneficiary of the cooperative component for both of my businesses. Today as I write my journey through the Program, I have a well-established shea butter processing centre that includes 345 women within eleven (11) communities in the Upper West region. Just last week, we got our certification to trade from the Fairtrade International. Let me mention now that our groundnut farm is well-fenced with solar irrigation which means if you visit our farms even in the dry seasons, you will get groundnuts

to taste." Mastercard Foundation Scholar

Success stories were shared by the key informants on how some Mastercard Foundation Scholars have helped transform the poverty situation of their families. At the household level, the Mastercard Foundation Scholars were now able to support their parents financially; the other siblings' education was catered for by the Mastercard Foundation Scholars who had since acquired jobs. Some of the Scholars also used their stipend to support their parents' businesses. The Mastercard Foundation Scholars have acquired jobs, and some provide for the needs of their families, some are also now able to take care of ailing parents as well as educate their siblings.





A Mastercard Foundation Scholar from the Mastercard Foundation Scholars Program at CAMFED Ghana displays some of the products sold and the shop where she produces them.

"The [Mastercard Foundation Scholars Program at CAMFED Ghana] brought Joy and Happiness to our families, our lives were never the same with the support received from the Program, my ailing mother who had been bedridden for a long time sat up when she heard that I had been enrolled in the Program, she could not contain her joy knowing that I would be progressing with my education. Though her health deteriorated, and we later lost her, she always told me to tell CAMFED thank you, they had brought joy to my life." Mastercard Foundation Scholar

4. The Mastercard Foundation Scholars Program at CAMFED Ghana Created Change Agents:

One of the most significant changes that emerged from the implementation of the Mastercard Foundation Scholars Program at CAMFED Ghana was the strengthened capacity of girls and women, the increase in their assertiveness and confidence, and how young women become role models for other marginalised girls and women. According to a key informant, the Program increased girls' assertiveness and confidence to challenge the status quo and demand their rights to education and that of other girls in their community. These changes will have long-term effects on the girls' communities and the school environment in Ghana.

"I have seen a lot of cultural barriers broken. The [Mastercard Foundation] Scholars can appreciate life beyond the communities they come from; the Program offered a place where they break the barriers and live above the culture." University Patron

The Program created change agents. For example, young women have been able to transform the lives and narratives of their families that were plagued with various challenges. Furthermore, the Mastercard Foundation Scholars have been able to acquire employment and start-up businesses, which has eventually broken the cycle of poverty in their homes and their generations. The young women have also taken up leadership roles in the community, which traditionally would be occupied by older women and or men.

"*We have observed the good quality of community leadership of a CAMFED [Association member]. One of the girls in this district of Abura has been crowned a queen mother and she did it as well at the senior high school (SHS). There has been a change in the perceptions of leadership among the members."* District Education Committee Member

"The [Mastercard Foundation Scholars Program at CAMFED Ghana] created opportunities for girls to develop their assertiveness and leadership skills, which motivated girls to take up leadership positions in key sectors of the Ghanaian society. Some of the young women were able to vie for leadership positions in the university; some are key members of the Students Representative Council (SRC) and some of the young women have created fundraising committees to give back to the communities." University Patron

> *"CAMFED was part of the formative years of my life; the [Mastercard Foundation Scholars Program at CAMFED Ghana] formed my personality. CAMFED nurtured and groomed me into an ambitious change-leading woman. It established me through education and then elevated me with all the opportunities it brought my way. I got my social entrepreneurship from when CAMFED sent me to Boston Wellesley College for the 2018 International Women's Day which boosted my level of confidence and astuteness. I added substance to my being and carved a path for me. I currently work*

at the Chinese embassy mainly because of my education which CAMFED played the most role in. CAMFED supported me to go to China to study and that is one of the reasons I currently work at the Chinese Embassy in Ghana. I can put up my pitches and presentations because of the numerous trainings I got from the Program." Mastercard Foundation Scholar through the JPM

5. The Growing "Give Back" / Philanthropy Spirit:

The Mastercard Foundation Scholars have developed a commitment to helping other vulnerable girls and a sense of agency to give back to their community, cultivated by the Mastercard Foundation Scholars Program at CAMFED Ghana. The Mastercard Foundation Scholars indicated that the Program taught them that they had something to offer and that their contributions would transform their communities. According to a key informant, the give-back mantra encouraged Mastercard Foundation Scholars to develop the spirit of supporting other vulnerable girls in deprived communities after Mastercard Foundation Scholars graduated from school. Mini Foundations have emerged among the Mastercard Foundation Scholars, as a result of this spirit of activism and agency.

"This act of giving back to the community coupled with the [CAMFED Association (CAMA)] network created a mass movement of devoted young girls who were committed to changing the narrative of deprivation and poverty. A major change in this regard is the community-wide acknowledgment that girls' child education is as important as the boy child. Also, parents became interested in their girl's education and became protective of the girl child in the community/district." Education Officer

"[Mastercard Foundation] Scholars have reported increased awareness of the needs of others around them and constantly make advances to help others in their schools and communities." University Patron

"The young women have gone back to their communities as CAMFED Learner Guides[16]. The young women have also reached out to their communities through medical camps and reached out to paint schools and buy furniture, among others. Some of the Mastercard Foundation Scholars were noted to use some of the assets such as the laptops to train younger people through clubs that they had established." District Education Committee Member

''CAMFED Association supported the Sirigu Catholic Orphanage with items such as toiletries, detergents, baby diapers, etc. to help comfort orphaned children in the orphanage. Similarly, the CAMFED Association also contributed an amount of GHc. 700.00 to support a girl who had surgery and was recuperating in the hospital. CAMFED Association helped to refurbish a school by painting it and as a way of giving back to

[16] Learner Guides are young women who were supported by CAMFED through school, who receive training and who return to their local school to support marginalised girls to thrive in school and to deliver a life skills curriculum to whole classes (girls and boys) as volunteers.

