

CHAPTER TEN

Investing in Education

If you think education is expensive, try ignorance.

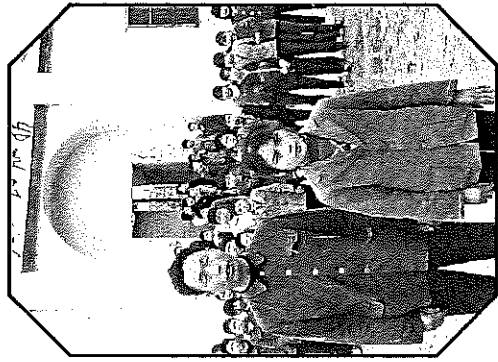
—DEREK BOK

As a newly married couple living in China almost twenty years ago, we came to know a scrawny thirteen-year-old girl in the hard-scrabble Dabie Mountains of central China. The girl, Dai Manju, lived with her mother, father, two brothers, and a great-aunt in a dilapidated wooden shack on a hillside, a two-hour hike from the nearest road. The family members had no electricity, no running water, no bicycle, no wristwatch, no clock, no radio—virtually no possessions of any kind—and they shared their home with a large pig. The family could afford to eat meat just once annually, to celebrate the Chinese New Year. There was almost no furniture in the dim shack except for a coffin that the father had made for the great-aunt. “I’m healthy now,” the great-aunt explained cheerfully, “but it’s best to be prepared.”

Dai Manju’s parents were elementary school dropouts and barely literate. They didn’t see much point in girls getting an education. Why would a woman need to read or write when she was going to spend her days hoeing fields and darning socks? The school fee—\$13 a year for elementary school—seemed a waste of the family’s tattered banknotes when the money could be used for something useful, like buying rice. So when Dai Manju was entering the sixth grade, they told her to drop out of school.

A short, thin girl with stringy black hair and a timid air, Dai Manju was a head shorter than an average American thirteen-year-old would be. She couldn’t afford textbooks or even pencils and paper, but she was the star pupil in her grade, and she yearned to continue her education.

“My parents were ill, and they said they couldn’t afford sending me



Dai Manju,
an unwilling
sixth-grade dropout,
in front of her
school in China,
with her principal
(Nicholas D.
Krisof)

to school," she said shyly, looking at her feet and speaking so quietly she was barely audible. "Since I am the oldest child, my parents asked me to drop out and help with the housework." She was hanging around the school, hoping to learn something even if her parents wouldn't pay the fees, and she still dreamed of becoming the first person in her family to graduate from elementary school. The teachers doted on Dai Manju, giving her old bits of pencils and scraps of paper, hoping to support her studies, and they introduced us to her when we first visited the school. On our next visit, Dai Manju led us on a four-mile hike up a foot trail to her shack to visit her parents.

We wrote an article about her in 1990, and a sympathetic reader in New York wired us \$10,000 to pay for her tuition, through his bank, the Morgan Guaranty Trust Company. We conveyed the donation to the school, which was exultant. "Now we can educate all the children here," the principal declared. "We can even build a new school!" The money was indeed used to construct a much-improved elementary school and to provide scholarships for girls in the area. When a fair amount of the money had already been spent, we called the donor to give him a report.

"You were very, very generous," we said, genuinely enthused. "You wouldn't believe how much difference ten thousand dollars will make in a Chinese village."

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There was a startled pause. "But I didn't give ten thousand dollars," he said. "I gave a hundred."

After some investigation, it turned out that Morgan Guaranty had erred. We called up a senior Morgan Guaranty executive and asked him on the record if he intended to dispatch bankers to force children to drop out of school to make up for the bank's mistake.

"Under the circumstances," he said, "we're happy to make a donation of the difference."

The villagers were mightily impressed by American generosity—and carelessness. Since Dai Manju was the one who had inspired the gift, the authorities provided her with tuition-free schooling as long as she was able to pass exams. She finished elementary school, junior high school, high school, and then the equivalent of accounting school. She found work in Guangdong Province, as an accountant for local factories. After she had worked there for a couple of years, she found jobs for friends and family members. She sent growing sums of money home to her family, so that her parents became among the richest in the village. When we made a return visit a few years ago, Dai Manju's parents were rattling around a six-room concrete house (the great-aunt had died). There was still a pig, but it lived in the old shack, which was now a barn. The family had electricity, a stove, a television, and a fan.

