

The new class struggle

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Note from Lionel Barber, Editor

The Financial Times is proud of its partnership with Camfed, the educational charity. Camfed targets women in an effort to lift economic growth, reduce family size, and cut child and maternal mortality. In the past two years, we have raised more than £2.2m in our annual seasonal appeal. Caroline Daniel, the FT's op-ed editor, visited Zambia earlier this year to see Camfed's work in action. Her account can be read below. The individual portraits of women who have overcome incredible odds are inspiring. Last year, Caroline produced a similar riveting account of Camfed's work on the ground in Tanzania.

After two years, the FT is now adopting a new partner for our seasonal appeal: WaterAid. We believe WaterAid's work – just like Camfed's – is making a real difference in some of the poorest communities of the world, from sub-Saharan Africa to South Asia. We hope you will support our charitable effort with the same generosity that you displayed in the past.

Report and pictures by Caroline Daniel



“This is my home”, says Gifty Namuchimba (*pictured left*) with such raw pride that she initially looks down, embarrassed to reveal so much. Then she cannot contain her feelings any longer. “There isn't a lady building a house like this in the district. I am the first one. It is the only home with a tall roof here. I slept in it last night for just the tenth night. The first night I could barely sleep.”

The house is one storey and is set in a plain of long grass that gives way to a distant blur of blue hills. It is made of mortar and brick with a corrugated iron roof. The sitting room is gloomy – the windows are still bricked up as she does not have money for glass. Above the fridge are three Campbell soup cups. She lives here with four people, including her older sister and her sister's children.

In a different setting the house might seem unfinished. But here, it is the best house in the area, in robust contrast to the dozens of squat straw and clay structures nearby (*pictured below*). The house is a vivid testament to Namuchimba's determination. At just 24, she has paid for it all herself. In her business clothes of brisk white shirt and black skirt, she has a simple elegance. Her house represents a powerful victory over her childhood in Mpika, Northern Zambia, where she brewed beer to make her

way through school. Yet her success is also due to the work of Camfed, the educational charity that the FT has supported for the last two years in its seasonal appeal.

[Sylvia back at school](#)



FT's seasonal appeal and Camfed enable an aspiring journalist to finish her studies and achieve her dream

Namuchimba's achievement offers vivid proof of the value of a focus on gender in development. Targeting women directly is increasingly seen as the best means, in regions such as sub-Saharan Africa, to lift economic growth, reduce family size, cut the rate of Aids and reduce child and maternal mortality. This agenda – an ideological domain that used to be marginalised as “women's issues” – is now moving not just into the development mainstream, but corporate boardrooms, including that of the most hard-headed investment bank, Goldman Sachs. In March Goldman said it would invest \$100m in 10,000 women from developing countries to improve their access to entrepreneurial education.



Namuchimba has transformed the life of her family. She also offers a symbol for her community. On one of her first nights in the house, she invited her childhood neighbour to see it. The woman had five daughters, all of whom became prostitutes, plying the local truck route. Namuchimba recalls an episode from her childhood, when the mother taunted her with chickens paid for with her daughters' earnings, even as Namuchimba starved. None of the five daughters went to school. Instead they teased her asking, “Have you ever tasted a man before?” When she said no, they would say, “You are behind the times.” Three of them have now died of Aids. “I invited her to my house and made her enter it. I wanted her to learn something. She was amazed, as she knew my poverty as a child and when I had been starving. I said to her, ‘Look at what Camfed and education has done for my family’.”

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Zambia is one of the poorest countries in Africa. Since independence in 1964, its economic fortunes have fluctuated with the price of copper, its only significant resource. The proportion living below the poverty line has risen from 33 per cent in the mid-1970s to 74 per cent today. The average life expectancy is 41 years (against 78 in the UK), and average per capita income is \$1,140 compared with \$69,560 in the UK. The incidence of Aids is high, at 17 per cent.