The Society. The CAMFED Association group in the Bongo district purchased about 300 exercise books for distribution across the schools in the district through the give-back initiative. Some of the schools which benefitted are as follows: Sibliga Primary School, Adaboya Primary School, Doua Primary School." District Education Committee Member

3.3.2 Impact of the Program on the Scholars' Families

1. A Positive shift of Attention towards the Girl Child:

The Mastercard Foundation Scholars Program at CAMFED Ghana supported vulnerable poor households and families to move out of poverty and provided opportunities for women's economic empowerment at the household level. At the household level, the Program brought about a shift of attention to the importance of educating girls as parents now appreciate the potential of the female child. The parents have been inspired to take their younger girls to schools, overcoming challenges, to do so. For instance, traditionally the male child was a major beneficiary of the opportunities to access education, largely since they were presumed to be the breadwinners in the homes. The Mastercard Foundation Scholars have against all odds worked to excel and support their younger siblings and families. Their families pointed to the Program as a revival of hope for the education of girls.

"The [Mastercard Foundation Scholars Program at CAMFED Ghana] had girls as its target but results from this assignment show that the Program has potentially transformed entire families and helped such families break out of poverty. Because of the CAMFED support, parents of [Mastercard Foundation] Scholars had the opportunity to dedicate the scarce resources they had to support other children to also access education. Siblings of these [Mastercard Foundation] Scholars were equally motivated to pursue education to the highest level. At the community level, the Program also helped to accelerate social and behavioral change in education." District Education Committee Member

2. Improved Family Relations:

Some of the Mastercard Foundation Scholars reported improved family relations. Due to poverty, the wider families had rejected some of the girls and young women. Education for young female Mastercard Foundation Scholars has improved the social status of women, thus education has become a social equaliser for the marginalised but brilliant Mastercard Foundation Scholars.

"My aunty who once threw me out of her house during my senior high school, recently during a family event she invited me to sit with her, she informed me that they were proud of me as a family; I am sure she would not have done this if not that I graduated and that I have a business. The relatives now call me more frequently to check on how I am doing, which was never the case." Mastercard Foundation Scholar

"Through the [Mastercard Foundation Scholars Program at CAMFED Ghana], we intervened in some of the family issues especially the families of some of the [Mastercard Foundation] Scholars where the parents

were not on good terms; Broken, or what we would term as dysfunctional, we engaged both parents for the good of the child. These were bright students who had benefited from the Program but the wrangles between the parents threatened the child's performance. In some cases, we managed to bring the parents to work together for the sake of the child." Teacher Mentor

3.3.3 Impact of the Mastercard Foundation Scholars Program at CAMFED Ghana on the Community

The study noted various areas of impact of the Program on the community:

1. Mentorship: The study observed that the Mastercard Foundation Scholars Program at CAMFED Ghana institutionalised mentorship as an important structure within the community and created an opportunity for vulnerable young women to access mentorship. Through the Mastercard Foundation Scholars Alumnae and CAMFED Association networks, young women can have a lasting impact on their communities.

"The [Mastercard Foundation] Scholars are like "mothers" in their communities, they are committed to nurturing younger women and serving as role models in their communities." Teacher Mentor

2. Entrepreneurship: 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.

"The job opportunities have also increased in the community as the [Mastercard Foundation] Scholars set up businesses and train as well as employ the younger women. The Program has empowered the [Mastercard Foundation] Scholars to become entrepreneurs such that before they completed tertiary education most of them were already involved in business. The Program therefore prepared the young women for any form of work." District Education Committee Member

3. Social and Behavioural Change including Safeguarding: The Mastercard Foundation Scholars Program at CAMFED Ghana enhanced social and behavioural change to support girls' education and social protection at the community level. The community has experienced a shift of mindset over the potential and opportunities that exist for girls to access and further their education as well as influence change in their communities. Many communities across Ghana now have a pool of young women who are role models to both the young men and women in the community on the value of education.

"The community people have a change of attitude toward girls' education and the need to safeguard and protect the girls from abuse and exploitation." Teacher Mentor

"The community has developed a positive attitude towards philanthropy, especially towards supporting the education of needy children; the community can now come together and raise resources for a needy child to go to school because they have seen the value of education, especially the education of young women, this was never the case before; even the parents whose children have been supported by the [Mastercard Foundation Scholars Program at CAMFED Ghana] also offer their support even though they are also being supported." District Education Committee Member

3.3.4 Impact on the Learning Institutions - Senior High Schools

1. Leadership Training and Development: There was a deliberate effort to develop the leadership capacity of the Mastercard Foundation Scholars. All of the secondary Mastercard Foundation Scholars attended Leadership Camps, where leadership modules were delivered by CAMFED as part of the Mastercard Foundation Scholars Program, with camps usually organised after Scholars' first academic year in school. This improved the quality of student leadership in the CAMFED-supported schools. The leadership training by CAMFED therefore enhanced the overall leadership skills in the student community within the schools and some schools went ahead and adopted the leadership model as criteria for all school leaders to undertake the leadership training.

"Since 1975 (when school was established), we have not witnessed a girl contest for the SRC leadership. But in 2022/2023 a [Mastercard Foundation] Scholar decided to contest". Although she became 3rd, the decision to contest has shown other girls the way and this is excellent. This started a discussion among the school leadership of the Institution to change the structure of leadership roles in the school, especially for the School Prefect position. The current structure is that there is the Girls Prefect and the Boys Prefect who automatically doubles the School Prefect. Belinda's decision to contest has instigated the school leadership to make available one portfolio (school prefect) where girls and boys can both contest." Teacher Mentor

2. Implementation of the Return to School Policy for Pregnant Girls: Head teachers were trained and sensitised by CAMFED on the need to keep pregnant girls in school and ensure their automatic reabsorption into the school system once they had delivered their babies. This enabled the girls who unfortunately got pregnant to be able to continue with their education without being discriminated against. This gave them a chance to continue with their education and career pathways.

CAMFED influenced the implementation of the school re-entry policy[17] in the districts of operation. This largely influenced the reabsorption of girls who had dropped out of school due to pregnancy; this was largely realised through the Head teachers' orientation (provided by CAMFED and the Girls Education Unit (GEU) in collaboration with partners) that pushed for the implementation of the policy.