Dai Manju married a skilled worker—an expert in molding—in 2006 and had a baby girl the following year, when she was thirty years old. She was working as an executive in a Taiwanese electronic company in the town of Dongguan, but she was thinking of starting her own company. Her boss agreed to support her, and it seemed to offer her an opportunity to become a *dakuan*, or tycoon.

Because of all the scholarships funded by Morgan Guaranty, many other girls on the hillside had also enjoyed an unusual spurt in education and gone off to find jobs in the factories of Guangdong. They sent money back home and helped pay to educate their younger siblings, who eventually also found good jobs in coastal China. All this brought the hillside more prosperity and influence, and so a road was built to the village, going right by the new Dai home. Someday, there may be a statue there of the donor, or of Dai Manju—or of a muddled bank clerk.

That is the power of education. One study after another has shown that educating girls is one of the most effective ways to fight poverty.

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Schooling is also often a precondition for girls and women to stand up against injustice, and for women to be integrated into the economy. Until women are numerate and literate, it is difficult for them to start businesses or contribute meaningfully to their national economies.

Unfortunately, the impact of girls' education is quite difficult to examine statistically. Few areas of development have been more studied, but those conducting and financing the research have mostly been so convinced of the virtues of educating girls that the work hasn't been very rigorous. The methodology of such studies is typically weak, and it doesn't adequately account for cause and effect. "The evidence, in most cases, suffers from obvious biases: educated girls come from richer families and marry richer, more educated, more progressive husbands," notes Esther Dufo of MIT, one of the most careful scholars of gender and development. "As such, it is, in general, difficult to account for all these factors, and few of the studies have tried to do so." Correlation, in short, is not causation.*

Advocates also undermine the trustworthiness of their cause by cherry-picking evidence. While we argue that schooling girls does stimulate economic growth and foster stability, for example, it is also true that one of the most educated parts of rural India is the state of Kerala, which has stagnated economically. Likewise, two of the places in the Arab world that have given girls the most education were Lebanon and Saudi Arabia, yet the former has been a vortex of conflict and the latter a breeding ground for violent fundamentalists. Our own view is that these are exceptions: Kerala was held back by its anti-market economic policies, Lebanon by competing religious sects and bullying neighbors, and Saudi Arabia by a deeply conservative culture and government. But the world is complicated, and whenever we see a silver bullet we try to conduct an assay test. Education isn't always a panacea.

All those caveats noted, the case for investing in girls' education is still very, very strong. Anecdotally, we know of many women who, with education, were able to obtain jobs or start businesses and transform their lives and the lives of those around them. More broadly, it's generally accepted that one of the reasons East Asia has prospered in recent

*Larry Summers offers an example to emphasize the distinction between correlation and causation. He notes that there is an almost perfect correlation between literacy and ownership of dictionaries. But handing out more dictionaries will not raise literacy.

decades is that it educates females and incorporates them into the labor force, in a way that has not been true of India or Africa.

A few studies with unimpeachable methodology examined the consequences when there was a huge expansion in schooling for girls, even those from poor or conservative homes. Between 1973 and 1978, for example, Indonesia vastly increased school attendance. One study, by Lucia Breiterova and Professor Dufo of MIT, suggests that this led women to marry later and have fewer children. Educating girls had more of an impact than educating boys in reducing fertility.

Similarly, Una Oslil of Indiana University and Bridget Long of Harvard examined a vast expansion of primary education that began in 1976 in Nigeria. They concluded that each additional year of primary education leads a girl to have .26 fewer children—a considerable reduction. It's often said that a high school education is what's most crucial, but this study found that even elementary education has a vast impact on fertility.

The challenges are manifest: Of the 115 million children who have dropped out of elementary school, 57 percent are girls. In South and West Asia, two thirds of the children who are out of school are girls.

Americans often assume that the way to increase education is to build schools, and in some areas that is necessary. We ourselves have recently built a school in Cambodia, like those students in Seattle under Frank Grijalva, but there are drawbacks. School construction is expensive, and there is no way to verify that teachers will do their jobs. One study in India found that 12 percent of all schools were closed at any time because teachers had not gone to work that day.

One of the most cost-effective ways to increase school attendance is to deworm students. Intestinal worms affect children's physical and intellectual growth. Indeed, ordinary worms kill 130,000 people a year, typically through anemia or intestinal obstruction, and the anemia particularly affects menstruating girls. When deworming was introduced in the American South in the early twentieth century, schoolteachers were stunned at the impact: The children were suddenly far more alert and studious. Likewise, a landmark study in Kenya found that deworming could decrease school absenteeism by a quarter.

