

**Progress Report on Anne Johnson
Memorial Scholarship Fund for Nigeria School Year 2019-20
Partners for Development (PfD)
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Progress Report

Anne Johnson Memorial Scholarship Fund for Nigeria School Year, 2019-20

1. Rationale for the Scholarship Fund/Impact of COVID-19:

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 Partners for Development (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 wished to honor Anne's memory by establishing the Anne Johnson Memorial Scholarship Fund (AJMSF) as of the school year 2014-15. The Fund provides scholarships for female students in Nigeria at the middle and high school levels.

This report covers scholarship activity in the Fund's sixth year, the school year of 2019-20. The Nigerian school year normally runs from October to July, but as of March 2020 was disrupted by the COVID-19 pandemic. The Government of Nigeria decided to close this school year in late March 2020 after the completion of the second of usually three terms in one school year because of the impact of COVID-19. Activities for the 2020-21 school year resumed in mid-October 2020 with strict adherence to COVID-19 response protocols. During the lockdown period most students did not receive formal education remotely because only 7% of Nigerian homes have regular access to the internet.

While Nigeria has made strides in recent years in educating its children, there are still significant disparities by gender: according to UNDP data for 2019, boys in Nigeria receive on average 10.6 years of schooling in Nigeria and girls only 9.4 years, a difference of almost 13 percent. Overall literacy in Nigeria among males over 15 years of age is estimated by UNESCO as of 2018 at 71.26%% and for females at only 52.66%, a difference of about 35%. Though primary education is officially free and compulsory, UNICEF estimates that one in every five of the world's out-of-school children is in Nigeria with about 10.5 million of the country's children aged 5-14 years not in school; only 61 percent of 6-11 year-olds regularly attend primary school; and only 35.6 percent of children aged 3-5 years receive early childhood education.

Gender differences in Nigeria's education system are even more dramatic in the country's poorer north where households often want girls to work rather than continue beyond primary school (elementary level in the USA). The gender gap has likely been exacerbated by COVID-19: that is, while the pandemic has adversely affected school attendance by both boys and girls, the impact has probably been even greater on females. There are now studies ongoing about the pandemic's impacts on Nigeria economically and socially, and our reporting will be updated when these studies become public.

As with all member-nations of the United Nations Nigeria supports the 17 Sustainable Development Goals, 2015-2030, including Goal Four: "Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all."

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 supports girls in Junior Secondary School (JSS), which is roughly equivalent in grade level to middle school in the USA. PfD believes that while support for girls is important through secondary school both at the JSS and at Senior Secondary School (SSS – similar to high school in the USA) it is especially critical at the JSS level: if a girl can complete JSS her family is likely to continuing supporting her the additional three years in SSS.

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 a Nigerian microfinance institution (MFI), that it has worked with for many years in Nigeria; PfD then uses the interest that the MFI 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 cannot 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.

The MFI meanwhile issues small loans to poorer Nigerian families. They average about \$120 in size and are used generally for small scale trading or agricultural activities. More than 60 percent of the borrowers are female, with studies showing that such lending improves female status overall in household and community decision-making. The MFI achieves loan repayment rates of 90 percent or more. Though, repayment rates all over the world dropped in 2020 due to the COVID-19 pandemic. MFI repayment rates in Nigeria dropped to 40-60% in 2020 because of the economic hardship created by the nationwide lockdown in response to curtail the spread of coronavirus. In Years One-Three of the Fund, PfD worked with Gerewa MFI, and in Year Four shifted the loan to Lift Above Poverty Organization (LAPO) MFI. LAPO administered the loan in the Fund's Years Five and Six (school year 2019-20) and will do the same in Year Seven.

Summer 2014 also marked the start of a serious drop in oil prices worldwide. For most of late 2019 and larger part of 2020, oil prices hovered around \$40 per barrel – or about 36% of peak price of \$112 in early 2014. This was basically due to a combination of the COVID-19 pandemic and dispute between Saudi Arabia and Iran/Russia further exacerbated the problem. Though oil prices are up to about \$60 per barrel as of February 2021, they are still at only about 53% 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 Fall 2020 is officially worth 380 to one dollar as against 306 Naira to the dollar earlier in 2020.

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. Though PfD had promising discussions on this possibility with an MFI in 2017, we were unable to execute a loan agreement. Hence, while individuals continue to give generously to the Scholarship Fund our ability to keep up with recurrent costs is compromised due to devaluation of the Naira. While donations to the Fund from its inception in 2014 total \$54,372 as of December 31, 2020, the actual value in USD – something of a moving target given instability of the Naira – is \$40,154.

Since the inception of the scholarship program, PfD has been working with one of its long-time partners, LAPO, located in Edo State, southwestern Nigeria to administer the scholarships. LAPO, amongst its various community development activities, has been operating a scholarship program for many years. Based on an agreement with LAPO, PfD has therefore folded the Anne Johnson scholarships within this larger program, meaning greater economies of scale. In Year One, school year 2014-15, we awarded ten scholarships; in Year Two, school year 2015-16, 15 scholarships; in Year Three, school year 2016-17, 23 scholarships; in Year Four, school year 2017-18, 30 scholarships; in Year Five, school year 2018-19, 37 scholarships; and in Year Six, school year 2019-20, 62 scholarships. Thus, a total through six years of 177 scholarships.

For school year 2020-21 we envision issuing 35 scholarships, a slowdown in growth rate due to the pandemic. Only scholarship recipients from school year, 2019-20 that are still in JSS will be eligible for scholarships in school year, 2020-21. PfD is currently

in discussions with LAPO to increase scholarship amount from 28,000 naira to 35,000 naira, an increase of about 25%, to accommodate increase in costs of living in Nigeria that is due to steady increase in inflation rate – currently at 13.25%¹

The scholarships cover a meaningful percentage of a girl's total annual school fees, supplies, and uniforms for secondary school in Nigeria – these vary widely in Nigeria but are between \$200 and \$700. Because about 87 million or 47% of Nigeria's estimated population of 200 million is in poverty (at or below \$775 annual income) 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 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.