[17]https://ghana.actionaid.org/opinions/2022/policy-vs-practice-assessing-school-re-entry-policy-ghana#:~:text=Ghana's%20Re%2DEntry%20Policy,during%20pregnancy%20and%20after%20childbirth.

3. Strengthening of Child Protection and Gender Issues in Schools: The school authorities learned some strong safeguarding protocols and leveraged them to strengthen the safeguarding and protection of other girls in the school. The Mastercard Foundation Scholars Program at CAMFED Ghana influenced the development of a Child Protection policy in the various schools which contributed to better handling of social protection issues as well as gender and social inclusion. Some of the Guidance and Counselling teachers indicated the Child Protection policy contributed to reducing the number of child abuse cases within the schools.

4. Improved Learning Environment: Partner SHSs received various forms of teaching and learning materials that enhanced the quality of teaching and learning in these schools. The various equipment and materials included ovens, water tanks, sewing machines, chemicals and equipment for the Science laboratory, gas cylinders/burners, textbooks, and iron boxes among others, which benefited all of the students in the schools irrespective of whether or not they were Mastercard Foundation Scholars. The support therefore created an enabling learning environment in these schools.

5. Career Guidance & Mentorship: This component of the Mastercard Foundation Scholars Program at CAMFED Ghana ensured that Mastercard Foundation Scholars were well guided in terms of career pathways and choices after SHS to tertiary institutions and beyond. The career guidance enabled the Mastercard Foundation Scholars to select the appropriate courses at the tertiary level based on their unique abilities and interests. Other after-school pathways were also explored to enable the girls to have a better understanding of the choices that lay before them. As a result of this practice by CAMFED most of the partner schools adopted career guidance and mentorship for all students in their respective schools. The positive effects of this practice will continue far beyond the life of the Program.

6. Production of Materials and Resources to Support Learning: CAMFED collaborated with the Ghana Education Services (GES) to publish the Teacher Mentor handbook. This has contributed to the education system as well as the curriculum in Ghana. The Mastercard Foundation Scholars Program at CAMFED Ghana also supported the publication of a Guidance and Counselling Manual; this has been in use for the last two years and has had an impact in the schools where a Guidance and Counselling Unit has been established; the young people have come to appreciate and actively utilise the guidance and counselling services. This has inculcated positive attitudes towards the general wellbeing of learners through the education cadres.

7. Establishment of Girls' Clubs in the Schools: Girls' clubs existed prior to the Mastercard Foundation Scholars Program at CAMFED Ghana, however the Program contributed to the revamping of some clubs and the approach being sustained as a result of the introduction of the Program in some schools. The clubs provide a platform for the girls to interact with and support each other. The clubs have also been instrumental in sensitising the girls on their wellbeing and progress in various aspects of their lives and studies as they provide the much-needed peer-to-peer psychosocial support system. The clubs have

become a standard practice in some schools having been adopted from the CAMFED practice.

3.3.5 Impact on the Learning Institutions - Tertiary Institutions

1. Establishment of the Student Support Programs: As a direct result of the interventions of the Mastercard Foundation Scholars Program at CAMFED Ghana, several tertiary institutions established or revived student support programs targeting vulnerable students. Some institutions on the other hand strengthened the existing student support program, which had gone dormant, for example, in certain instances where such a support policy existed but not much was being implemented. Some scholarship programs that had been running were enriched to cover beyond just tuition to include other material support based on lessons from the Program's model.

"From the [Mastercard Foundation Scholars Program at CAMFED Ghana], the university realised we had quite several needy students in the university. This pushed the university to set up the students' funding/ support program. The Program influenced the setting up of the Global Education program where the institution admitted students from other countries; the gains from foreign students' program went into students' funding/ support program to support other needy students." University Registrar

2. Strengthening of Service Departments: Due to the work of the Mastercard Foundation Scholars Program at CAMFED Ghana within the tertiary institutions, the leadership of some of the Universities in Ghana followed the example of CAMFED and strengthened the service departments to offer guidance and mentorship services to all students within the institutions. This means that these services are now accessible to all students on an ongoing basis.

''Based on the learnings from the mentorship support offered to the [Mastercard Foundation Scholars] our institution strengthened the career guidance and mentorship component, having picked learnings such as inviting experts from different careers to speak to the students. Over the years we have registered growing interest among the students in mentorship and career guidance.'' University Patron

3. Support for Entrepreneurship Initiatives: Due to the Entrepreneurship interventions for the Mastercard Foundation Scholars, some of the Universities embraced the idea of Entrepreneurship Development and set up Business Incubation Hubs, as was the case in one of the universities in Ghana.

"The university is proud of the [Mastercard Foundation Scholars Program at CAMFED Ghana], especially for the entrepreneurship component, the new Vice-Chancellor is an entrepreneurship enthusiast and we have even opened an incubation hub this year. The Mastercard Foundation Scholars' involvement in enterprises was an inspiration for setting up the Hub." University Patron

4. Development of a Gender Strategy: Due to the strong focus on gender and social protection and inclusion of the Mastercard Foundation Scholars Program at CAMFED Ghana, some of the partner institutions, for example universities, saw the sense and need for a Gender Strategy; therefore, the

institutions went ahead to allocate resources to get such a strategy, developed to guide gender mainstreaming in the affairs and operations of the institutions.

"Through the selection of the Mastercard Foundation Scholars, we came to release the barriers that face the young women who joined our university; the plight of the young women needed intervention. Through this, the university was keen enough to develop a gender policy, which would not only safeguard the young women but also provide for affirmative action where necessary." University Registrar

5. Improved Dedication and Commitment to Studies: The Mastercard Foundation Scholars were very dedicated, focused, and committed, especially because they were well-guided and mentored in addition to the realisation that they had to study seriously to achieve their goals. This level of seriousness in studies was a very positive influence on the other students within the institutions. The Mastercard Foundation Scholars Program at CAMFED Ghanagenerally influenced the attitudesMastercard Foundation Scholars to learning. It was observed that Mastercard Foundation Scholars were a group of serious students and most of them ended up being quite successful both in academics as well as in the world of work and business.