"The average American spends fifty dollars a year to deworm a dog; in Africa, you can deworm a child for fifty cents," says Peter Hotez of the Global Network for Neglected Tropical Disease Control, a leader in the battle against worms. Increasing school attendance by building

schools ends up costing about \$100 per year for every additional student enrolled. Boosting attendance by deworming children costs only \$4 per year per additional student enrolled.

Another cost-effective way of getting more girls to attend high school may be to help them manage menstruation. African girls typically use (and reuse) old rags during their periods, and they often have only a single torn pair of underwear. For fear of embarrassing leaks and stains, girls sometimes stay home during that time. Aid workers are experimenting with giving African teenage girls sanitary pads, along with access to a toilet where they can change them. Initial findings are that this simple approach is effective in increasing female attendance at high schools.

FemCare, the arm of Procter & Gamble that makes Tampax tampons and Always pads, started its own project to distribute free pads in Africa, but it ran into unexpected challenges. First, the girls needed a place to change their pads and clean up, but many schools lacked toilets. So FemCare began building toilets—with running water—at the schools, and that added hugely to the costs. Then the project encountered cultural taboos about blood, such as resistance to disposing of used pads in the garbage. FemCare had to make special provision for the disposal of pads, in some places even distributing incinerators. The project was an education on both sides, and the outcome was a familiar one: Because corporations want their brand to be associated only with the best, they often support gold-plated projects that are very impressive but not particularly cost-effective.

Another tantalizingly simple way to boost girls' education is to iodize salt. Some 31 percent of households in the developing world do not get sufficient iodine from water or food. The result is occasional goiters and, much more frequently, brain damage when children are still in the womb. Fetuses need iodine in the first trimester to develop proper brains, and both human and animal studies show this is particularly true of female fetuses. A study in Ecuador suggests that iodine deficiency typically shaves ten to fifteen points off a child's IQ. Worldwide, iodine deficiency alone reduces humanity's collective IQ by more than 1 billion points. According to one estimate, just \$19 million would pay for salt iodization in poor countries that need it. This would yield economic benefits that another study found were nine times the cost. The result is that while salt iodization is one of the least glamorous forms of assistance possible, development geeks rave about it.

Alternatively, a capsule of iodized oil can be given every two years to all women who may become pregnant—at a cost of only fifty cents per capsule. Research by Erica Field of Harvard focused on Tanzania, where these capsules were given to women in some areas beginning in 1986. Professor Field found that daughters of those women given capsules performed markedly better in school and were significantly less likely to be held back a grade.

Still another smart strategy to expand girls' education is bribery. (Nobody uses that word, but that's what it amounts to.) One of the pioneers is Mexico, where in 1995 the deputy finance minister, Santiago Levy, was alarmed that the crash of the peso and resulting recession would be devastating to the poor. The existing antipovertry program, built around food subsidies, was inefficient and served the needs mostly of food companies. So Levy quietly organized an experimental antipovertry program far away from the capital, in Campeche, where it wouldn't arouse interest or opposition. The essence of Levy's idea was to pay poor families to keep their children in school and take them in for regular medical checkups. Records were carefully kept, tabulating the results in villages where the program was introduced and in a control sample of comparable villages. Afterward, Levy showed President Ernesto Zedillo how successful the experiment had been, and Zedillo bravely agreed to phase out food subsidies and launch the new program nationwide. The program is now called Oportunidades.

About one quarter of Mexican families are served in some way by Oportunidades, and it is one of the most admired antipovertry programs in the world. The poor get cash grants in exchange for keeping children in school, getting them immunized, taking them to clinics for checkups, and attending health education lectures. Grants range from \$10 per month for a child in the third grade to \$66 for a girl in high school (grants are highest for high school girls because their dropout rates are highest). The payments are made directly by the central government, to reduce local corruption, and to mothers rather than fathers. That's because research has shown that mothers are more likely to use cash for the children's benefit, and because the payments elevate the status of the mothers within the household.