Namuchimba lives in Mpika, at the junction of the Great North Road and the Tanzam Highway to Dar es Salaam in Tanzania. The town has the restless feel of a place that is a staging post, not a destination; where trucks pass through, and locals try to escape. It is the largest district in Zambia, at 41,000 sq km (the size of the Netherlands), and has a population of 145,000. A third of the children do not attend school. By the side of the road, people with bundled belongings wait for trucks. For the drivers there is Twins Fast Food – the Tummy Fillers, and the Decent Guest House. Five kilometres away is the railway station, built with Chinese aid in the 1970s – a grandiose testament to authoritarian architecture and an earlier wave of hope for African development. Only a few trains pass through in a week. An apt welcome sign on the road into town reads: “Mpika, Development through Self Reliance”.

The foreword of *Women and Human Development*, a book by Martha Nussbaum, the American philosopher, published in 1990 that sought to shake the complacency of western feminists into focusing on the practical problems for many women on the ground was bleak then. It could serve as a description of women in Zambia today. “Women are less well nourished than men, less healthy, more vulnerable to physical violence and sexual abuse. They are much less likely to be literate, and still less likely to have pre-professional or technical education ... women have fewer opportunities to live free from fear and to enjoy rewarding types of love – especially when, as often happens, they are married without choice in childhood and have no recourse from bad marriages. In all these ways, unequal social and political circumstances give women unequal human capabilities.”

As I travelled across Zambia over two weeks, this poverty of expectation for women is clear. Even if they marry, women often retain few property rights. Only a quarter of the girls receive secondary education. Customary law supports both polygamy and child marriage. Women walk miles carrying heavy loads of wood or water. For many, their lives are lived in the shadows cast by men, eked out in a continuous present dominated by the demands of subsistence farming, a life that precludes time for regret or hope of a different future. There are moments in my conversations with rural women when the past overflows into the present, when a revived pain appears in the eyes, or sometimes expressed only with a clenched fist held next to a heart.

In 2001, Camfed began work in areas such as Mpika and Samfya, a fishing village 100km away, targeting them because they are some of Zambia’s most disadvantaged districts. In Mpika, 84 per cent of the population is engaged in informal agriculture. The central idea behind its work is that improving girls’ education – especially at secondary schools where gender differences are more pronounced – is the first, most critical step towards the economic empowerment of women. Camfed now sponsors 6,374 vulnerable girls in Zambia, and 18,730 across Africa, making a three-to-five-year commitment to each girl to cover the costs of uniforms, school fees and exercise books.

It is a philosophy that now enjoys wide acceptance and stretches back to work done in the 1980s that proved the critical role of women in development. Even so, Ngozi



Okonjo-Iweala, managing director of the World Bank, who was herself the first woman to hold the position of finance and foreign minister in Nigeria says: “This was still very much marginalised as women’s issues. It was not part of the mainstream. People mentioned gender, but there was a lot of tokenism to it.”

In the 1980s, there were tensions at the Bank between those who wanted to do things on the ground, sometimes dismissed as “sandal-wearing stuff”, and those who believed it made more sense to fund big infrastructure projects. Few would describe Lawrence Summers, the former US treasury secretary and chief economist of the World Bank, as a hardline feminist, yet he has played a key role in shifting this work into the economic mainstream. In 1990, Amartya Sen, Indian economist and philosopher, published the article *More than 100 Million Women are Missing*. It found that women did not make up 50 per cent of the world’s population; while they substantially outnumbered men in the US, Europe and Japan, in other regions that was not the case. He attributed the gap to the fact that “women are neglected compared with men.”

Mr Sen’s work on gender and a growing number of studies at the World Bank on girl’s education prompted Summers to look more closely at the data. “I was mindful that things can have an impact when it is against type,” he says. “You had the hard-headed World Bank and the super hard-headed position of chief economist, who did not have a touchy-feely persona.”

That interest led to his seminal 1994 World Bank paper, *Investing in All the People*, in which he argued that “hard statistical evaluations fairly consistently find that female education is the variable most highly correlated with improvements in social indicators. The benefits of education have a multiplier effect because they empower women to bring about other necessary changes.” Moreover, this investment was “far more productive than other social sector outlays and the vastly larger physical capital outlays that are projected over the next decade.”