"When you walked into a lecture hall you could almost tell by just looking around, how the girls carried themselves around to know who was a Mastercard Foundation Scholar, the Mastercard Foundation Scholars had high-level commitment towards learning." University Patron

3.3.6 Impact on the Teacher Mentors and Patrons

1. Personal Inspiration and Fulfilment: The Teacher Mentors [18] and Patrons [19] received much inspiration and fulfilment from being able to offer support to the Mastercard Foundation Scholars and helping them resolve problems and challenges that would otherwise stop them from pursuing their education and dream careers.

"It dawned on me that I had a huge responsibility to be better myself since the Mastercard Foundation Scholars had a lot of expectations, they were looking up to me as a role model, so I started developing myself. The interaction with the girls based on their experience as well as the work of CAMFED inspired me and out of this I started my foundation that supports basic education and healthcare in the deprived community." University Patron

"Serving as a Patron in itself provided me with a great opportunity to give to young girls in many ways; it opened my eyes to the concept of give-back. I knew I needed to give back but having interacted with the

[18]Teacher Mentors are government teachers who receive specialised training from CAMFED in key facets of the Program, including child protection and psychosocial support, to enable them to play a critical role in delivering the holistic support needed for students to stay in school and succeed.

[19] Patrons are members of staff at CAMFED partner tertiary institutions who volunteer to provide readily accessible psychosocial support to Tertiary Mastercard Foundation Scholars.

[Mastercard Foundation Scholars Program at CAMFED] changed my thinking about giving back to society. I also give my time a lot, whenever they call me when they have programs on campus, I attend and some of these programs run up very late, but I have to sit with them because I feel the fulfillment; it is a great opportunity for me. As a lecturer when you apply for promotion you must give evidence of community service. I saw some of them have their clubs; teaching young girls in the community." University Patron

2. Improved Networking Opportunities: The Teacher Mentors and Patrons worked with the local administration and other community members who were a great support to the work they were doing with the Mastercard Foundation Scholars and school communities. The improved networks and connections will continue to provide valuable support to the Teacher Mentors and Patrons, as they are willing to continue with the work beyond the life of the Mastercard Foundation Scholars Program.

3. Giving Back to the Society/Community Mentality: Evidence from the study shows that teachers can now come together and support the mentoring of girls who are not clients supported by the Mastercard Foundation Scholars Program at CAMFED Ghana. The aspect of pairing a needy child with one from a wealthier family helps the learners understand the background of one another and appreciate the challenges and the opportunities that come with the difference in family background.

4. Personal Development: The Mentors and Patrons received training on leadership skills, Guidance and Counselling and this was truly valuable to them. The skills learned will remain useful to their institution for a much longer period. It also became clear to the study team that the Teacher Mentors and Patrons were always willing to share their knowledge and skills acquired with other colleagues, which meant that the knowledge shared would have a greater impact over time.

"The [Mastercard Foundation Scholars Program at CAMFED Ghana] gave me exposure. I travelled to Rwanda for the leadership training organised by the Mastercard Foundation. I am now a leader in this school, and I continue to apply a lot of the learnings from the Program, thanks to the scholarship Program." Teacher Mentor

3.3.7 Impact on District Education Committee Members

1. Enhanced Capacity: The District Education Committee (DEC)[20] members indicated they had opportunities for training on various skills, including areas such as institutional data management, Monitoring & Evaluation processes, and efficient communication. These skills continue to be a great asset to their work beyond the Program engagement.

"From the [Mastercard Foundation Scholars Program at CAMFED Ghana], I came to appreciate the

[20] The District Education Committee (DEC) is a CAMFED-convened district structure with an average membership of 11 who are mainly representatives from institutions and agencies such as District Assembly, Girls Education Unit, NGOs, Ghana Police, etc. The committee has the oversight responsibilities of the CAMFED activities that are implemented in the districts.

importance of data and monitoring and evaluation, we were trained on how to use an application to collect data on the [Mastercard Foundation] Scholars, I now know that data is key for tracking the progress of any project." District Education Committee Member

The study also noted, as part of the CAMFED training on child protection policy, most of the DEC members can now handle safeguarding issues for the children in their local communities. They also appreciated the strengthened capacity in resource mobilisation; based on the Mastercard Foundation Scholars Program at CAMFED Ghana, the committee members strengthened the working relations with the communities especially around the support of needy children to access education.

3.3.8 Impact on Policy & Practice

1. Adoption of CAMFED's *My Better World* Life Skills and Wellbeing Curriculum: There was an agreement between CAMFED and the Ministry of Education for the *My Better World* curriculum to be infused into schools and implemented through CAMFED's Learner Guide Program. CAMFED's ability to work closely with the Ghana Education Service (GES) influenced teaching and learning practices for the schools under this Program of which lessons can be mainstreamed into the overall GES structure.

2. Teacher Mentors Concept: The concept of Teacher Mentors has now been adopted in most schools. Although the schools already had counselling services, CAMFED's concept of having Teacher Mentors went beyond just counselling the learners to also provide guidance and mentorship to learners. This has even encouraged other teachers who may not necessarily be mentors to take on responsibilities to mentor learners. CAMFED also published a very comprehensive Teacher Mentor manual that has been adopted and is currently being used in most schools. This has now become the main resource for training Teacher Mentors and Guidance and Counselling Coordinators in Ghana.

3.3.9 Unintended Impacts of the Program

The Mastercard Foundation Scholars Program at CAMFED Ghana was implemented to address an identified gap or challenge in girls' education, especially at the secondary and tertiary levels. However, the study observed that the entire school population benefited from the Program, including boys, such as through the school resources provided by the Program, including water reservoir, cookers, cylinders, refurbished sick bay, refrigerators etc., in addition to the mentoring, guidance and counselling, and child protection which benefit all children in the school.

