

**Progress Report on Anne Johnson  
Memorial Scholarship Fund**



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Partners for Development  
Number 13, Angola Street  
Wuse Zone 2, Abuja.  
Nigeria  
Contact: Ediri Iruaga  
[Eiruaga.PfD@gmail.com](mailto:Eiruaga.PfD@gmail.com)

Partners for Development  
8720 Georgia Avenue, Suite 906  
Silver Spring, MD 20910  
Contact: Jack Marrkand  
[JMarrkand@PFD.org](mailto:JMarrkand@PFD.org)  
301-608-0426 Ext 16

## **Progress Report**

### **Anne Johnson Memorial Scholarship Fund, August 2016**

#### 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 sought to honor 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 males is 76%, but only 58% for females (UNICEF, 2013).

Numerous studies have demonstrated the relationship in developing nations between education and social and economic well-being: females with a secondary education have lower fertility levels which in turn translates to better physical and economic health for them and their families. "Educating girls can transform whole communities" (Earth Policy Institute, 2011).

#### 2. How the Scholarship Fund Works:

Initially, Pfd set a target of \$20,000 for the Fund's endowment. Thanks to the generosity of many friends and family of Anne's, that target was reached by late Summer 2014 (see Section 4 of this report for more information about the finances of the Fund). Thus, in September 2014, Pfd provided that \$20,000 as a loan to Gerewa, a longtime local partner operating community development activities in Bauchi State in northeastern Nigeria.

By the following Summer 2015 friends and family had grown the Fund further, and so in September 2015, Pfd provided an additional \$6,000 in loan capital to Gerewa. . With this loan of \$26,000, Gerewa has issued 276 microloans to smallholder enterprises with beneficiaries involved in small-scale trading and for agricultural activities. Sixty-four (64) percent of the loans, with an average size of around \$100, have gone to women-owned enterprises.

The great majority of borrowers do not have access to conventional bank credit because the banks view them as either too risky to lend to and/or too expensive to monitor. Thus, their only options for credit are moneylenders whose interest rates are typically over 100% per annum. Gerewa, on the other hand, charges about 3-3.5% interest per month on the small loans and also supports the borrowers with

business development skills and health education training. From the revenue generated, Gerewa will pay PfD approximately \$3,960 in annual interest in 2016 on the \$26,000 loan. It is from this earned interest from Gerewa that PfD supported Year Two scholarships to secondary school girls in Nigeria.

PfD has been working with another long-time partner, Lift Above Poverty Organization (LAPO), located in southern Edo State to administer the scholarships. LAPO, amongst its many community development activities, has been operating a scholarship program for many years. In September 2014, PfD provided LAPO with \$3,125 – from the interest (\$4,000) earned on the initial endowment of \$20,000 – to fund ten girls with scholarships ranging from \$220-500 each. The scholarship amount covers around 40-50% of recipient's total cost to attend secondary school for a year. The balance (\$875) from the \$4,000 interest earned on the initial endowment of \$20,000 supported costs for monitoring Year One scholarships.<sup>1</sup>

In September 2015, PfD provided \$3,250 to support 15 scholarships in Year Two (Fall 2015-early Summer 2016 school year) through LAPO. PfD supported nine girls from Year One scholarship recipients and six new girls, with scholarships ranging from \$140 – 400 each.<sup>2</sup>

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 all of 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 in order to try to eventually earn the equivalent of a high school diploma.

As with the Year One scholarships, in Year Two PfD based selection of recipients on certain criteria including: demonstrated economic need and the family's commitment to support their daughter's education.

Given that economic need in Nigeria is substantial, with the World Bank estimating at least 46% of the population live in poverty in Nigeria, there will always be more candidates than available scholarships. Thus, girls whose families demonstrate the necessary commitment to education are placed in a lottery and a drawing is held. PfD then announces the winners.

Given a volatile history in Nigeria between Christian and Muslim populations – almost evenly split in numbers in the country – we believe it advisable to stipulate 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.

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<sup>1</sup> Rate of Exchange: One dollar equals 160 naira

<sup>2</sup> Rate of Exchange: One dollar equals 200 naira

The scholarship recipients for Year Two were as follows:

No	Student's Name	Current Class	Name and Address of School
1	IHEANACHO LUCY CHIDIMA	JSS 2	Beach Secondary School Korobe Road, Koko, Delta State
2	OSHEVIRE OSAIGBOKAN SUZAN	JSS 2	Idia College Iyaro Benin City Edo State
3	MATTHEW COMFORT	JSS 2	Eyio Community High School, Eyio-Ekiti, Ekiti State
4	HASSAN RUKKAYA	JSS 2	Army Day Secondary School P.O.Box 150, Zuru, Kebbi State
5	FAVOUR UMERRAH	JSS 3	Zappa Basic Secondary School Umuagu Quarters, Asaba, Delta State
6	OJUKWU FAITH OMOMO	JSS 3	Gbagbada girls Grammar School, Bariga, Lagos State
7	SUNDAY ERHUEDOSA TOBIAS	JSS 3	Akenzua 2 Secondary School (Junior School 1) 51 ICE Road Benin City, Edo State
8	UWOZEE OSAIVBIE PRECIOUS	SSS 1	St. Rita's Comprehensive High School, 69 Saint Saviour Road, off Upper Sokpoba Road, Benin-City, Edo State
9	BELLO ABDULWAHEED AMINA	SSS 1	Day Secondary School, Eyagi-Bida, Niger State
10	HARUNA FATIMA	SSS 1	Challenge International School, P.O.Box 3713, Maitumbi, Minna, Niger State
11	OMETIE TEMISAN	SSS 1	St. Louis College, plot 7 Olojoba Str off Esiri Road, Ugbeyiyi, Sapele, Delta State
12	ENI OSEOJIE NAOMI	SSS 1	Challenge International Sch 32/33 Agagha Street, Kolokolo Layout P.O.Box 1709 Effurun, Delta State
13	IZUAGWU VIVIAN NZUBE	SSS 2	Federal Government College, PMB 1014, Warri, Delta State
14	ADEBISI HALIMA DAMILOLA	SSS 2	Floral International College, 74 Aitken Road, Sabon Gari, Kano, Kano State
15	TONBOR BUNASEIGHA INDDY	SSS 2	Columbia Secondary School 145, Upper Owina Street, Evbuotubu Quarters, Benin- City, Edo State
<b>JSS: Junior Secondary School - Girls of age 11 - 15 years</b> <b>SSS: Senior Secondary School - Girls of age 14 -18 years</b>			