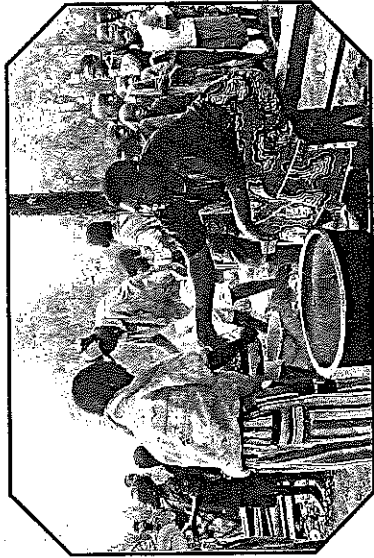
Oportunidades provided for rigorous evaluation—something that is lacking in too many aid programs. In this case, outside experts get contracts to perform the evaluations, making comparisons with control villages (villages are assigned randomly either to the experiment or to

the control group), so that it is possible to measure how well the program worked. The outside evaluators, the International Food Policy Research Institute, rave about the program: "After only three years, poor Mexican children living in the rural areas where Oportunidades operates have increased their school enrollment, have more balanced diets, are receiving more medical attention, and are learning that the future can be very different from the past." The World Bank says that the program raised high school attendance by 10 percent for boys and 20 percent for girls. Children in the program grow one centimeter taller per year than those in the control group. In essence, Oportunidades encourages poor families to invest in their children, the way rich families already do, thus breaking the typical transmission path of poverty from generation to generation. Oportunidades is particularly beneficial for girls, and some early studies suggest it will pay for itself by creating more human capital to power Mexico's economy. The program is now widely copied in other developing countries, and even New York City is experimenting with paying bribes to improve school attendance.

Bribery comes into play as well in the UN's school feeding program, run by the World Food Programme (WFP) and UNICEF and long championed by former senator George McGovern. Typically, the WFP distributes food to a rural school, and local parents provide the labor to prepare daily meals with it. All the children at that school get a free meal—usually an early lunch, on the assumption that they've had no breakfast—as well as regular deworming. In addition, girls with good attendance often get a take-home ration as an inducement to parents to keep educating them.

"This helps keep girls in school," said Abdu Muhammad, principal of the elementary school in Sebiraso, in a remote grassy plain of Eritrea in the Horn of Africa. He watched the students lining up as parents ladled stew onto their plates, and added: "Now students can concentrate; they can follow the lesson. And we haven't had any girls drop out since the feeding program started, except for those who got married. Girls used to drop out in fifth grade."

School feeding programs cost just ten cents per child per day, and researchers have found that they considerably improve nutrition, reduce stunting, and increase school attendance, especially for girls. But money is short, so the WFP says there are some 50 million children who could benefit from the program but don't.



A school feeding in Rutshuru, Congo, encourages children to stay in school. (Nicholas D. Kristof)

The approaches we've discussed have proven effective at increasing school attendance, but there's also the question of how to increase learning once the children are in school. One especially cost-effective way to do that is to offer small scholarships to girls who do well. A study in Kenya by Michael Kremer, a Harvard economist, examined six different approaches to improving educational performance, from providing free textbooks to child sponsorship programs. The approach that raised student test scores the most was to offer the top 15 percent of girls taking sixth-grade tests a \$19 scholarship for seventh and eighth grade (and the glory of recognition at an assembly). The scholarships were offered in randomly chosen schools, and girls did significantly better in those schools than in the control schools—and that was true even of less able girls who realistically had little chance of winning a scholarship. Boys also performed better, apparently because they were pushed by the girls or didn't want to endure the embarrassment of being left behind.

Aid to these kinds of programs is of proven benefit, but not all aid programs are created equal. So in the last few years, there has been a backlash against calls for more foreign aid. Skeptics such as William Easterly, a New York University professor who has long experience at the World Bank, argue that aid is often wasted and sometimes does more harm than good. Easterly has unleashed withering sarcasm at the writings of Jeffrey Sachs, the Columbia University economist who has evangelized indefatigably for more aid to fight malaria and AIDS and

to help countries fight their way out of poverty. Other economists have noted that it's difficult to find any correlation between amounts of aid going to a country and development in that country. As Raghuram Rajan and Arvind Subramanian put it in a 2008 article in *The Review of Economics and Statistics*:

We find little robust evidence of a positive (or negative) relationship between aid inflows into a country and its economic growth.

We also find no evidence that aid works better in better policy or geographical environments, or that certain forms of aid work better than others. Our findings suggest that for aid to be effective in the future, the aid apparatus will have to be rethought.

