

**Progress Report on Anne Johnson
Memorial Scholarship Fund for Nigeria School Year 2016-17**



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Progress Report
Anne Johnson Memorial Scholarship Fund for Nigeria School Year, 2016-17

1. Rationale for the Scholarship Fund:

Before Anne Johnson's untimely death from cancer at age 57 in December 2013, she had a distinguished career in international development and worked for PfD for several years, including as its Nigeria Country Program Director. Anne was passionate about many subjects, including girls' education in Nigeria. As a result, PfD has honored Anne's memory by establishing the Anne Johnson Memorial Scholarship Fund (AJMSF) in early 2014. The Fund provides scholarships for female students in Nigeria at the middle and high school levels.

While Nigeria has made strides in recent years in educating its children, there are still disparities by gender: boys attend secondary school (equivalent to American middle and high school levels) at a rate about 10% higher than girls, with that difference growing in the country's poorer north where households often want girls to work rather than continue beyond primary school (elementary level in the USA). Meanwhile, amongst young people ages 15-24, the literacy rate for male is 76%, but only 58% for female, a difference of 31% (UNICEF, 2013. Most current data available).

Research on scholarships in developing countries has shown that students generally need support for more than one year, especially female students, to aid retention in school. As much as possible, the AJMSF will support girls in Junior Secondary School (JSS), which is roughly equivalent in grade level to middle school in the USA. We believe that while support for girls is important through secondary school both at the JSS and at Senior Secondary School (like high school in the USA) it is especially critical at the JSS level where girls still have several years in front of them to eventually earn the equivalent of a high school diploma.

2. How the Scholarship Fund Works:

In the Summer of 2014, PfD initiated the scholarship program with an endowment of \$20,000. Thanks to the generosity of many friends and family of Anne that had donated that money beginning in early 2014. But since the scholarships must be issued in the Nigerian currency, the Naira, PfD needed a modality whereby the recurrent scholarship and oversight costs could be covered without ideally reducing the endowment amount.

The solution: PfD lends funds to Gerewa, a smaller Nigerian microfinance institution (MFI), that it has worked with for many years in Nigeria; PfD then uses the interest that Gerewa pays on its loan to fund the scholarships in Naira. MFI are regulated entities in Nigeria that make small loans to everyday Nigerians who generally can't secure such loans from conventional banks in Nigeria: such borrowers are viewed as too high risk and too expensive to monitor. To cover its own monitoring costs and loan-risk an MFI must therefore employ a robust interest rate of 2.5-3.5% per month which is somewhat high but at the same time is far lower than what a moneylender would typically charge. Such moneylenders – like Pay Day Loans in the USA – typically charge at least 100% in interest per annum.

Gerewa meanwhile does an excellent job in making small loans to poorer Nigerian families. They average about \$120 in size and are used generally for small scale trading or agricultural activities. Sixty-four (64) percent of the borrowers are female, with studies showing that such lending improves female status

overall in household and community decision-making. Gerewa also reports a loan repayment rate of 85%. PfD staff have been working with Gerewa to address this issue of lower than expected repayment rate.

Summer 2014 also marked the start of the serious drop in oil prices worldwide. Three years later, Summer 2017, while such oil prices have recovered some from a low of about \$30 per barrel – or about 27% of peak price of \$112 in early 2014 – they are still at less than half peak price: around \$53 per barrel or only about 47% of peak price. Because Nigeria depends on oil for over 90 percent of its hard currency earnings, the oil bust has had dramatic impacts in the country overall and on the value of the Naira. The Naira in September 2017 is officially worth about 315 to one-dollar whereas in early 2014 that rate was about 160 Naira to the dollar.

Thus, PfD has been seeking ways to fund the scholarship recurrent costs in a more stabilized fashion such as finding an MFI partner in the country that would repay us in dollars. PfD had some promising discussions on this possibility for much of 2016-17 but as of August 2017 we have been unable to execute such a loan. Thus, while individuals continue to give generously to the Scholarship Fund our ability to keep up with recurrent costs is compromised. While real donations to the Fund total \$49,372 from inception in early 2014 the actual value in USD – something of a moving target given the currency challenges in Nigeria – is at \$33,467 as of September 2017.

Since inception of the scholarship program, PfD has been working with another one of its long-time partners, Lift Above Poverty Organization (LAPO), located in Edo State, southwestern Nigeria to administer the scholarships. LAPO, amongst its many community development activities, has been operating a scholarship program for many years. PfD has been able to fold in the Anne Johnson Scholarships into this larger program, meaning greater efficiencies and economies of scale. In Year One, school year 2014-15, we awarded ten scholarships; in Year Two, school year 2015-16, 15 scholarships; and in the recently completed Year Three, school year 2016-17, 23 scholarships.

The scholarships cover about 40-50% of the recipient's total annual school fees for secondary school in Nigeria. Because almost half of Nigeria's population is at or below the poverty line (46% per World Bank data) most families will qualify for the scholarships based on economic need alone, and thus demand for the scholarships currently exceeds financial resources. Therefore, where PfD can see family support for the girl to complete secondary school – some families would prefer to see their daughters working or getting married at a young age – it then places those names into a lottery with names then drawn to determine the scholarship winners.

