Student Driven Solutions

Empowering Students to Solve Global Problems in Local Ways

2nd Annual Report: October 2016 - September 2017
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Letter from our Executive Director

Thank you for your support of Student Driven Solutions for another great year! Without your dedication and faith in our leadership, Student Driven Solutions would not have been able to grow and flourish as it has these past two years. Since we began this journey, we have trained 263 young women in business and financial literacy! We have seen female entrepreneurs and leaders serving as role models in their communities. Our alumni are committed to furthering their personal goals through business and professional training. They impress us every day!

This year, we graduated 150 women and we are confident they are more equipped to provide for themselves and their families because of our Girls Empowered training program. Our mission is simple – to provide financial literacy, business, and community engagement training to young women in Malawi. Our vision is extraordinary – to ensure that women and girls are financially independent agents of change that empower others in Malawi.

These past two years have given us confidence that the Girls Empowered training program has a lasting impact – It’s up to all of us to make sure the impact will continue to be realized.

With much gratitude,

Rebecca Gross
**Our vision**

Malawian women are financially independent civic leaders who create social and economic opportunities to empower others.

**Our mission**

To provide financial literacy, business, and community engagement training to young women in Malawi.

**Our Goals**

Financial Independence and Community Action
Why is **financial independence** so important for women in Malawi?

**Financial dependence** leaves a woman unable to make her own decisions in all aspects of her life – thereby risking the loss of vast personal freedoms.

- 53% of Malawi’s poorest women reported that their husbands mainly make decisions about how to spend her earnings (Demographic Survey 2010)
- 44% of women say her husband decides her healthcare spending (Demographic Survey 2010)
- “The economic exclusion of women can exacerbate their powerlessness in relationships” (UNICEF 2016)

**Financial independence** empowers a woman to make decisions for herself and her family – thereby opening doors for education, healthcare, and poverty alleviation!

- “Providing girls with economic opportunities and the means to build financial assets...reduces risk of violence and delays the onset of sexual activity” (UNICEF 2016)
- The financial independence of a mother improves the health and education outcomes of an entire family (UN Women)
- An improvement in financial literacy knowledge among citizens can promote economic expansion and the financial wellbeing of a nation (Chirwa, Mvula)

**Student Driven Solutions** addresses the role financial independence plays in creating lasting change in a woman’s life. Better yet, by teaching women, the economic wellbeing of the entire family improves.
Our Core Project: *Girls Empowered*

The *Girls Empowered* project launched in March 2015 at Malindi Day Secondary School in Zomba. Since then, the project has expanded to three villages in Lilongwe; Ka Phiri, Nathenje, and Kauma.

Student Driven Solutions enrolls women aged 15 to 25 from rural or peri-urban villages. These women have typically completed some level of secondary school but most have not graduated. Many are new mothers so they have a lot of financial responsibility, though they are quite young. Often, they have no access to capital or training to start an enterprise to become financially self-sufficient. As a result, they are reliant on husbands, partners, family members, or friends for their personal spending. This is often not ideal for these young women who are now faced with many limitations, such as education, healthcare, and personal freedom because of financial dependence.

Student Driven Solutions has developed a comprehensive curriculum focused on financial literacy, business, social justice, and poverty alleviation. Participants meet at local facilities every Wednesday and Friday afternoon to learn from local teachers and facilitators. The curriculum covers topics such as budgeting, saving for emergencies, banking, and investing in your future. Before graduating, every class designs and implements a service project to raise awareness of a community problem they have identified.