We're great admirers of Bono, who has been indefatigable in support of aid for Africa and who knows the subtleties of development; he talks poverty policy as well as he sings. Yet when Bono spoke at an international conference in Tanzania in 2007, he was heckled by some Africans who insisted that aid isn't what Africa needs and that he should back off. Andrew Mwenda, a Ugandan, complained about the calamitous consequences of "the international cocktail of good intentions." James Shikwati of Kenya has pleaded with Western donors: "For God's sake, please just stop."

The skeptics make some valid points. Anybody traveling in Africa can see that aid is much harder to get right than people usually realize. In 2000, a world health conference in Nigeria set a target: By 2005, 60 percent of African children would use bed nets to protect them from malaria. In reality, only 3 percent were using bed nets in 2005. There is also a legitimate concern that aid drives up the local exchange rate of African countries, undermining business competitiveness.

Even simple interventions, such as stopping mother-to-child transmission of HIV in childbirth, are more difficult to get right than anyone sitting in an armchair in America might imagine. A \$4 dose of a drug called nevirapine will normally protect a baby from infection during childbirth, so this intervention has been dubbed the low-hanging fruit of public health. But even if a pregnant woman gets an AIDS test, and even if she goes to a hospital to deliver, and even if the hospital has nevirapine and the efficiency to administer it, and even if the woman is taught not to breast-feed the baby for fear of passing the virus in her milk, and even if the hospital gives the mother a free supply of infant

formula and teaches her how to sterilize the bottles—even then, the system often fails. Many women simply discard the formula in the bushes outside the hospital as they walk home. Why? Because the women feel that they simply cannot feed a baby from a bottle in an African village. Every other villager would immediately realize that they were HIV-positive and would ostracize them.

While empowering women is critical to overcoming poverty, it represents a field of aid work that is particularly challenging in that it involves tinkering with the culture, religion, and family relations of a society that we often don't fully understand. A friend of ours was involved in a UN project in Nigeria that was meant to empower women, and his experience is a useful cautionary tale. The women in this area of Nigeria raise cassava (a widely eaten root, vaguely like a potato) and use it mostly for household food, while selling the surplus in the markets. When the women sold the extra cassava, they controlled the money, so the aid workers had a bright idea: *If we give them better varieties of cassava, they'll harvest more and sell more. Then they'll make more money, and then spend it on their families.* Our friend described what came next:

The local women's variety of cassava produced 800 kilos per hectare, and so we introduced a variety that got three tons per hectare. The result was a terrific harvest. But then we ran into a problem. Cassava was women's work, so the men wouldn't help them harvest it. The women didn't have time to harvest such huge yields, and there wasn't a capacity to process that much cassava.

So we introduced processing equipment. Unfortunately, this variety of cassava that we had introduced had great yields, but it also was more bitter and toxic. Cassava always produces a little bit of a cyanide-related compound, but this variety produced larger amounts than normal. So the runoff after processing had more cyanide, and we had to introduce systems to avoid contaminating ground water with cyanide—that would have been a catastrophe.

So we dealt with that, and finally the project looked very successful. The women were making a lot of money on their cassava. We were delighted. But because the women were making so much, the men came in and kicked the women out of the cassava fields. The tradition was that women raise staple crops, and men raise cash crops. And the men reasoned that if cassava was so

profitable, it must now be a man's crop. And so the men took over cassava, and they used the profits for beer. The women had even less income than when we started.

So let's freely acknowledge that Murphy's Law plays a role in the aid world. Foreign assistance is difficult to get right, and it sometimes is squandered. Yet it is equally clear that some kinds of aid do work; those that have been most effective have involved health and education. In 1960, 20 million children died before the age of five. By 2006, that figure had dropped below 10 million, thanks to campaigns for vaccination, sanitation, and oral rehydration to treat diarrhea. Think about that: *An extra 10 million children survive each year now, an extra 100 million per decade.* That's quite a success to weigh alongside the many failures of aid. Likewise, through his philanthropic efforts, Jimmy Carter has almost succeeded in wiping out guinea worm, an ancient parasite that has afflicted humans throughout recorded history.

Or consider the \$32 million that the United States invested over ten years in the global battle to eradicate smallpox. Some 1.5 million people once died annually from smallpox; since it was eradicated in 1977, about 45 million lives have been saved. That's an astonishing total. And the United States recoups its \$32 million investment in smallpox every two months, simply because Americans no longer need to pay to be vaccinated against it. Because of the money saved by eradication, that investment has yielded a 46 percent annual return in the three decades since smallpox was eradicated—a better investment than any stock in that period.