Given a volatile history in Nigeria between Christian and Muslim populations – almost evenly split in numbers in the country – PfD stipulates that at least 30 percent of the winners must be from Muslim families. It is not closer to 50% because most of the existing scholarship program and infrastructure is in southern Nigeria, which is heavily Christian.

The scholarship recipients for Year Three, School Year 2016-17, were as follows:

No	Student's Name	Current Class	Scholarship Amount (NGN)	Name and Address of School
1	IHEANACHO LUCY CHIDIMA	JSS 3	28,000.00	Beach Secondary School Korobe Road, Koko, Delta State
2	OSHEVIRE OSAIGBOKAN SUZAN	JSS 3	28,000.00	Idia College Iyaro Benin City Edo State
3	MATTHEW COMFORT	JSS 2	28,000.00	Eyio Community High School, Eyio-Ekiti, Ekiti State
4	HASSAN RUKKAYA	JSS 2	28,000.00	Army Day Secondary School P.O.Box 150, Zuru, Kebbi State
5	FAVOUR UMERRAH	JSS 3	28,000.00	Zappa Basic Secondary School Umuagu Quarters, Asaba, Delta State
6	OJUKWU FAITH OMOMO	JSS 3	28,000.00	Gbagbada girls Grammar School, Bariga, Lagos State
7	SUNDAY ERHUEDOSA TOBIAS	JSS 3	28,000.00	Akenzua 2 Secondary School (Junior School 1) 51 ICE Road Benin City, Edo State
8	UWOZEE OSAIBIE PRECIOUS	SSS 1	80,000.00	St. Rita's Comprehensive High School, 69 Saint Saviour Road, off Upper Sokpoba Road, Benin-City, Edo State
9	BELLO ABDULWAHEED AMINA	SSS 1	35,000.00	Day Secondary School, Eyagi-Bida, Niger State
10	HARUNA FATIMA	SSS 1	80,000.00	Challenge International School, P.O.Box 3713, Maitumbi, Minna, Niger State
11	OMETIE TEMISAN	SSS 1	80,000.00	St. Louis College, plot 7 OlojobaStr off Esiri Road, Ugbeyiyi, Sapele, Delta State
12	ENI OSEOJIE NAOMI	SSS 1	80,000.00	Challenge International Sch 32/33 Agagha Street, Kolokolo Layout P.O.Box 1709 Effurun, Delta State
13	IZUAGWU VIVIAN NZUBE	SSS 2	35,000.00	Federal Government College, PMB 1014, Warri, Delta State
14	ADEBISI HALIMA DAMILOLA	SSS 2	80,000.00	Floral International College, 74 Aitken Road, SabonGari, Kano, Kano State
15	TONBOR BUNASEIGHA INDDY	SSS 2	80,000.00	Columbia Secondary School 145, Upper Owina Street, Evbuotubu Quarters, Benin-City, Edo State
16	ADIANU ENDURANCE IKPOMWONSA	JSS 2	28,000.00	Benin Technical College, Benin City, Edo State
17	IMARHIA FAVOUR	JSS 2	28,000.00	Ihogbe Junior School, Benin City, Edo State
18	IGBALAGH EVELYN IVIE	JSS 3	28,000.00	Uselu Junior Secondary School, Uselu, Benin City, Edo State
19	OTAKPOLOR GLORIA	JSS 3	28,000.00	Idia College, Iyaro, Benin City, Edo State
20	CLEMENT DEBORAH	JSS 2	28,000.00	Government Secondary School, Tagina, P.M.B 6, Kagara, Niger State
21	SHABA MUSA HALIMA	JSS 3	28,000.00	Government Girls Arabic Secondary School, Diko, Niger State
22	ANTHONIA MOSES	JSS 3	28,000.00	Oteri Secondary School, Oteri-Ughelli, Delta State
23	PONLE AYOMIDE ESTHER	JSS 2	28,000.00	Eva Adelaja Junior Girls Secondary School, No. 1 Adepeju Street, P.O. Box 75, Bariga, Lagos State
Total			970,000.00	
JSS: Junior Secondary School - Girls of age 11 - 15 years				
SSS: Senior Secondary School - Girls of age 14 -18 years				

PfD monitors the use of the scholarships through visits to the recipients at their schools and homes.

Between Fall 2016 and June 2017, PfD staff have:

- Confirmed scholarship recipients and grade levels
- Met with school teachers and principals on recipients' academic performance
- Verified recipients' grades and academic records
- Ascertained proper use of the funds – that is, payment of tuition, books, uniforms
- Learned from recipients and their parents or guardians the impact of the scholarship

Despite the above-noted currency challenges, as of August 2017 PfD is busy planning the scholarships for the Fund's Year Four, which will be the school year of 2017-18. During that year we will continue to examine modalities in which the Fund can ideally be stabilized in its endowment value while still issuing a sizeable number of scholarships and hopefully an increased number each year (as has happened in the first three years of the Fund).

