

## **Tanzania, Camfed and the Safety Net Fund**

Tanzania is one of the poorest countries in the world, ranking 159 out of 177 countries in the 2007 Human Development Report by the United Nations Development Programme. The majority of people in Tanzania live on the equivalent of less than \$2 per day.

Only 0.4% of children from the poorest households attend school, and those who begin school often drop out after a few years because their families cannot afford to pay for their school-related needs. Poor children are especially at risk of dropping out at the crucial juncture between primary and secondary school, where school fees suddenly drastically increase the cost for a child to continue their education. By dropping out at this critical point, vulnerable children miss out on the vital social and physical protection that school provides, and thus are more likely to enter into early marriage or unsafe work in domestic service. Girls are particularly vulnerable when they drop out, as poverty often leaves girls with no choice but exploitation for sex in order to provide for their basic needs and the needs of dependants, such as their younger siblings. The challenges are greatest in rural Tanzania, where many families struggle to meet the financial costs of securing education and other basic needs and services for their children.

The problems of poverty in Tanzania have been greatly exacerbated by the devastation wrought by the HIV/AIDS crisis. More than 1.1 million children in Tanzania have been orphaned as a result of the epidemic, and this number is increasing as more and more people living with HIV and AIDS in the age range of 15-49 pass away.

In response to these challenges, Camfed began operating in rural Tanzania in 2005. By 2007, Camfed was partnering with a total of 306 schools to offer a variety of holistic education programs, including the Safety Net Fund (SNF), which provides grants to partner schools to flexibly meet vulnerable children's pressing needs that are likely to affect their ability to attend school. In the economic context of rural Africa, a small amount of money to purchase notebooks or clothing or pay exam or health fees may make all the difference between a child's ability to complete another year of school or ending their education prematurely. Children benefiting include those who are orphaned, abandoned, from child-headed households, or facing emergencies.

Camfed provides financial training to school-based committees, building their capacity to administer support to vulnerable children transparently and accountably through the Safety Net Fund. The school-based committees that manage the expenditure of the funds are made up of parents, teachers, and a network of Camfed-trained teacher mentors who counsel bereaved children and particularly girls facing overwhelming problems associated with poverty and HIV/AIDS. These committees are in the best position to assess the needs of individual children, and report regularly to the district Community Development Committee and the Camfed national office on the Fund's use. Camfed provides training to two members of each school-based committee (typically the headmaster, teacher mentor, accounts officer, or a Mothers Support Group representative) to undertake accounting for the use of grants under the Fund, thus expanding the skills of the committee to review school budgets. School-based committees receive Safety Net grants directly from Camfed at the beginning of the school year and again later in the year depending on available resources. The committees prepare detailed reports and submit them to the district committee immediately after disbursement.

In 2007, Safety Net Fund grants helped 7,476 children stay in school in Tanzania. Across all of Camfed's countries of operation (Zimbabwe, Zambia, Ghana and Tanzania), a total of 110,988 children benefited from Safety Net Fund assistance. Both boys and girls are eligible for support through these funds; in 2007, nearly equal numbers of boys and girls were supported across all our countries of operation.