The irony that it took a powerful white man to make this case is not lost on Geeta Rao Gupta, president of the International Center for Research on Women, who first got involved in women’s issues in Bombay 32 years ago. Nonetheless it made a difference. “His statement on the returns of girls’ education caught the attention of a higher level of policy makers,” she says. “The evidence was known before he articulated it, but it mattered who the messenger was.”

Even so, it took time for political support to grow in the early 1990s. Gene Sperling, former director of the National Economic Council for President Bill Clinton and director of the Council for Foreign Relations Center on Universal Education, recalls: “Foreign aid was demagogued. It was the era of the Republican party of Newt Gingrich and some denounced aid as dollars for dictators. Although there were some groups campaigning for a greater focus on gender, they were not powerful. There was little advocacy for universal education in the US, even though during the 1990s there was rigorous data that showed proof of its broader impact.”

Since then the evidence has only built, Sperling says. “Two 1999 World Bank studies found that closing the education gender gap in South Asia and sub-Saharan Africa would have led to faster growth between 1960 and 1992. Even more impressive are the gains to health. An extra year of female education can reduce infant mortality by 5-10 per cent. In Africa, children of mothers who receive five

years of primary education are 40 per cent less likely to die before age five than those of uneducated mothers”.

This led Kofi Annan in 1999, when he was still secretary-general of the United Nations, to describe girls’ education as the “single highest returning social investment in the world today”.

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To reach the school near Lubwe, about 10km from Samfya, involves driving along an uneven road beside a large lake that stretches to the horizon. A low mist hovers over it. Boats are visible – angular lines of timber gently disturbing the water’s surface. A woman walks by carrying a freshly watered giant lettuce on her head. Pigs root in the wet sand. The scene is languid. Before you even enter the classroom, a greeting song is audible through the open windows. As the chorus fades, two dozen adolescent girls, self-conscious in brown and white uniforms, retreat into awkwardness. None of them would be here without Camfed’s support. As the girls file out one remains. Her name is Cindy (*pictured left*).

At 15, an age where her counterparts in the developed world are on the cusp of adulthood, Cindy has already been forced to make a number of adult decisions about the direction of her life. Each choice was driven by her desire to go back to school. Her story is Cinderella in reverse. Her father was wealthy. She grew up in a big house in the Copper Belt. “We had several bedrooms, a sitting room, bathroom, electricity and a seesaw. We had leisure time and I went to a private school. For fun we would go a jumping castle.” Her father’s infidelity, buoyed by his fortune however, exposed both her parents to HIV. As Cindy explains “he went out with different women so caused the illness on my mother. He died. Her property was all grabbed leaving her with kitchen assets and clothes. She baked scones to sell but wasn’t strong and got tuberculosis and died.”

Sitting in her chair, Cindy is shy and girlish. Her feet do not reach the floor. She radiates a ready and easy affection and shows no signs of a cynicism that could have been the legacy of the life she has known. After her mother died, her circumstances deteriorated. She moved to her uncle’s farm near Samfya, and walked 5km to school every day. (Some children often walk as far as 10km to school). Like many orphans, she was an unwanted burden. Her uncle’s children bathed in warm water, but she and her younger brother were told they could only use cold water. “When we came back from school we found only small sweet potatoes left for us to eat. We couldn’t enjoy being there. They would not leave nice food a person could deserve.”

Aged 13 she walked out and found her way to an aunt in Samfya, taking just a few clothes. She did well at school until another relative, who was pregnant, promised to send her to a better one. Instead she ended up doing chores, washing nappies. “One day I woke early and was worried that these days would just go on and on. I wanted to go back to school. I cried a lot and my eyes were sore. So I said to myself, if I don’t decide now, when will I decide? I left with no clothes and only carried my toilet bag.”

She returned to Samfya, where Camfed agreed to sponsor her. Even with that help, her aunt hounded her to do more chores and complained if she used candles to study. The day before her grade nine exams, Cindy failed to return promptly with some money. “When I got home she had sold all my clothes and uniform because I took so long. She had burned my books, my textbooks, my exercise books and pass papers, everything I needed to learn. She poured kerosene on them so they burned fast.”