3. Selected Profiles:

3.1: Evelyn Ivie Igbalagh, age 18, is the second of five children of Mr. and Mrs. Igbalagh. Her parents are peasant farmers living in a rural community, Ehor, in Edo State in southwestern Nigeria. Income from the family's small farm makes it very difficult to school fees for Ivie and her four siblings (while public school theoretically should be free in reality parents are expected to contribute for school supplies, teacher compensation, and school lunches). At times, Ivie has been forced into street hawking to supplement her family's income, a situation that can expose her to emotional and physical abuse.



Miss Ivie and her teacher during PfD visit to her school November 2016

Ivie's parents made the difficult choice of sending her to live with relatives in Benin City, capital of Edo State. In exchange for work that Ivie does at the relatives' home they help cover some of her school costs. The relocation and level of poverty in her own family has slowed Ivie's progression through the grades of secondary school. At age 18 she is several years older than most of her classmates because of her poor family status that is unable to pay for her education) at Uselu Junior Secondary School, Uselu, Benin City, Edo State where she is in her final year. Ivie is one of the Year Three scholarship beneficiaries. She attends a mixed secondary school of about 3,000 students. Her favorite subject is Business Studies and she enjoys reading. Despite the many challenges she has faced Ivie is determined to move on to Senior Secondary School and complete the three years at that higher level.

According to Ivie, *"I am very happy and grateful for this blessing. The scholarship has helped lift off the burden of education from my parents and guardian. I pray God continue to bless PfD and its partners"*.



Miss Antonia and her mother, Mrs. Ochuko Moses

3.2: Antonia Moses is 15 years old and the fourth child of ten children of Mr. and Mrs. Ijere Moses in Ofagbe village, Delta State, southeastern Nigeria. Antonia is one of the new recipients of the AJMSF in Year Three. She is in her final year of the three-year Junior Secondary School program at Oteri Government Secondary School, Ughelli, Delta State. Antonia is the sixth best student in her class of eighty-nine students and loves Fine Arts. She wants to become an artist when she graduates from secondary school. She is enrolled in several subjects in her school, and thus the scholarship has been especially helpful in paying for her many required books. Antonia's role model is her mother, and her favorite Nigerian artist is Mercy Johnson.

She thanked PfD and the AJMSF: *"This scholarship has done a lot for me and my family, it has made things easier and has made the buying of my textbooks and the paying of my school fees easier for me and my parents. It has brought a lot to me"*.

Mrs. Ochuko Moses, Antonia's mother, is a petty trader. She thanked PfD and the AJMSF for providing her daughter with a scholarship for her to access education. She promised to keep her daughter in school and encourage her to do better in her studies. In her words, *"This scholarship, with its benefits, has made me very happy and I am grateful. The facilitators of this scholarship have tried a lot for me and my child."*

In her words, Mrs. Patience Okpan, the principal of Antonia's school, informed PfD staff that Antonia is a quiet, decent and intelligent student. She was happy that there are still organizations in Nigeria like PfD that provide scholarships to needy female students to attend school.

4. Summary of Financials:

As of August, 2017, over 91 friends and family members of Anne Johnson and three institutions have together donated \$49,372 in her memory. In terms of institutional support:

- Frank Solomon, a friend of Anne's family, and a Trustee on the Alexander Schneider Foundation pledged a \$5,000 matching support to the Fund in September 2014.
- Also in late Fall 2014, PfD Trustee, Damilola Odetola, originally from Nigeria, and an employee of National Cooperative Bank (NCB) in the Washington, D.C. area secured a gift from NCB of \$1,500 dedicated to the Fund. NCB very generously provided a second grant in Fall 2015 of \$2,500 to the Fund.
- In June 2016, Mrs. Christine Torelli led over 100 sixth-graders at Severna Park Middle School (outside Annapolis, Maryland) in raising \$3,497 for the Fund. Each student undertook fundraising initiatives to try to raise around \$30.00 each, whether in car washes, bake sales, or other activities. This was the second year in a row where these young people raised substantial funds for their age peers in Nigeria, reaching over \$2,200 in the inaugural year of 2015. Staff from the PfD office in Silver Spring, Maryland had the privilege of meeting with these students for two

years to talk about the Fund and education and life in Nigeria. We were greatly impressed by their knowledge and curiosity about Nigeria and its potential and challenges.

Individual donations have ranged from \$15.00 to \$5,000, and many have been accompanied by eloquent notes or letters about Anne and what she meant personally to the giver.

Section Two above of this report describes the challenges the Fund faces considering currency volatility in Nigeria and PfD's efforts at mitigating damage to the scholarship's endowment or principal.

Apart from its serious economic challenges, exacerbated by low oil prices, Nigeria continues to be considerably harmed by the terrorist organization, Boko Haram. While Nigeria's military and that of neighboring countries, Cameroon and Niger, have driven many Boko Haram fighters from safe havens the group still causes much murder and mayhem; and it is estimated that around two million Nigerians and many hundreds of thousands of children remain displaced by the conflict as of September 2017 – most within Nigeria itself but some as refugees in neighboring Niger and Cameroon.