**Project Title:** Together We Can Fight Generational Poverty: Chara Chimwe Hachitswanyi Inda  
**Country:** Zimbabwe  
**Nominating Institution:** Brown University  
**Name:** Glenn Tachera, Zimbabwe, Brown University ’25  

**Project Overview:** “Together We Can Fight Generational Poverty: Chara Chimwe Hachitswanyi Inda” is a six-week financial literacy bootcamp based on high-impact practices. The bootcamp will be delivered in partnership with Edapt Technologies¹, an educational technology, and financial literacy assessment provider in Providence Rhode Island, and Education Matters Africa², an NGO in Harare. It will target refugee high school students from Tongogara Refugee Camp, who make up 14% of the student population at USAP Community School in Ruwa, Harare. (USAP Community School is a high school under Education Matters Africa that provides free education to high achieving but low-income students.)

**Background:** Zimbabwe offers refuge to around 22,600 refugees. Most of them are from Mozambique and DRC, and most are resettled in the Tongogara Refugee camp.³ During my gap year internship as a tutor with Education Matters Africa, I learned, through my numerous interactions with students, friends, and work colleagues all with refugee status, of the poor living conditions at the camp. Most of the refugees live in tents and families share a single room. They solely depend on an irregular stream of money and donations to sustain them. They do not have the financial independence to plan their own lives. Most of their dreams were shattered when they left their country’s borders seeking asylum from Zimbabwe where the economy is already difficult.

The current financial situation in Zimbabwe makes establishing financial independence particularly difficult. Zimbabwe has been plagued with hyperinflation (the highest was over 89 billion percent in 2008)⁴, and spikes in unemployment (with around 95 % of the workforce struggling to make a living in the informal economy). This is even more acute for the youth living in the camp as most of the assisted families’ households are orphaned and child-headed. Working with refugees, I have seen how these financial and familial uncertainties at such a young age cause an erosion of mental and physical well-being. Overemphasis on short-term needs can lead to neglect of longer-term decision-making. This bootcamp will provide opportunities for authentic and meaningful conversations around personal values, finances, budgeting, saving, and future college and career planning to disrupt the poverty cycle.

**Project:** I will partner with Education Matters Africa to offer a financial literacy bootcamp to a maximum of 30 participants between 18-21 years of age with refugee status. The bootcamp will be an in-person 6-week program from 1 July 2023 to 12 August 2023 and requires a 10-hour weekly commitment. We will spread the word about the Bootcamp through flyers and emails in addition to an information session, that they will be encouraged to Attend. This will be slated for June 1st. After the information session, interested applicants will be required to submit a 150-word statement of interest in the Bootcamp before the application deadline of June 10th. Education Matters Africa will assist in reviewing the essays and sending out admission letters to the 30 students.

We will host the Bootcamp in Ruwa, a suburb of Harare where these students’ school is located. I will rent a conference room in Ruwato to host workshops and seminars. The Conference room will be situated within walking distance from USAP Community school. The Bootcamp will consist of educational workshops, seminars, and a high-impact practice in the form of a poultry production group capstone. Poultry production is essential to Zimbabwe and the whole African continent because it is a significant source of revenue generation for small farmers and it is scalable with low financial barriers of entry and economies of scale. It also plays a vital role in fulfilling daily protein requirements in Zimbabwe. I will hire 4 local entrepreneurs and financial literacy coaches to help me facilitate and lead the workshops and seminars. In late May, I will reach out to financial literacy organizations in Zimbabwe and my business networks to request referrals and recommendations for potential financial coaches. Edapt Technologies will assist in conducting interviews and the hiring process. I will record the educational sessions for future use (with every participant’s informed consent). Edapt Technologies will provide an adaptive assessment platform that measures and keeps track of proficiency in financial literacy throughout the Bootcamp.

**Timeline, Learning Methodology, Activities, and Implementation:** A week before July 1 (titled week 0), students will take an online assessment to evaluate their financial knowledge. Over 6 weeks, students will

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¹ [https://edapt.tech/](https://edapt.tech/)  
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take part in various activities on financial literacy offered by the financial literacy coaches and entrepreneurs. We will explore the following topics each week:

<table>
<thead>
<tr>
<th>Week #</th>
<th>Topics Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Students take an online financial literacy assessment survey designed by Edapt technologies</td>
</tr>
<tr>
<td>1</td>
<td>Basic financial literacy on budgeting, saving, investing, how to access financial institutions in Zimbabwe, and opening a bank account</td>
</tr>
<tr>
<td>2</td>
<td>Managing cash flow, strategies for stretching a limited income, cutting expenses, finding ways to increase income, and accessing credit</td>
</tr>
<tr>
<td>3</td>
<td>Entrepreneurship and microfinance, the basics of starting and running a small business, how to access microfinance services and loans to finance ventures; I will lead the launch of the poultry production capstone</td>
</tr>
<tr>
<td>4</td>
<td>Agricultural finance, managing risk, balancing costs and revenue, earning income</td>
</tr>
<tr>
<td>5</td>
<td>Disaster preparedness and risk management, creating an emergency savings account, strategies for protecting assets and reducing financial risks</td>
</tr>
<tr>
<td>6</td>
<td>College planning, applying for scholarships, student loans, student budgeting, creating bank accounts overseas, managing family financial expectations whilst in college</td>
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The poultry production capstone is essential to empowering students. It will offer in-real-time financial literacy skill practice and empower students through income earnings from revenue generated through the sale of poultry products.

**Expectations, Outcomes, and Continuity:** I expect the financial Literacy Bootcamp to empower these youth to improve their wealth-building skills such as personal saving and the ability to acquire assets. This will enable financial security and alleviate poverty. I expect at least 75% of enrolled participants to complete the 6-week program with at least 70% of graduates demonstrating an understanding of financial literacy concepts assessed in assessments, a week after the bootcamp, which reflects an improvement in financial knowledge. After the Bootcamp, participants should be able to set clear financial goals. Participants should also demonstrate a clear understanding of college financial aid packages, taxes, and borrowing loans in college. Likewise, I expect increased familiarity with Zimbabwe’s available financial resources and institutions. The poultry production capstone will remain operational, now as a school work-study for and run by the students. The revenue generated from the capstone will fund and sustain the work-study for future student cohorts. I will create a financial education YouTube channel for posting recorded seminars and workshops.

I am prepared to take on this project because of my background in finance and work experience with minority groups. During my gap year in 2020, I worked with refugee students from the Tongogara Camp, assisting them with college counseling. Additionally, I sit on the committee of Brown University’s Diversity, Inclusion, and Action Plan⁵. I offer advice on high-impact practices on campus which sustain the diverse and inclusive community and support minorities. I have done an externship program with Marstone Inc⁶ (a fintech company in Providence) on the importance of financial literacy in building wealth. I am also driven by my identity and values as a third-generation immigrant as my paternal grandfather was a refugee from Mozambique to Zimbabwe. All these experiences, both professional and personal, have prepared me to lead this financial literacy Bootcamp.

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⁵ [https://diap.brown.edu/](https://diap.brown.edu/)  
⁶ [https://www.marstone.com/](https://www.marstone.com/)