To sit her exams, Cindy had to borrow a shirt and a skirt. She moved to Lusaka and found out she had failed some exams. For the next seven months she was not at school. “I was just at home, knowing I had failed. I thought even dying was better, but then I thought that meant Satan would win. If I even heard the word, ‘exams’, I would cry.”

Still, she continued to study, reading the education section in the local newspaper. Camfed found her again. She is now second or third in her class and wants to be Zambia’s chief justice. “I want to sue people who take advantage of orphans. I will be judged on this issue. It is not the end of the world to be an orphan. It will not be the end of me. I’m a girl who has seen a lot of things and I haven’t lost determination. I want people to see my vision and

	PUPILS	PARENTS	MOTHERS	FATHERS	SIBLINGS	OTHERS
1	6	4	6	3	7	4
2	6	4	7	10	3	1
3	3	2	7	15	3	2
4	2	2	5	6	7	5
5	7	3	13	5	5	6
6	5	6	7	8	8	6
7	4	3	5	15	3	7
8	5	10	16	13	10	7
9	6	6	16	13	9	10
10	44	44	82	86	53	45

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learn from me. Now, Camfed is my mother.”



Cindy’s drive to make something of her life is typical of the girls Camfed supports. They know that education offers their best, perhaps only, route to a life beyond rural subsistence. Without her own actions – to leave two of her relatives – Cindy would not have made it this far. At another Samfya school, 14 year old Cecelia (*pictured left*), another Camfed beneficiary, is also ambitious. Her parents died of Aids and she was the only one of her siblings born with the disease. Her friends encourage her “not keep it too much in my mind and say you are not the one who has caused the problem”, she says, her head bowed as she fiddles nervously with a strand of cotton. She is on anti-retro viral drugs, except they are hard to take. “The problem I have of taking the medicine is that there is no food or I may have nothing to drink. If I take it then, in the morning like that, my heart starts bumping very fast.” Cecelia is first in her class in four

subjects. “When I look at the easy lives my friends have, it makes me feel even stronger. I would like to have something to show at the end of this. I want to pass my grade 12 exams and go to college. When I start working it will be worth everything I have been through. In the future women will hold powerful jobs.”

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For Cindy and Cecelia’s hopes to be realised, however, Zambian families need to see that they will benefit directly from girls’ education. That challenge was clear in a meeting at Chisakana basic school. It is miles from the nearest large town, and has neither electricity nor a protected water hole. The school has 400 pupils, half of whom have lost one or both parents. It has just three teachers for them.

In spite of the lack of resources, the head teacher, Mrs Batista Kalembo, is energetic and optimistic. She brings out ground nuts and sweet potatoes for her visitors. On her office wall is a list of do's and don'ts for pupils: fighting is an offense, all pupils should be neat and using vernacular in classes is punishable. For the teachers there is a list too: they should refrain from immoral conduct with pupils and avoid absconding from work.

A chart also shows enrolments at the school. There were 33 boys and 38 girls in grade one. By grade nine, however, that had dwindled to 25 boys and 14 girls. "When I first opened the school in 1999 there were very few girls. We had only boys. They wanted their girls to get married, so I started a meeting every Sunday after church services to talk about girl child education. I lost my parents in grade one, but I offered myself as an example of what women can do. Most of the children fail to come to school because their parents cannot afford to buy pencils or textbooks," she says.

Grade	Boys	Girls	Total
Grade 1	33	38	71
Grade 2	28	32	60
Grade 3	25	28	53
Grade 4	22	25	47
Grade 5	18	20	38
Grade 6	15	18	33
Grade 7	12	15	27
Grade 8	10	12	22
Grade 9	25	14	39

In the classroom next door, 18 adults are squeezed in behind school desks to attend a meeting on the "formulation of strategies to increase attendance, retention and the progression of girls in education." "Does it make more sense to send a boy or a girl to school?" asks the local education officer. The response of the two village women is striking. "If I send a boy he will not get pregnant," says one; the other says: "The boy, he will finish school and so will start supporting us again."