Ann and Angeline

Angeline Mugwendere's parents were impoverished farmers in Zimbabwe, and she was mocked by classmates when she went to school barefoot and in a torn dress with nothing underneath. Teachers would sternly send her home to collect school fees that were overdue, even though everyone knew there was no way her family could pay them. Yet Angeline suffered the humiliations and teasing and pleaded to be allowed to remain in school. Unable to buy school supplies, she cadged what she could.

"At break time, I would go to a teacher's house and say, 'Can I wash your dishes?'" she remembers. "And in return, they would sometimes give me a pen."

At the end of primary school, she took the nationwide sixth-grade graduation examinations and had the best score not only in her school, but in the entire district—in fact, one of the highest marks in the nation. Yet she could not afford to go to secondary school. She was inconsolable. Angeline was destined to be another farmer or village peddler, another squandered African asset. Local people have a saying for it: *Those who harvest the most pumpkins are the ones who lack the pots to cook them.* In other words, the brightest children are often born into families that lack the means to educate them.

At that moment, though, Angeline's career intersected with that of Ann Cotton, a Welsh woman—"very Welsh!" she says—trying to help girls in Zimbabwe. Ann has a finely tuned social conscience, nurtured as she grew up in Cardiff surrounded by family stories of mining and political struggle. She absorbed a passion for education and set up a center for schoolgirls with behavior problems. But her life found a deeper focus only after tragedy struck.

After a smooth pregnancy, Ann gave birth to her second child, a daughter named Catherine. The baby seemed healthy, and they returned home from the hospital. When Catherine was ten days old, a midwife came for a routine visit to check on the baby. She told Ann to rush the child to the hospital, that her life was in danger. At the hospital, a team standing by with a mobile oxygen tent took Catherine and placed her inside.

Catherine, it turned out, had a congenital lung defect. The alveoli, which transmit oxygen from the lungs into the blood, were not supplying her bloodstream with adequate amounts of oxygen. So the little girl's heart and lungs were failing. For the next six weeks, Catherine lived in an oxygen tent. Ann, her husband, and her son more or less lived in the hospital, becoming close with many other young parents whose children were in danger.

"Such agony!" Ann recalls. "I have never felt so helpless. As a mother I was powerless to help my daughter. It was the greatest pain I have ever experienced." The doctors and nurses worked heroically to save Catherine's life, but they couldn't.

"All we knew when she died was that we would honor her life and all she had taught us," Ann says. But how to honor her wasn't clear. Ann's life was soon hectic with another boy and girl, for a total of three surviving children. Then Ann's husband took a job in the high-tech industry in Boston, and since Ann couldn't get a work permit under American visa rules, she enrolled in Boston University to study international relations. That revived her academic interests, and Ann later began a master's program in human rights and education at the University of London's Institute of Education.

As part of her program, Ann set off on a three-week visit to a particularly poor part of Zimbabwe, to research the low school attendance rates there among girls. The conventional wisdom was that for cultural reasons, many African families resisted sending daughters to school, and Ann brought along stacks of questionnaires and notepaper to probe that resistance. She focused on a school in a village called Mola, talking to children, parents, and school officials. She quickly realized that the big challenge wasn't culture, but poverty. Families didn't have the money to buy books and pay school fees for all their children, so they gave preference to their sons because it was more likely that boys could use the education to get good jobs afterward.

Ann was stirred by the determination of Zimbabwean girls to get schooling. She met two teenage sisters, Cecilia and Makarita, who had hiked sixty miles to Mola because it was cheaper than the school near their home. They invited Ann into the makeshift hut they had built, and they confessed that they didn't know where the money would come from to attend school the next term. It all reminded Ann of her grandmother's stories of Wales in harsher times, and it made her feel a kinship with these girls in the Tonga tribe in a remote nook of Zimbabwe.



Ann Cotton reading to children in one of her schools in Zambia (Camfed)

babwe. She imagined her own children enduring such deprivation.

"I was confronted by a level of poverty I had never before seen," Ann says. She promised the local people that she would find a way to support their education. Village chiefs and school officials were enthusiastic, and they held a community meeting in which they pledged grassroots support for an initiative to educate girls—if Ann could help defray the costs.