3.4 External Factors to the Mastercard Foundation Scholars Program at CAMFED Ghana

The Mastercard Foundation Scholars Program at CAMFED Ghana experienced challenges and/or

constraints during implementation that had the potential to threaten the Program's results.

COVID-19: The pandemic began in 2019, with most effects felt in Ghana from 2020 onwards, and posed the threat of reversing achievements made in expanding educational opportunities and enhancing academic performance. The pandemic exacerbated existing inequities in education, in both the short and long term, and worsened barriers to access. For example, the country's schools were shut down for ten months with limited opportunities for continuous learning, particularly for young people who lacked resources. There was also a sharp decline in sales for businesses owned by parents of the Scholars. This seriously affected parent's ability to meet the basic needs of the Mastercard Foundation Scholars while they were at home.

"Post-COVID-19 brought in some dynamics and circumstances that almost affected the gains achieved. For example, during the lockdown Mastercard Foundation Scholars faced a lot of challenges at the household level because some parents lost their means of livelihood and could not cater to the girls at home."
University Patron

It is understood that 9.2 million students in elementary, middle, and upper secondary schools in Ghana, as well as the half a million students enrolled in post-secondary education in Ghana, were impacted by the COVID-19 pandemic. It also affected the 450,000 educators who worked in public and private schools[21].

CAMFED and the Mastercard Foundation implemented various mitigation strategies and activities to support Mastercard Foundation Scholars and their families in Ghana to navigate the additional challenges caused by the COVID-19 pandemic, which are discussed further in Section 3.5.

The depreciation of the Ghanaian currency: The currency depreciation against major currencies such as the US Dollar, Euro, and Pound Sterling was observed as an external constraint on the Mastercard Foundation Scholars Program at CAMFED Ghana. On the domestic front, supply shocks and demand pressures combined to keep inflation high in 2022. There was a notable increase in overall inflation, with readings of 54.1% in December 2022, compared to 50.3% in November and 40.4% in October 2022[22]. The delayed consequences of the significant currency depreciation that was observed in October were the primary cause of inflation acceleration. Both food and non-food inflation increased dramatically. Over the same comparative period in 2022, food inflation increased to 59.7% in December, from 55.3% in November, while non-food inflation increased to 49.9% from 46.5%[23]. Inflation affected the cost of living, which in turn affected the Mastercard Foundation Scholars' livelihoods.

The computer-based approach to Senior Secondary School Placement: Ghana inaugurated a Computerised School Selection and Placement System (CSSPS) in September 2005 to increase

[21] Ghana: Online Education for Delivering Learning Outcomes during the COVID-19 School Closure. May, 2022
[22] https://www.bog.gov.gh/wp-content/uploads/2023/01/MPC-Press-Release-January-2023-1.pdf
[23] Monetary Policy Committee Press Release, (BoG; 2023)

transparency and enhance the competence of the school transition process. Before this, the student selection and school admissions were carried out manually at the annual meeting of Head teachers in each region following the announcement of examination results. Students were required to choose all three of their schools from a single region to reduce the administrative burden of manual school assignments. Despite some benefits of the CSSPS system, the study established that the computerised approach reduced the opportunity to identify and support the most vulnerable young women in the community as was done earlier. This also affected the ambition of the young women especially those at the SHSs if they were not selected among the partner schools where they would access the scholarship. At the time of registering for the Basic Education Certificate Examination (BECE), these Mastercard Foundation Scholars were optimistic about studying premier courses (highly competitive courses). However, unfortunately the computer-based approach did not assign them to the preferred course of study. Although some Mastercard Foundation Scholars and their families could lobby and change these courses, it was almost impossible for young women from poor backgrounds to reverse the decision.

Free secondary education: In September 2017, the Ministry of Education in Ghana introduced the Free Senior High School program[24]. The policy covers all fees for students admitted to public senior and vocational high schools, including boarding fees, meals, textbooks, and other charges. The policy is designed to promote access to secondary education. Although bringing benefits of greater access, the policy also puts pressure on teaching time and resources.

"Since secondary education was free, the girls would report to school, which was good, however many lacked the basic needs. An example was a girl who would come to school like the rest, she always reported on time when the schools opened when we inspected the boxes to confirm that the pupils had basic needs. Her box was always empty. Talking to the girl we came to understand that she was an orphan living with her grandmother, she would walk several miles to get to school because the school was free. It was difficult to keep such girls in school even though secondary education was free." Mastercard Foundation Scholar

3.5 Key Innovations to the Program

The assignment noted significant effort by CAMFED to adapt and respond to the external constraints, as well as contextual developments over the period of the Mastercard Foundation Scholars Program at CAMFED Ghana, to address the emerging threats and position the Program for opportunities towards greater impact. Some of the key innovations in the Program included:

a) Physical Verification of Clients' Information: Mastercard Foundation Scholars were required to complete an application form that would be used as a basis to determine the level of their need to qualify

[24]https://moe.gov.gh/index.php/free-shs-policy/#:~:text=The%20Free%20Senior%20High%20School%20program%20implemented%20in%20September%202017,mostly%20due%20to%20cost%20barriers.

for admission into the Mastercard Foundation Scholars Program at CAMFED Ghana. They were shortlisted and interviewed based on the information they provided on the application forms. Over time, the selection committees realised the need to undertake some physical verification to establish that the information provided was accurate. This was done through impromptu home visits and speaking to neighbours and close community leaders. This helped to eliminate possible cases of exaggeration of need but more importantly, it also helped to ascertain instances where the girls were not able to correctly describe their economic circumstances.