Such views are also why Camfed created Cama, a group for women school-leavers which includes basic business training, social networking and community outreach in villages, where the women discuss issues such as child marriage and the need to educate girls (pictured left). Its creation is supported by academic evidence that increasing women's economic productivity has a welfare boon.

"From studies in the 1980s, we know that women typically spend their income on food and healthcare for their children. This is in sharp contrast to men, who spend a higher proportion of their own incomes for personal expenditures", says Gupta. "A study in south western Kenya showed that for a given household income level, female-controlled income had a positive and significant effect on household calorie consumption, while men's income had a negative effect."

I interviewed Miriam, a mother of five, in a Samfya classroom. Outside, boys played football in their bare feet, kicking up swirls of dust in the fading light. Inside, signs hung on the wall saying: "Education is breast fed," and "Educate women and you educate the teachers of men". Miriam can write only her name. She married young herself and, in turn, married off her first three daughters – at 18, 19 and 15 – for



cash. For her first-born she was promised fishing nets, but they were given to her husband's family; the second son-in-law was taken to court for not paying the bride price; and for the "third we did not get anything; the man is crooked." Miriam is now envious of her younger sister whose children finished school. "She is getting a lot of things from them compared with me; people think I am useless. Maybe if I sent the girls to school, I would be counted as somebody." Her last two children are at school. "Maybe it will change my life. Girls' education is very good as it is women who help parents; the males don't."



But in rural areas, with few alternatives, marrying girls off can seem to make calculated economic sense. Muhammad Yunus has sought to address that gap. The Bangladeshi founder of Grameen Bank, which makes very small but potentially life-changing loans to the very poor, received a Nobel Prize in 2006 for his work on microcredit. More than 94 per cent of Grameen loans have gone to women. The Nobel Prize Committee noted: "Microcredit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions. Economic growth and political democracy cannot achieve their full potential unless the female half of humanity participates on an equal footing with the male."

This work on microcredit has helped to widen the coalition in favour of girl's education and targeting women in development. "Then you had the Muhammad Yunus strain and microcredit, which basically worked. It wasn't socialism or market fundamentalism. Being for women as entrepreneurs with microcredit made it easier to convince people of things that they wanted to be for anyway. The fact that it worked was breathtakingly congenial," notes Summers. "What then happened with development in general is that you had stars like Bono and Angelina Jolie come in and made it cool. A debate that used to be about warring bureaucracies over foreign aid, became suffused with a moral energy. Targeting girl's education, in particular, is appealing as it can be seen as hard-headed and soft-hearted. It is hard to find development actions that are both."

Namuchimba (*pictured right*), now the national chair of Cama in Zambia, is proof of the power of such small interventions. With a small grant from Cama she created a shoe stall. It is in the market, opposite a popcorn stand and a man whose business may be undermined by his spelling – "RM Signs and Paiters." Namuchimba's initial investment of 450,000 kwacha yielded a profit of 1m. Her business has only expanded since then. However, her success, notably the fact she has built her own house, has been met with some disbelief. "Some people were jealous and asked how a woman could build a house of this stature. People said I couldn't have done it on my own, that I must have had a boyfriend. I told them how I had done it, but there was no reaction so I keep quiet. Some challenges do not deserve answers."

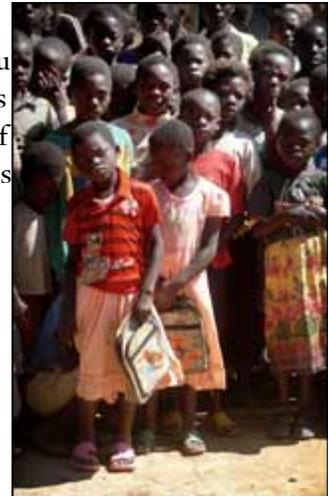




As she shows off the unfinished hallway of her house, three of her friends break into a song in Bemba. "Gift ilange ailanga ilanga lelo ailanga/ Abamwamona ailanga/ Niba Cama ailanga/ Baileilanga ailanga ubukali bwoabo ailanga (Gift show how strong you are. You see these are Cama members, showing off their strength, showing how strong they are.) Namuchimba sways her hips, simultaneously embarrassed and proud, both part of the song and recipient of it. She has done much to deserve the homage. She also pays for her five brothers and sisters to go to school.