This year, Student Driven Solutions provided loans to 40% of graduates at a 5% interest. Additionally, 4 recent graduates will be eligible for scholarships thanks to our generous funding partner *Solon Foundation*. 
**Vision:** That adolescent girls and women in Malawi are financially independent agents of change in their communities

**Mission:** To provide financial literacy, business, and community engagement training to young women in Malawi

### Goal 1: Financial Independence

- **Obj. 1:** Increase in income
- **Obj. 2:** Increase in saving
- **Obj. 3:** Increased participation in household financial decision making and own financial decision making
- **Obj. 4:** Use of financial institutions
- **Obj. 5:** Use of monthly household budgets
- **Obj. 6:** Household is financially self-sufficient (no loans or borrowing)

**Activity 1:** Financial literacy lessons (topics covered: budgeting, saving for emergencies, banking, inflation, risk diversification, insurance, simple interest)

**Activity 2:** Business management lessons (topics covered: market research, competition and price setting, competitive advantage, writing a business plan, business money management)

**Activity 3:** Career planning and goal setting (topics covered: matching strengths with careers, setting goals, investing in your future)

**Activity 4:** 10% of graduates receive loans, 1% of graduates receive scholarships

**Activity 5:** Alumni programming: business monitoring, career readiness, academic advising, group discussions and peer mentorship

### Goal 2: Agents of change in community

- **Obj. 1:** Leadership in community activities
- **Obj. 2:** Advocating for community issues/concerns

**Activity 1:** Social justice and self-advocacy lessons

**Activity 2:** Community project practicum

**Activity 3:** Alumni programming: community project, public speaking workshop

### Assumptions

**A1:** Adolescent women and girls want to be financially independent agents of change

**A2:** Knowledge in these subjects is lacking but once learned they will be put into practice

**A3:** Practical exercises during training program will lead to long-term behavioural change

**A4:** The main factor preventing financial independence is lack of financial knowledge, goal setting behaviour, and business knowledge (not external factors like relationships, health etc.)

**A5:** External factors will not prevent women and girls from serving in leadership positions and advocating for community issues/concerns

**A6:** Extreme or unforeseen external factors will not prevent women and girls from financial independence
Program Results

150 graduates

49 individual businesses
7 team businesses

36% of graduates increased income

76% of graduates make financial decisions by herself or with a partner

78 students led community projects
Ka Phiri

The community had a problem with bedbugs and unclean markets. Our students sprayed bedbug repellent in 15 houses and cleaned Katete market. Brooms and bins were donated to Katete market. 22 students participated in the project.

Students cleaned Janet’s House, an orphanage owned by the director of KAPS Model School to thank him for giving the organization a place to run the Girls Empowered project. Students cleaned the hostel and the garden, and washed the orphans’ clothes and bedding.

Kauma

The community had a problem with bedbugs and an unclean community. Our students sprayed 45 houses and cleaned roads and houses in the community. There seems to be a continued demand for bedbug spraying because SDS continues to receive calls requesting the students help.

Our students decided to help needy people in the area with groceries such as sugar, washing soap, and candles. The students conducted a needs assessment to make sure they reach the most vulnerable people in the area. 18 students participated and 66 homes were reached in a total of 8 villages.

Nathenje

One group led a school block construction campaign. They performed a play about the need to reconstruct a school block at Mwatibu Primary School where the Girls Empowered project takes place. Almost 6 classes at Mwatibu Primary School learn under trees. The play was performed on the school’s closing day to parents, school committee members, and local leaders. The students encouraged the community not to wait for the government. Instead, the community can work together and build the school blocks.

Proudly, the community has begun the construction of classrooms since the play!
**Tell us about you.**
My name is Emma Kaimba. I live in Nathenje in Lilongwe district. I am running a cosmetics business.

**Why did you join SDS?**
I joined to know more about business management.

**What is your favourite memory from SDS?**
Learning about social enterprises.

**What would you tell another girl about SDS?**
I would tell her that SDS is a good organization because it helps girls to become entrepreneurs and change their mindset.

**How has your life changed since SDS?**
Before SDS, I had no knowledge on business management but after going through the training I can run any type of business. With the financial support rendered to me I am managing my business very well and my life has completely changed.

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**Tell us about you.**
I am Posha, 22 years old. I live at Makatani in Area 12, Lilongwe. I have just started selling fresh fish after I got a loan from SDS.

