



Scholars Program

Our First Decade



Mastercard Foundation Scholars Program

By the Numbers

45,000+
scholarships committed

97%

tertiary-level Scholars study
in Africa



45%

of Scholars Program partners
are African institutions

19,488

Scholars currently enrolled

72%

young women

18,544

Scholars graduated

40+

Scholars Program partners

Mastercard Foundation Scholars Program

Program Partners

SECONDARY EDUCATION PARTNERS

BRAC, Uganda
Campaign for Female Education (CAMFED*),
Ghana & Malawi
Equity Group Foundation, Kenya
Forum for African Women Educationalists
(*FAWE), Ethiopia & Rwanda

**CAMFED and FAWE are also tertiary partners*

TECHNICAL PARTNERS

Africa Careers Network (ACN)
Human Sciences Research Council (HSRC)
(Learning)
LEAP Africa (Transformative Leadership)
Light for the World (Disability Inclusion)
Resolution Project (Entrepreneurship)
Solid Minds (Psychosocial support)
World University Services of Canada (WUCS)
(Refugee Inclusion)

TERTIARY PARTNERS

2IE, Burkina Faso
African Development University, Niger
African Institute for Mathematical Sciences,
Pan-Africa
African Leadership Academy, Pan-Africa
African Leadership University, Rwanda & Mauritius
American University of Beirut, Lebanon
Arizona State University, USA
Ashesi University, Ghana
Carnegie Mellon University-Africa, Rwanda
Duke University, USA
EARTH University, Costa Rica
Kwame Nkrumah University of Science and
Technology, Ghana
Makerere University, Uganda
McGill University, Canada
Michigan State University
Oxford University, UK
Queen's University, Canada
Sciences Po, France
Stanford University
United States International University – Africa,
Kenya
University of Abomey-Calavi, Benin
University of British Columbia, Canada
University of California, Berkeley, USA
University of Cambridge, UK
University of Cape Town, South Africa
University of Edinburgh, Scotland
University of Gaston Berger, Senegal
University of Gondar, Ethiopia
University of Pretoria, South Africa
University of Rwanda
University of Toronto, Canada
Wellesley College, USA

Introduction

Since its launch in 2012, the Mastercard Foundation Scholars Program has become the largest education and leadership program of its kind, enabling young people, primarily in Africa, to pursue their aspirations, improve their families' lives, and enrich their communities through service.

What began as a \$500 million initiative working with nine partners to support 15,000 young people has grown into a \$1.7 billion network of more than 40 partners that have worked together to directly impact more than 45,000 young people, nearly half of whom have graduated. A decade later, the vision at the heart of the Mastercard Foundation Scholars Program to develop the next generation of global and African leaders remains relevant. At the same time, the Mastercard Foundation Scholars Program is growing and responding to a dynamic global environment.

ETHOS OF THE MASTERCARD FOUNDATION SCHOLARS PROGRAM

This Program is based on a core set of values:

- Enabling access to education for talented and deserving young people from economically vulnerable households.
- Identifying young people with a demonstrated commitment to serving their communities, and giving them the platform and tools to develop and practice ethical leadership.

- Going beyond scholarships to provide holistic, wrap-around support to students to enable their success, and to support young people beyond their academic journey in their transitions to work.
- Connecting young leaders to one another and encouraging and enabling peer mentoring.
- Building a robust alumni network of Scholars and like-minded partner institutions.
- Ensuring young people are at the centre of program design and decision-making.

The inaugural partners of the Mastercard Foundation Scholars Program shared a belief in the catalytic power of education and that equitable access to education was a strong foundation for a young person's starting point in life. These partners also shared a belief that the purpose of education was to prepare young people for lifelong learning and enable conscientious citizenship.

Over time, our conviction about these principles has deepened and found new expression. Beyond reaching economically disadvantaged youth, for example, the Mastercard Foundation Scholars Program now has bold goals for the inclusion of refugees and Internally Displaced Persons (25 percent) and young people living with disabilities (10 percent). Meanwhile, young women already make up the vast majority of Scholars and alumni (72 percent). To give another example, the kind of wrap-around supports offered by the Program have evolved to include support for mental wellness among other vital needs.

ROOTS IN SECONDARY EDUCATION

Appropriately, the Mastercard Foundation Scholars Program began as an initiative distinctly aimed at expanding access to secondary education, which is reflected in the fact that about 70 percent of scholarships issued to date have targeted this level of learning. At the time, secondary education fees were prohibitive for millions of young Africans.

This contributed to extremely low rates of transition from primary to secondary levels, and high rates of attrition at the secondary level. Beyond the direct costs of schooling, the indirect costs (of books, stationery, and uniforms for example) could be equally onerous. Girls were doubly disadvantaged when families considered the perceived 'opportunity cost' of sending daughters to school as higher than the economic value of educating them, or expected them to take on the lions-share of domestic chores. They were also uniquely vulnerable to gender-based violence and teen pregnancy.

We began in 2009 with Equity Group Foundation to deploy the bank's vast national network of branches to deliver scholarships and holistic support to deserving but financially disadvantaged students. The program was widely publicized, with the goal of reaching young people who were effectively invisible to the system. The program started with 150 young students and this partnership evolved into Wings to Fly – the largest and best known program in Kenya. To date, the Foundation has supported more than 12,000 young people under Wings to Fly, and the program has reached thousands more with additional support from funders such as USAID; DFID; KfW Development Bank; World Bank; among others.

Soon, new partnerships were formed with BRAC, CAMFED and FAWE, to support young people, primarily young women to access education in Rwanda, Ghana, Malawi, Ethiopia, and Uganda. We also partnered with the African Leadership Academy to support transitions of young people from secondary to higher education.