PfD monitors the use of the scholarships through visits to the recipients at their schools and homes. 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, and uniforms.
- Learned from recipients and their parents or guardians about the impact of the scholarship

PfD is now planning Year Three of the AJMSF which will be the school year of Fall 2016 to early Summer 2017.

### 3. Selected Profiles:

3.1: Halima Adebisi is Muslim from Oshogbo, Osun State, Nigeria. Halima and her three siblings live with her parents in Kano, Kano State, northwestern Nigeria. Halima's mother manages a small grocery store and her father works for the local government.

Halima is 15 years old and in SSS 2 at Floral International College in Kano – it has about 2,500 students. Halima lives at her school; there are 70 students per dormitory and 50 students per classroom. Halima was very emphatic about the level of discipline exhibited by her schools and the commitment of students to learning. Her favorite subjects are Civic Education and English Language which she finds very interesting because of the teachers. She adores the passionate manner with which doctors care for their patients and therefore wants to become a medical doctor. During her free time, Halima reads and enjoys traveling. Also, Halima thinks that corruption, poor leadership, and a fragile and poor educational system are the major challenges facing Nigeria despite its rich cultural heritage.



**Halima Adebisi with her mother at her grocery store**

According to Halima, *“AJMSF has helped my family in paying my school fees. There is no longer the usual stress of looking for money or help elsewhere and gone are the days when I am sent back home to bring my school fees. Allah will continue to lift PfD up”*

3.2: Tobias Erhuedosa Sunday is JSS 3 student of Akenzua 2 Secondary School, Benin City, Edo State in southern Nigeria. She is 13 years old and the second child among six (five girls and one boy). Tobias's parents are farmers with minimal income. In fact, her parents have had to leave their six children in the custody of their maternal grandmother for now; the parents hope to earn enough money to bring the children back in the relatively near future.



**Tobias Sunday with her grandmother**

Mrs. Benedicta Ebe is mother to another eligible scholarship recipient. Her daughter's name was selected in the ballot for eligible recipients conducted in Benin City. Mrs. Ebe, however, generously transferred her daughter's winning ballot to Tobias, stating that the scholarship will benefit Tobias, who she noticed was very bright but who could not attend school regularly due to the financial constraints of her family. Mrs. Ebe further said she lives in the same neighborhood with Tobias and her aged grandparent and had noticed the hardship they faced.

Tobias' favorite subject is English Language and she is also a member of the school's drum group. She also enjoys singing and the fine arts. Tobias sees her grandmother as her role model because of the love and care she shows to her and her five siblings.

Tobias was particularly grateful to Mrs. Ebe for sacrificing the AJMSF award to her daughter and to PfD for allowing her to continue her secondary education. Her guardian/grandmother could not contain her joy thanking PfD for the burden lifted off her. In her words: *"I want to say a big thank you to the organization providing these scholarships (PfD) and to my granddaughter for not letting me down."*

3.3: **Vivian Nzube Izuagwu**, age 15, is the last child of Mr. and Mrs. Izuagwu, who are both petty traders. Vivian is one of two daughters in a family of five children. She attends Federal Government College, in Warri, Delta State in southern Nigeria and is in Senior Secondary School 2. According to her friends, Vivian is a very serious and intelligent student who always comes to school before every other student and inspires her mates to perform better in their studies.

Vivian's dream is to become a medical doctor in the future and is studying very hard to achieve that dream. In Vivian's words, *"I like the Anne Johnson Memorial Scholarship because in the past, I was always unable to pay my school fees regularly, but now, I pay my fees on time..... the burden and stress on my parents has also reduced and I have the privilege of attending one of the best schools in Delta State. So I am happy about the scholarship."*



**Vivian Izuagwu in her classroom**

#### 4. Summary of Financials:

As of July 2016, over 80 friends and family members of Anne Johnson and three institutions have together donated \$46,811 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 have had the privilege of meeting with these students each Spring to talk about the Fund and education and life in Nigeria. We have been 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.

While, as noted, the endowment amount has grown on paper to almost \$47, 000, it has unfortunately lost significant value due to exchange-rate fluctuations with the Nigerian currency, the Naira. Starting around late Summer 2014 as world oil prices began to drop precipitously (Nigeria earns around 90% of its foreign currency through export of crude oil) so too did the value of the Naira, which had for a number of years been quite stable at around 150-155 to one USD. As of early August 2016, the Naira hovers around 300 to one USD officially, though on the parallel or black market it is more like 375 to one USD (or a difference between official and parallel rates of about 25 percent).

Thus, the Naira continues to lose a significant amount of its value. This means that the loan of \$26,000 that PfD issued to Gerewa has lost well over \$5,000 in value. Fortunately, as noted, Anne's friends and family have continued to be very generous and have donated more than \$17,000 since our last report of August 2015.

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 – most within Nigeria itself but some as refugees in Niger or Cameroon.