**What was your favourite lesson at SDS?**
Basic budgeting because I didn't know how to use money properly but now I am able to manage my finances well. My husband even noticed the change!

**What has changed about you since SDS?**
My life has changed a lot because I am a woman of responsibilities and now I am able to pay my son's school fees.

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**Tell us about you.**
My name is Rebecca Chikwangala, 22 years old. I stay at 6-miles, Lilongwe. I currently own a tailoring business. The skills I learned at SDS have helped me improve my business and the loan I received allowed me to hire three other people and myself.

**How did you hear about SDS?**
I heard about SDS when I attended a parent teacher association meeting at my sister's school.

**What do you like about SDS?**
I like SDS because it provides financial literacy skills to us girls and loans.

**What skills have you gained?**
I learned how to run a business and how I can be an active citizen.

**What do you wish to do in the future now that you have learned these skills?**
Now I can run my own business. In the future, I wish to run a big garment production company.
Congratulations to Award Recipients!

**Graduate Awards**

**Future Business Ladies award**
Sarah Phiri, Rebecca Chikwangwala, Mercy Kashoni, Linda Phiri,
Tapiwa Msowoya, Emily Banyila

**Leadership award**
Kate Moyo, Ruth Fred, Emma Kaima, Joye Leniesi,
Shackillah Abbah, Alefa Suliva

**Perfect Attendance award**
Emily Daveson, Shahidah Levman, Tereza Kaliwo, Ester Makina,
Martha Birton, Shackillah Abbah, Esnart Chibweya, Layla Karah,
Ellen Sande, Sophina Chibade, Georgeina Chitekwere, Mercy Kashoni, Mayamiko Macses, Thoda Nthala, Maria Ngwira, Anne Elemiya

**Loan Awards**
Ruth Fred, Rabecca Chikwangwala, Tereza Kaliwo, Angellah Mumba, Hannah Namakhwa,

**Thank you to our Implementing Partners**
Small Medium Enterprise Development Institute, Little Big Prints, Theatrics Intervention,
The National Girls Education Network of Malawi, Ministry of Education, Ministry of Gender

**A Word from a Group Village Headman**
My name is Chrisprine Kunthamula. I live at Nathenje and I am the Group Village Headman. My community is in the rural area, as such there is less development. My people are ready to work with any individuals or organizations that are willing to bring development in the community.

**What is your involvement with SDS?**
I have worked with the community to mobilize young ladies who are interested to be part of the project. I encourage them to be serious with the project and to pay back the loan.

**What has been the impact of SDS in your community?**
SDS is developing my community in the sense that young ladies that were idle are now doing businesses, hence improving the living standards of people in the community.
Thank you to our Major Donors

$5,000 - 10,000
Light My Fire Fund, John Gross, Segal Family Foundation, Taft Foundation

$1,000 - 5,000
Anonymous foundation, Judy Gross, Moments of Joy Foundation

$500 - 1,000
Barry Herzog, Barry Skovgaard and Marc Wolinsky, Capital Group, Ellie Bogdo

$250 - 500
Artie Rosenblum, Dawn Powell, Jeff and Marjory Bauml, Nikki Brown, Madam’s Organ

Funding Breakdown

Total incoming funds from Sept. ‘16 – Sept. ‘17: $51,284.06
- Individuals: $24,293.02
- Foundations: $25,521
- Social-enterprise sales: $970.04
- Corporate Donors: $500

Total outgoing funds from Sept. ‘16 – Sept. ‘17: $42,523
Total funds carried over to next fiscal year: $8,761.06
Total funds in reserves: $27,211.73

Programs Expenditure Breakdown

Average expenditure per class: $4,475
Average expenditure per student: $136

Sept 1st '16 - Sept 1st '17
Actual Expenditure

15% Personnel Expenditure $8,081
19% Programs Expenditure $27,774
65% Administrative Expense $6,310
1% Capital Expenditure $289
Total Expenditure $42,523