Her story – of women devoting their money to supporting others – is echoed throughout Camfed's work. In Samfya, Foster Lengwe, 23, can now support herself from a hair salon run from her back porch (*pictured above left*). The Cama group in Mpika has donated funds to help more than 100 children at the Chengelo community school (*pictured below*) get shoes and school basics, such as pens. None of the pupils have uniforms and teachers at the school are unpaid. The girls received letters of thanks from the pupils sent to: "Dear Mr Cama."

Namuchimba also takes me to meet Brenda Fufu, who is 25. Her business has also transformed the lives of her family. Fufu's house does not strike you as unusual from the outside. The roof is made from thatched grass, the walls from mud. It has three small rooms. On one wall, is a clock – the only sign of technology. Yet there is vivid evidence of ambition. Covering another wall is a giant poster. It depicts an idealised living room from a western furniture catalogue (*pictured below*). It shows a beige sofa, a television, and framed pictures of an orange flower, all colour-coordinated in muted pastels. Fufu bought it in the local market. She put it there simply because she was inspired by the sofas: "I want my mother to sit on a sofa like that. It will make her feel very good." Her mother, Theresa, who when asked her age, gives only a date – that she was born in 1959 – also scrutinises the poster. "I pray to god in his mercy that one day my daughter may be able to live like that."



Fufu, a subdued young woman (*pictured left and below*), with neat hair and chequered western shirt done up to the top button, is not an obviously frivolous person. Her story can be told in a few sentences. She left school, got married – encouraged to do so by her mother who believed that marriage was the only option for a woman. She had a child, who became ill. She moved in with her mother. Her husband never visited. The child died. The couple divorced. At a loss, she joined Cama and received a grant of 250,000 kwacha. She used it to buy caterpillars, from 40km away. She sold them for 750,000 kwacha and then set up a shop in the market.

A local expression is that educating a girl is “like having a granary of maize behind the house”. That has been brought to vivid life in the Fufu family. Brenda used her profits to buy fertiliser for her family’s farm. In 2007, they harvested 10 bags of maize. This year they are now hopeful of 86, with a profit of 1.8m kwacha. Brenda has used some of the money to buy the first chairs for her family to sit on since the death of her father in 1993. Although the family had initially experienced a better life, her father’s family sold the house and furniture on his death, leaving her with nothing. Such cases are typical – often wives have no property rights. Her mother recalls: “The transformation was hard. I had a husband who provided for us. Then I came back here and life was tough; things like soap were scarce, but the Lord God sees. I cried a lot and thought of the three children and that our relatives would support them but they did not. Women have no rights in Zambia”.



To pay for their education, Theresa would wake at 4am “when it was still cool and work until lunch, then eat and continue with the work. One day I did not have the money and Brenda was chased from school, so I went to the local education officer and I was crying that my child was going to miss writing her grade 12 exams and was chased from school.” Fufu, who has been listening intently, knows the debt she owes. “That day was just like I had been to my own funeral. It did affect my performance. Now I want to be a teacher if I do well in re-writing my exams, because of what my mother went through.”



The new chairs are just the first step for Fufu. “I was very happy when I bought them. When we didn’t have chairs it was hard when visitors came; at least the fact that we slept on reed mats could be hidden away.” Fufu supports her mother and Anna, her 77-year-old grandmother. “What surprised me most is that I thought my son-in-law had come back to earth through Brenda. God has made it possible. Now I expect to see even more changes for women and them going onto greater things. This is just the beginning,” says her grandmother, with a mixture of awe and tenderness.

In a further sign of the family’s change in fortunes, their old reed mats are now beneath the bags of maize outside.