We then envisioned a Program at the tertiary education level and began with Ashesi University, EARTH University, and the American University of Beirut (AUB).

Our Foundation learned and benefitted from their recruitment methods, on campus support, and processes to attract and nurture young people from hard-to-reach communities. Upon joining this Program, AUB deepened its recruitment efforts for young people in Africa and among refugees and forcibly displaced communities in Lebanon.

We were soon joined by universities in the US, Canada, Europe, and Africa.

WHERE ARE MASTERCARD FOUNDATION SCHOLARS NOW?

Today, 18,544 young people have graduated from the Mastercard Foundation Scholars Program. They have gone on to pursue careers in a range of fields: they are artists, environmentalists, lawyers, politicians, doctors and nurses, etc. They have not only changed their own lives and trajectories, but they are problem-solving to change the lives of others.

16,000

jobs created by Scholars

Among alumni that have started businesses,

73%

are for profit

45%

are making a profit

87%

of secondary school alumni are employed

71%

of tertiary alumni were employed in 2021

9%

of secondary school alumni went ahead to pursue post-secondary qualifications

40%

of tertiary alumni say they are funding their siblings' education

**This data is drawn from a 2020/2021 survey of a sample of Mastercard Foundation Scholars alumni*



Teni Agana

*Graduate,
Ashesi University*

Teni Agana (pictured above) is from a village in Northern Ghana. Growing up, her mother worked at a local eatery cleaning and waiting tables. When she wasn't in school, Teni would help her. While she was in high school, she made a very difficult decision - she moved to Kumasi city, a long way from home, to take up work as a kayaye - a porter in the local market. She wanted to earn enough money to get to university. Fortunately, soon after she met a woman who introduced her to CAMFED Ghana and encouraged her to work with CAMFED and to apply to be a Mastercard Foundation Scholar at Ashesi University. A few years ago, Teni graduated from Ashesi University at the top of her class. When she went back to her community and found other young women who were still kayayes after many years, she considered how she could help them. This led to her starting a non-profit organization to create learning and economic opportunities for young women working with kayayes. She has trained women to start businesses so they can earn a sustainable and dignified income to support themselves as they go to school or learn a skill for a better future. These young women are now no longer exposed to the dangers associated with being a kayaye. She's also helped to start a day care that provides education to the children of these women.



Kayiza Isma

*Scholar,
BRAC & Makerere
University, Uganda*

Kayiza Isma (pictured above) is 23 years old and from Uganda. He joined the Mastercard Foundation Scholars Program at BRAC Uganda and completed his A-Level education at Seroma Christian High School. He applied for the Mastercard Foundation Scholars Program a second time and was admitted to pursue his undergraduate degree in Wildlife Health and Management at Makerere University. At Makerere, he became President of the Makerere University Wildlife Health and Management Student Association and also the Financial Minister at the University's College of Veterinary Medicine, Animal Resources and Bio-Security. In addition, Kayiza founded a social venture called Sparky Thermal Dehydrator, to reduce hunger and starvation in Uganda. He won a Resolution Prize Fellowship in 2017 for his venture. He helps farmers in Uganda preserve food using sources of energy available to them such as organic waste and solar power, in a country where 70 percent of the population does not have access to electricity. By 2020, one of their tools had helped 121 families across 15 districts in Uganda. He has also exported his technology to help farmers in other African countries.



Esnath Divasoni

Scholar,
EARTH University,
Costa Rica

Esnath Divasoni (pictured above) is the youngest of six children, born and raised in rural Zimbabwe. Both of her parents came from disadvantaged backgrounds and had to drop out of school after the primary level. Due to financial and social pressures, Esnath's four older sisters married at an early age, and only one completed her education. When her father later lost his job, Esnath was distraught at the prospect that her education would also come to a premature end. She became a Mastercard Foundation Scholar through CAMFED (Campaign for Female Education), which enabled her to complete secondary education. Thereafter, she attended EARTH University, Costa Rica as a Mastercard Foundation Scholar. In 2020, Esnath developed innovative and indigenous farming techniques that are eco-friendly and help to mitigate malnutrition and food insecurity. She ventured into this through unfamiliar terrain - cricket farming. Though plucking worms from trees and collecting insects in plastic bags was a common practice when she was growing up, she felt that it could become more than a seasonal activity. Esnath is now one of two core trainers in the CAMFED Agriculture Guide program. They have trained 320 Agriculture Guides across several districts who are now cascading their knowledge to other women across the country. Her edible-insect production unit is an eco-friendly five-by-seven-meter room with rows of large blue and green washing tubs stacked on two shelves on her parents' farm in Marondera.

Applying Lessons from a Decade of Impact - Envisioning the Next 10 Years

The Mastercard Foundation Scholars Program has generated important insights, which are shaping the work of the Foundation. These include:

- **The importance of holistic programming**, to strengthen institutions and systems in Africa as a way to scale impact beyond individual Scholars.
- **Removing specific barriers that impede access to education**, which in some cases may mean creating programming or sub-programming that is dedicated to reaching specific demographics (e.g., secondary-school age young people, refugees, young women with disabilities, etc.).
- **Shifting our strategy to address secondary education**, which faces unique constraints in terms of quality, relevance, and inclusion.
- **Tapping into the capital and networks of higher education institutions**, to drive innovation and entrepreneurship in ways that enable youth employment.
- **Unlocking the potential of digital technology**, to build resilient education systems and drive inclusive access to learning opportunities at greater scale.