"One [Mastercard Foundation]Scholar during the interview informed us her mother works in the city as a banker which from the interviews looked like they were [okay] and from our view, she may not have qualified for the [Mastercard Foundation Scholars Program at CAMFED Ghana], when we visited the home noted the situation was dire moreover the mother was not a banker, she collected money from the traders and helped them bank the same at a commission since most of the traders did not get time to do the same. The commission earned was so little it could hardly support the family which rendered the Girl vulnerable, this would not have been picked without the visit." District Education Committee Member

b) Extra Tuition/Classes for SHS Mastercard Foundation Scholars: When Mastercard Foundation Scholars were admitted to Senior High Schools, their performance was closely monitored to ensure they received the necessary support to achieve good academic progress. One of the innovative modifications that was made was that extra classes were facilitated for Mastercard Foundation Scholars who experienced challenges in particular subject areas. This highly increased the chances of these Mastercard Foundation Scholars performing well in their examinations, especially in the core subjects, and subsequently transitioning to the next level of tertiary education.

"One time a student walked to me and confessed that based on the extra classes in English, she was confident she would perform very well in the subject which she did. She scored a B3[25] *in the final Examination."* KII Teacher Mentor

c) Patrons at Universities: Initially the Mastercard Foundation Scholars Program at CAMFED Ghana had focused on Teacher Mentors at the SHS level to support with mentoring, guiding, and counselling the Mastercard Foundation Scholars, which was a very effective concept. However, it was later realised that a similar arrangement at the University level would be equally beneficial. The Patrons at the universities were therefore introduced to help support the Mastercard Foundation Scholars at the respective partner tertiary institutions.

d) Entrepreneurship Boot Camps: The Entrepreneurship Boot camps provided good training and exposure to young women as entrepreneurs as they ventured into business projects. This innovation was critical in increasing the chances of success for the young women who were embarking on the entrepreneurship pathway.

[25] 1. A1 = Excellent 2. B2 = Very Good 3. B3 = Good 4. C4/C5/C6 = Credit 5. D7/D8 = Pass 6. F9 = Fail

e) COVID-19/Wellbeing Support: During the COVID-19 pandemic, the Mastercard Foundation Scholars received various forms of financial and psychosocial support that was useful in helping them during the difficult situation brought about by the pandemic and the lockdowns. Mastercard Foundation Scholars received support including additional entitlements, stipends, Personal Protection Equipment, ongoing psychosocial support, and visits by psychologists, which enabled them to cope with the prevailing circumstances at the time.

"We were very grateful for the review of the stipends during the COVID period, the country experienced a significant rise in the cost of living, and much as we were students, we experienced the constraint in increase of cost of living because some of us were also supporting our families. The review of the stipend amount cushioned us; this is one of the best things that happened to us over the COVID pandemic period"
Mastercard Foundation Scholar

f) Use of Mobile Money: To ease the disbursement of stipends, the Mastercard Foundation Scholars Program at CAMFED Ghana adopted a more convenient way of handling such transactions through the use of Mobile Money, locally referred to as 'Momo.'

g) Adoption of Schools by the District Education Committees: The respective District Education Committees adopted specific schools to monitor the progress of Mastercard Foundation Scholars and ensure they attended Girls' Club[26] meetings. The clubs provided platforms where the girls in the school would meet with the support of the teachers and in some cases Mastercard Foundation Scholar Alumnae and other CAMFED Association members to discuss the issues and challenges affecting the girls both at school and at home. The District Education Committees adopted both CAMFED-supported schools as well as non-CAMFED affiliated schools, thereby enhancing Program reach within their localities.

h) The Social Media Ambassadors: Over the implementation period of the Mastercard Foundation Scholars Program at CAMFED Ghana, to strengthen communication and visibility, CAMFED trained some of the Mastercard Foundation Scholars as Social Media Ambassadors, to elevate their voices and support them to share their experiences and campaign on issues that matter to them. Mastercard Foundation Scholar Social Media Ambassadors share content through social media platforms; this is aimed at creating visibility for CAMFED, the Mastercard Foundation Scholars Program, and the Mastercard Foundation Scholars, and particularly elevating their voices.

CAMFED also supported Mastercard Foundation Scholars to access and make full use of the Baobab Platform which was created by the Mastercard Foundation for all Mastercard Foundation Scholars. The Foundation shares a wide range of opportunities on the platform for the information and action by the Mastercard Foundation Scholars. The platform is for networking with Mastercard Foundation Scholars from different countries and is also used for interaction by Mastercard Foundation Scholars to facilitate

[26] The schools created clubs where the girls in the school would meet with the support of the teachers to discuss the issues and challenges affecting the girls both at school and at home.

discussion on a range of topics of concern to the youth and their personal, academic, and professional development. The platform provides information on available training for Mastercard Foundation Scholars, job and internship opportunities, and further education opportunities.

i) Annual Research and Learning Summits: CAMFED Ghana convened key partners through the Annual Research and Learning Summits facilitated throughout the collaboration with the Mastercard Foundation. The Summits brought together stakeholders to showcase the leadership of Mastercard Foundation Scholars and facilitate meaningful discussion and collaboration. The Annual Summits provided a platform for: generating innovative ideas; facilitating policy-related conversations; and forging impactful partnerships in support of girls' education and young women's enterprises and job creation. The Summits have focused on a range of vital topics, including: the impact of COVID-19 on girls' education; supporting young people's livelihoods; and implementing the National Guidance and Counselling Strategic Plan.

3.6 Targeting and Outreach

The assignment noted that CAMFED was already working with marginalised young women and had therefore documented criteria for selection. However, the Mastercard Foundation Scholars Program targeted young women who were not only underserved, but also academically brilliant. The selection criteria for the Mastercard Foundation Scholars Program were underserved young women from poor households with excellent academic performance and demonstrated leadership potential. The selection criteria were clear and documented; for a girl to be selected into the Mastercard Foundation Scholars Program at CAMFED Ghana they must be underserved and talented and must be coming from a CAMFED-affiliated region or district.

As part of the selection process, both hard copy and online application forms were used. An advert was placed with the selection criteria for potential applicants to apply. The Mastercard Foundation Scholars' identification and selection process was participatory, bringing together various stakeholders, for example CAMFED Association members, District Education Committee members, and CAMFED staff, who worked together to conduct the first stage review of the applications to shortlist the potential candidates for interviews, after a careful review of the application form. The verification process for Mastercard Foundation Scholars was found to be adequate, there were approximately two or three verification stages; other initiatives towards verification included callbacks, and home visits to check the information provided. The selection panel would also conduct spur-of-the-moment home visits to confirm the accuracy of the information submitted on the application, particularly concerning determining the degree of need. The selection panel would also use the examining body to independently verify the examination results.