While Fufu’s business has enabled her to find a route to economic independence after a failed marriage, Namuchimba has avoided early marriage and unlike many of her contemporaries, has no children. “I want a man,” she says, before a pause. “But only if he is quality.” Cindy too says, “I don’t want to marry early and have a child.”

Their experience confirms that education can address population issues. According to Goldman Sachs, for every two or three years of education, a woman is likely to have one less child. Women with secondary or higher education also delay marriage. In contrast, male schooling has an insignificant or even positive effect on fertility (one male teacher in Samfya in the local bar boasted that he had seven children. Asked why, he shrugged: “I have to show I am a real man.”)

The impact on population has widened the coalition of support for girls' education. When Sperling left the White House he got funding for his new organisation from the William and Flora Hewlett Foundation. Its interest stemmed from the population-control benefits. Girls' education offered a politically convenient way to move beyond the sterile political debate of the 1980s. As Summers argues: "It had been stuck between the right-wing, 'growth is the best contraceptive' people, and the 'let the condoms reign, family planning' people. Empowering girls was a softer, more liberal formulation."

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Lloyd Blankfein, chief executive of Goldman Sachs is one of the highest paid executives on Wall Street. He is one of the least likely people to find at the frontier of women's rights issues, least of all in developing countries. He presides over a bank that last year generated bonuses of \$12.1bn and total compensation of \$20bn – more than the gross domestic product of Zambia, at \$14.7bn.

Blankfein's New York office, on the 30th floor, with a view over the Hudson River, is dominated by books such as the *Last Tycoons* and *Wikinomics*. He is dressed simply, in a dark suit and leather loafers. On a table is a framed Farside cartoon: a kid sorrowfully looks over the fence at his neighbours. The caption reads: "I know you miss the Wainwrights, Bobby, but they were weak and stupid people – and that's why you have wolves and other large predators."

"Can you believe someone gave that to me?" says Blankfein with a mock-outraged laugh. He has a keen enough sense of both irony and humour to know the cartoon reinforces his image as a tough former commodities trader. Yet he has also just initiated the largest private sector initiative focused on women in developing countries to help create a management class, and sees such philanthropy as central to the bank's future. The bank is to spend \$100m over five years on 10,000 women to improve their managerial and entrepreneurial education. It will create partnerships between universities, such as Harvard and Cambridge, and ones in countries such as Rwanda, Kenya and Afghanistan. The aim is to create business education certificates, train professors and develop a curriculum suited to local economies. The focus is on practical skills, not theory.

If access to secondary school is hard, even fewer women make it to the higher education. Across Africa's 50 leading business schools, only 2,600 women are enrolled in MBA programmes in a continent of 900m people. Goldman sees management education as critical to accelerate growth in new markets. "We need to create growth, not just follow it," says Blankfein. "If you look at the history of aid to Africa, an impressive amount of money has not accomplished an impressive body of work. Look at the poverty. What these countries need are more managers and entrepreneurs."

One of the reasons for the initiative, he concedes, is that "being on the side of the angels matters. What people think about us in public places matters." But the thinking runs deeper than just buffing Goldman's reputation. "I don't think we are going to make a lot of money in Zambia. Whether Rwanda or Zambia like us is not going to have a big impact on our fortunes; whether 1,000 people at Goldman Sachs get motivated by this and feel better about their firm and stay and express pride, does." This effect on employees is critical. "We lose people to government, public service and

philanthropy more than to our competitors. People want to feel good about where they work, and put time and emotion into it. They don't just want to feel they are merely earning a living."

So rather than just write cheques, Goldman Sachs is developing a mentoring scheme to connect its employees with the women it supports, who will receive email advice on how to build their businesses. The first meeting to attract mentors was held in a room for 200 people; 700 showed up. "Right now we can give every woman in the programme three mentors [from Goldman]. There is a really big appetite to get involved."

One of those was Michelle Pinggera, a Goldman Sachs managing director. At the launch event in London, she admitted that at first she had been dubious about what someone with more a decade of experience in the securities division could teach a woman in Nigeria about the African fashion sector. "What did I know about running a fashion business, an IT consultancy or a fish farm?" However, her enthusiasm is contagious. She has found her time as a mentor so far, "truly one of the most inspiring experiences of my career," while the woman she advises confessed to having been in awe of the CVs of the mentors.