Upon her return to her home in Cambridge, England, Ann was obsessed by the memories of those girls she had met. She and her husband started their own fund and asked friends and relatives for donations to pay the school fees for girls in Mola, but that wasn't enough. Ann is not an enthusiastic cook and had never done anything commercial, but she started making sandwiches and cakes at her kitchen table and peddling them in a stall at Cambridge Market, to raise funds for the girls. It was not a brilliant financial success: One freezing February day, Ann and two friends stood all day in the cold and brought back just £30.

Ann managed to raise enough money that first year to send thirty-two girls to high school, and their parents followed through on their pledges to support their daughters and make sure they attended school faithfully. Two years later, Ann turned her efforts into a formal organization, the Campaign for Female Education, or Camfed. One of the first girls whom Ann supported was Angeline; she went on to high school and, to nobody's surprise, performed brilliantly.

Camfed has expanded from Zimbabwe into Zambia, Tanzania, and

Ghana, and it has won honors for its successes, enabling it to raise more money and expand further. Camfed's budget is still tiny compared to the big agencies—\$10 million annually—but it now helps more than 400,000 children attend school each year. Right from the start, Camfed had only local staff in each country. There's a strong emphasis on ensuring that the community buys into the program, and it is a committee from the local community that chooses the girls who will get scholarships. Camfed staff review the decisions to make sure that there is no corruption. Moreover, Camfed has avoided the cult of personality that afflicts some aid groups. Camfed's Web site is about the schoolgirls, not about Ann, and there isn't a word about her baby Catherine, who inspired it all. We had to pry that out of Ann.

These kinds of grassroots efforts usually achieve more than the grand UN conferences that receive far more attention. We highlight Camfed partly because we believe an international women's movement needs to focus less on holding conventions or lobbying for new laws, and more time in places like rural Zimbabwe, listening to communities and helping them get their girls into schools.

For Camfed, support for a child typically begins when she is in elementary school, as part of a broad program to support needy students. Then, when the girls graduate from primary school, Camfed offers a full support package for high school, including shoes and a uniform if necessary. If a student lives too far from a high school, Camfed helps arrange for her to live in a dormitory and covers the costs. Camfed also supplies sanitary pads and underwear to all the girls, so that they do not miss school during their menstrual periods.

Ann and others have had to face the additional problem of sexual abuse by teachers. Particularly in southern Africa, some teachers trade good grades for sex: Half of Tanzanian women, and nearly half of Ugandan women, say they were abused by male teachers, and one third of reported rapes of South African girls under the age of fifteen are by teachers. "If a girl feels that if she goes and talks to the teacher in private, she'll be fondled, then she's not going to do well," Ann says. She also notes that Westerners sometimes create problems by sponsoring scholarships to be awarded by teachers or the principal. The scholarship winners are sometimes the prettiest girls, who in return are expected to sleep with the principal. Camfed avoids this problem by having the girls selected by a committee, without giving a central role to the principal.

Camfed supports its girls after they graduate from high school in starting a business or learning a skill such as nursing or teaching. Or, if they achieve sufficiently high grades, they are supported through college. Camfed has also started microfinance operations, and some of the girls are starting dairy farms or other businesses. Camfed alumni have also formed a social network, trading ideas and engaging in public advocacy on behalf of women's rights.

In Zimbabwe, for example, the graduates have banded together to call for tougher action against sexual abuse of girls. The graduates have also pushed to discourage routine virginity testing of teenage girls (a traditional practice to promote chastity), as well as campaigned against arranged marriages. In Ghana, a Camfed graduate named Afisheku was the only woman running in the district assembly elections in 2006—and she won. Now she has her eye on a seat in the national parliament.

Perhaps the greatest surprise is that Camfed alumni have themselves become philanthropists. Even though their incomes are tiny by Western standards, they still support other schoolgirls. Ann says that Camfed's high school graduates are each helping an average of five other girls at any one time, not counting their own family members, whom they also support.

"They are becoming real role models in their communities," Ann says. "It may be that the neighbor's child can't go to school because she doesn't have a skirt, so she'll provide that. Or maybe she'll pay another girl's school fees. This was something that we didn't expect at all. It shows the power of education."

Speaking of role models and the power of education, Camfed Zimbabwe has a new and dynamic executive director. She's a young woman who knows something about overcoming long odds and the impact a few dollars in tuition assistance can make in a girl's life. It's Angeline.