According to a survey conducted during the assignment, 58.5% of the Mastercard Foundation Scholars were referred to the Mastercard Foundation Scholars Program at CAMFED Ghana, 20.8% were informed

by a school worker/teacher/friend/family member who knew about their education needs, 10.2% of the Mastercard Foundation Scholars learned about the Program through social media and 10.5% through government authorities.

The assignment noted there was a deliberate effort to bring on board the most vulnerable young women to the Mastercard Foundation Scholars Program at CAMFED Ghana. The District Education Committee members indicated that sometimes they would move deep into the communities to ensure the vulnerable girls were identified and supported to apply for the Program. With the transition to the computer placement system, the Program, through the Program staff as well as the education committee, ensured young women were guided to apply for CAMFED partner schools as well as to work hard to qualify for the scholarship.

3.7 Appropriateness of the Interventions of the Mastercard Foundation Scholars Program at CAMFED Ghana

At the onset of the Mastercard Foundation Scholars Program at CAMFED Ghana, a study was conducted by CAMFED in collaboration with the Ministry of Education, "What works in Girls Education," which identified the gaps and needs to support girls' education in Ghana and therefore informed the support provided. In addition to this study, a scoping study was conducted to identify tertiary institutions that have a philosophy that aligned with the objectives of the Mastercard Foundation Scholars Program at CAMFED Ghana as well as capacity to serve the Mastercard Foundation Scholars. The Program at CAMFED Ghana largely built on the existing structures and practices that had been implemented by CAMFED in support of the education of needy young women. This included approaches such as: the selection of the Mastercard Foundation Scholars being undertaken by the community; the existence of the Teacher Mentors; and the community give-back component, amongst others. Components such as leadership and entrepreneurship were infused into the Program to align with CAMFED and the Mastercard Foundation's shared ambition of nurturing leaders.

"I strongly believe the [Mastercard Foundation Scholars Program at CAMFED Ghana] was appropriate in several ways and contributed to addressing the challenges the district faced. The support in the form of bursaries, Learner Mentors deliverables, etc. cushioned girls to access education at the different levels of JHS, SHS, and tertiary. The capacity building and leadership training for [Mastercard Foundation] Scholars and the community helped to change the minds of people about girls' education. The Program motivated other girls in the district to take their education to greater heights. It helped to protect girls from abuse and exploitation through the awareness of children's safeguarding and this had a spillover effect on the community and other children within the community. The Scholarships helped girls to access tertiary education. Hitherto girls would not have been able to access education in tertiary but for the CAMFED Program. Therefore, in the light of the above challenges, the Program was 100% appropriate in my district." District Education Committee Member

The study noted that adaptations were made to the Mastercard Foundation Scholars Program at CAMFED Ghana components over the period to ensure alignment to the emerging needs as well as contextual development adaptations which addressed the need to ensure that what was offered to the Mastercard Foundation Scholars was not only adequate but relevant to their needs. The Program also developed innovations to ensure that what was offered to the young women was appropriate.

The support provided by the Mastercard Foundation Scholars Program at CAMFED Ghana was described as holistic, providing all-round support to the young women from the moment they stepped into the Program and beyond their studies. Both the SHS and tertiary packages were defined by stakeholders as comprehensive and covered both the financial and non-financial aspects, which was not the case for most of the scholarships in the country.

"The Mastercard Foundation Scholars Program at CAMFED Ghana was focused on building the whole person. No other [Program] in the university provided a Scholarship similar to this. The Program was different in the sense that it was bigger in scale, and a lot more people were supported, and the range of the items supplied to the students was bigger. CAMFED catered for almost every aspect of the requirements needed for one to comfortably acquire an education. We have students who are focused; the Mastercard Foundation Scholars had some burden taken off their shoulders; these are the category of students you would want on the campus." University Registrar

3.8 Sustainability

In ascertaining the sustainability of the Mastercard Foundation Scholars Program at CAMFED Ghana, the study focused on the ability of the Mastercard Foundation Scholars and the various stakeholders to continue enjoying the benefits of the Program beyond the funding and support of the Program. It is also considered the extent to which Mastercard Foundation Scholars gained agency and skills that will positively impact their future livelihoods, leadership, and wellbeing; and how the Program contributed to positive "system transformation" by inspiring broader family and community support for girls' education; more inclusive learning environments and equitable policy frameworks. The following were noted as components that can be expected to contribute to the sustainability of the Program:

1. Mastercard Foundation Scholars' Agency and Skills that will Positively Impact their Future Livelihoods and Wellbeing: Mastercard Foundation Scholars reported multiple improvements in their qualifications and skills that set them up for improved incomes and wellbeing beyond the term of the Mastercard Foundation Scholars Program at CAMFED Ghana.

2. Functional Alumnae Network: The continuing opportunities for Mastercard Foundation Scholar Alumnae to spearhead CAMFED programs in Ghana, including through their membership and the structures of the active CAMFED Association (CAMA), will continue to provide peer support and leadership. The Mastercard Foundation Scholars have diverse skills and knowledge that can continue to be used to support their communities and to take action for girls' education and women's livelihoods.

"Our numbers have increased in the last few years, and we have great potential to mobilize resources to continue the work of [Mastercard Foundation Scholars Program at CAMFED Ghana] in our small way. Our district branches already have useful partnerships with various stakeholders such as local communities, NGOs, the Ghana Entrepreneurship Agency (formerly NBSSI), and the Food & Drug Authority, among others. These partnerships will continue to support CAMA members to set up and run profitable businesses to economically empower young women in Ghana." CAMFED Association Leader

3. Developed and Integrated Structures for Inclusive, Quality Education: The study noted that the Mastercard Foundation Scholars Program at CAMFED Ghana interventions were well integrated into the activities, practices, and structures of the various stakeholders. The Program established a strong working relationship with the government departments, especially the Department of Education. Structures put in place, such as the District Education Committees, will continue to support the schools and be involved in mobilising for education access and quality to support the schools and the students in Ghana beyond the Program period.