For all the engagement of development groups and advocacy by the World Bank, intervention by the private sector has the potential to make the most difference. It has moved the agenda from the margin into the mainstream. More companies are introducing programmes, including Standard Chartered Bank, Nike and Avon.

According to Melanne Verveer, co-founder of Vital Voices and a former chief of staff to Hillary Clinton, there is a convergence of likely suspects and unlikely partners. "Business support used to be viewed as a nice thing to do; now businesses view it as the smart thing to do. It is real money when Goldman Sachs makes a \$100m investment and their chief executive likens it to a no-brainer – like the low hanging fruit to be picked to promote economic growth. The fact these things are happening now suggests to me that we are at a turning point in the debate about investing in women to improve the world."

Intellectual ballast for Goldman's initiative came from two research reports. One, *Womenomics*, looked at the decline in population in Japan and the need to exploit the country's untapped resource: women. The second, *Women Hold up Half the Sky*, linked the education of women to economic growth. It noted that narrowing the gender gap in education could push income per capita as much as 14 per cent higher than Goldman's own baseline projections by 2020 in the BRICs and the N-11 set of developing countries, and highlighted the wider benefits, such as lower maternal mortality. "The only things that work at the bank are those that are smart to do," says Blankfein. "Womenomics was a piece of economics research. It was not a woman's piece. It didn't come out of our corporate engagement programme, it came out of our research area. What struck us most is that investing in women offers the best return in developing countries."

The women the Goldman project will help, Blankfein acknowledges, are a rare group who have already overcome harsh odds: "The group we are seeing is self selected, very committed and very hungry. Those are great attributes. If you like, we are seeing the salmon which made it upstream against tremendous odds. Every one of these 10,000 women is one of 10,000 who made it that far."

Blankfein, a modest man who shuns talk about his family background, says he is not motivated by aspirations for his own legacy. "There is no cult of personality here. I am not at the point yet where I think I invented helicopters or penicillin." His definition of success, then? "It looks like 100m women."

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For women in rural Zambia, success will be defined on a much smaller scale. Not whether they have boosted their national economies, nor whether the incidence of Aids has declined. It is simply whether they make it through school and get a job that gives them a life beyond that which their mothers have known.

There is another instinct that has driven girls such as Cindy or Namuchimba. It is as basic, but just as important. On my first day in Samfya I saw this sign: "I wish a long life for my enemies that they can all see my successes." I wrote it down out of curiosity then – along with the names of two shops: Sweet After Sweat Wholesalers, and Watch Me Grow Investment. This emotion unites these young women: an anger transmuted into something quieter, more productive. Success is the best form of revenge over those who shunned them, teased them for lack of shoes at school. It is a drive to prove that they are worthy of attention, even as they accept the shifts of fate in a country where early death is a next-door certainty and the insecurities of subsistence living a fact of life.

For Cindy, it lay in her determination that people should not define her merely as an orphan, an object of pity. For Fufu, it came from the assurance that everything in her house she had earned herself. "No one can take them away from us." Of her relatives who dispossessed them, she says: "They made us suffer and even caused me not to go to school. Yet I would invite them to my house and cook Nshima [the staple food of Zambia] for them. With my mother, we now say we can show them we can make it by constructing our own house." And for Namuchimba, it was the emotion that lay behind her invitation to her childhood neighbour to visit her newly built house. And for those who question whether women can make more of themselves, could ever become the first female president of her country, Lydia, a woman sponsored by Camfed in Tanzania, told me last year: "Just before the sun sets."

Caroline Daniel is the FT's comment editor

FT readers donated more than £1.6m for last year's seasonal appeal on behalf of Camfed International. For a more detailed account of Caroline Daniel's time in Zambia examining Camfed's rural development programmes, including individual stories of those women who were the direct beneficiaries of the FT's appeal, go to www.ft.com/appeal2007

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