The selection of the District Education Committees was strategic and targeted. The Committees include representation from key government departments whose mandate is to provide education and protection for the girl child. This has improved the sustainability and local ownership of the Mastercard Foundation Scholars Program at CAMFED Ghana. The structures developed by the Program, e.g. the business committee, are expected to outlive the Program and continue to support the young women in the communities to grow their businesses. The Municipal Education Committee (MEC) and DEC members will continue to support the community beyond the Program's support; currently many are involved in mobilising the communities for philanthropy support. The Parent Support Groups (PSGs) are also an important sustainability measure, especially at the community level, which could be leveraged to sustain the gains achieved so far. Through such forums, parents can continue to share ideas on how best to safeguard the interests of the girl child and to prioritise their education against the traditional perspectives.

4. Greater Family and Community Support for Girls' Education: The reports of changing attitudes within families and communities about the importance of girls' education, the benefits it unlocks, and the power of women's leadership speak to changing societal norms and beliefs which will endure beyond the direct program interventions.

5. Implementation of Policy and Practice for Inclusive, Quality Education: Policies that were realised or strengthened over the period, e.g. the return to school policy, will continue to impact the community beyond the Program period. The manuals and guidelines – e.g. the guidelines on Guidance and Counselling, the Teacher Mentors Guide, and the Child Protection Policy – which were developed during the Program period in collaboration with the Government of Ghana will continue to be utilised in the learning institutions beyond the Program period.

The establishment of relevant policies and programs in the various universities, e.g. the Gender Policy by

the universities, will continue to safeguard the vulnerable young women in the institutions. Furthermore, the Business Incubation Hub set up by one of the universities will continue to support the incubation of business ideas for the young people in the universities. The mentorship and career guidance centres will continue to offer psychosocial support to the Mastercard Foundation Scholars and other students beyond the support of the Mastercard Foundation Scholars Program. This speaks to "system-level" transformation.

6. The Teacher Mentors Providing Effective Support for Marginalised Children in Schools: The Teacher Mentors were trained to be able to offer great support even after the Scholars themselves have completed their education. The knowledge the Teacher Mentors acquired from the CAMFED training can be imparted to the students even after the Mastercard Foundation Scholars Program at CAMFED Ghana ends. The teachers can come together and provide support through mentoring girls and boys who were not clients of the Program.

7. University Support Program for Inclusion and Support: The study noted some of the universities have established scholarship funds while some of the universities have developed policies to help support the needy but bright students in the institutions; these will continue to support the needy but brilliant students beyond the Mastercard Foundation Scholars Program at CAMFED Ghana. Some of the tertiary institutions, such as the University of Education, Winneba, have been able to write proposals to potential stakeholders who will support the institutions after the Program concludes.

"We must be very vigorous in mobilising funds for the students; the gap left by the Mastercard Foundation Scholars Program at CAMFED Ghana is significant. We now go around getting people to endow and support education and to have students stay in school. Education funding is very critical for us the institutions' administrators. We now have targeted institutions that can bring funds to us as well as mechanisms such as internationalisation of courses which is viable; the fees paid by one international student can take care of about 3 local students." KII University Registrar

8. Giving Back Concept: Through the model of the Mastercard Foundation Scholars giving back to their communities and society, the young women will continue to reach out to other young women to provide material support as well as mentorship. The give-back concept will continue to impact the communities beyond the Mastercard Foundation Scholars Program at CAMFED Ghana as the Mastercard Foundation Scholars and other stakeholders continue to implement the concept at the individual, institutional, and community levels.

9. Integration with other CAMFED Programs: CAMFED interventions will continue to be implemented in the districts and institutions beyond the Mastercard Foundation Scholars Program at CAMFED Ghana including in collaboration with the Mastercard Foundation. This provides the opportunity for learning from the Program to be integrated into future programming.

SECTION 4: LESSONS LEARNT

Summary of Lessons Learnt

The following lessons emerged from the study:

i. Supporting underrepresented girls and young women with appropriate resources and targeted support can position them to thrive and indeed excel academically, in livelihoods and as leaders of change.

ii. Holistic support unlocks greater potential; complementing the material support provided, the Enrichment Programs to build confidence and skills are key to ensuring the holistic development of the Mastercard Foundation Scholars.

iii. There is immense power in positioning females as role models in the communities, including young women living with disabilities. This has contributed to positive changes in family and community attitudes and norms for girls' education, women's livelihoods, and leadership.

iv. There is a need to intervene early in girls' education to tap into their potential while still young, this yields better results than waiting to onboard them at the tertiary level and also ensures greater inclusion.

v. The Mastercard Foundation Scholars Program at CAMFED Ghana demonstrated the value of supporting young women through the various points of transition - post-primary into secondary school, post-secondary school, and post-tertiary - to ensure none are lost through the points of transition on their life journeys.

vi. Collaboration and partnership with other stakeholders were critical to achieve the greatest impact and promote Program ownership and continuity even beyond the Mastercard Foundation Scholars Program at CAMFED Ghana's cycle. There is value in partnership not just with the communities but specifically the young people for greater impact and ownership of the Program.

vii. Leadership training and young women's agency to help others are key to bringing change to society.

Overall, this study of learning and impact from ten years of the Mastercard Foundation Scholars Program at CAMFED Ghana demonstrates that by investing in the education of the most underrepresented girls, and by building an ecosystem of support around them — one that engages families, communities, educational institutions and policy-makers – the Mastercard Foundation Scholars themselves have achieved remarkable outcomes, and have stepped up as agents of change for the next generation. By supporting the most marginalised, the Mastercard Foundation and CAMFED have been able to improve the learning environment for all children in partner schools and tertiary institutions, and stakeholders at those institutions have affirmed their commitment to maintaining those improvements.