¹ Central Bank of Nigeria

3. Scholarships in Year Six of the AJMSF, October 2019-July 2020: In Year Six, PfD awarded 62 scholarships totaling 1,736,000 in Naira, or about \$5,654 at 28,000 Naira (about \$92) per recipient. Ninety-five percent or 59 of the 62 scholarships were at JSS level and 5% or three were at SSS level. Nineteen percent or 12 went to Muslim girls and the remaining 50 or 81% went to Christian girls.

Scholarships Awarded in Year Six, School Year 2019-20:

S/N	Student's Name	Location (State)	Religious Affiliation	Current Class	Scholarship Amount (NGN)	Name & Address of School
1	Inyangetuk Etimbuk Eno	Akwa Ibom	Christian	JSS 3	28,000	Sunshine High School, Eket
2	Nkwoka Purity Mmesomma	Anambra	Christian	JSS 2	28,000	St. Edmond Secondary School, Maryland Nkpor-Agu
3	Ikechukwu Onuigbo Favour	Anambra	Christian	JSS 1	28,000	Our Ladies Secondary School, Nnobi
4	Godfrey Helen	Anambra	Christian	JSS 1	28,000	Peter Maris Secondary School, Ifitedunu
5	Jacob Excellent	Bayelsa	Christian	JSS 2	28,000	Bedrock International High School, Yenegoa
6	Kingsley Inekurogha	Bayelsa	Christian	JSS 2	28,000	Funakpo Academy, Okutukutu, Yenegoa
7	Stanley Mokutmfan Gift	Cross River	Christian	JSS 2	28,000	Nigeria Navy Secondary School, Akpabuyo, Calabar
8	Asuquo Comform Umo	Cross River	Christian	JSS 1	28,000	Footprint Model College, Calabar
9	Basse Precious Owoidighe	Cross River	Christian	JSS 1	28,000	Christ The King College, Calabar
10	Iheanacho Lucy Chidinma	Delta	Christian	SSS 3	28,000	Beach Secondary School, Koko
11	Omonode Victory	Delta	Christian	JSS 3	28,000	Ibada Secondary School, Ibada-Elume
12	Awenebi Gladys	Delta	Christian	JSS 2	28,000	Esezi Secondary School, Ughonton Water-Side
13	Ojanomare Omamuyovwi	Delta	Christian	JSS 3	28,000	Unity Model School, Agbarho
14	Isiesi Glory Onujoghene	Delta	Christian	JSS 3	28,000	Olomoro Comprehensive High School, Olomoro
15	Akpobome Kesi	Delta	Christian	JSS 1	28,000	Oreki Secondary School, Oghareki
16	Samson Oghomene	Delta	Christian	JSS 3	28,000	Cradle Bridge School, Eket Inland, Warri
17	Anu Christabel	Delta	Christian	JSS 3	28,000	Nana College, Warri
18	Olomukoro Gabriella	Delta	Christian	JSS 1	28,000	Notre Dame College, Ozoro
19	Ezaka Chinonso Victoria	Ebonyi	Christian	JSS 3	28,000	Staff Model Secondary School, Ebonyi State College of Education. Ikwo
20	Iheanacho Modester	Ebonyi	Christian	JSS 3	28,000	Holy Child Secondary School, Afikpo
21	Oshevire Osaigboka Suzan	Edo	Christian	SSS 3	28,000	Idia College, Benin-City
22	Hassan Rukkaya	Ekiti	Muslim	SSS 3	28,000	Army Day Secondary School, Zuru, Kebbi State
23	Adeleke Rashidat	Ekiti	Muslim	JSS 3	28,000	CAC Grammar School, Ado-Ekiti
24	Adeboye Aderinsola	Ekiti	Christian	SSS 1	28,000	Dorothy Memorial Secondary School, Ijesa-Ekiti
25	Olasehinde Labake Esther	Ekiti	Christian	JSS 3	28,000	Ekiti State Government College, Usi-Ekiti
26	Sanni Eniola Balikis	Ekiti	Christian	JSS 2	28,000	Ado grammar School, Ado-Ekiti
27	Akinbola Oluwajuwon Abiodun	Ondo	Christian	JSS 2	28,000	St. Monica's Girls Grammar School, Ondo
28	Adebayo Olufunto	Ekiti	Christian	JSS 3	28,000	Emure LGA Secondary School, Emure-Ekiti
29	Okoye Oluebube Jessica	Enugu	Christian	JSS 2	28,000	Spring of Life International School, Enugu
30	Isa Aisha	Kaduna	Muslim	JSS 1	28,000	Infinity School, Sabon-gari, Zaria
31	Chisom Grace Chigoziem	FCT	Christian	JSS 1	28,000	Enal International Academy, Kuje-Abuja

S/N	Student's Name	Location (State)	Religious Affiliation	Current Class	Scholarship Amount (NGN)	Name & Address of School
32	Erasmus Chinanza Precious	Imo	Christian	JSS 2	28,000	Federal Girls Government College, Owerri
33	Innocent Mmesoma Favour	Imo	Christian	JSS 3	28,000	St. Monica's International School, Nkwerre
34	Chinaza Chukwu Chinazaebere	Imo	Christian	JSS 1	28,000	Winners Model Secondary School, Irete, Owerri
35	Agah Ogechi Maryann	Imo	Christian	JSS 2	28,000	Claret Secondary School, Umualum, Nekede
36	Salisu Halimatu	Katsina	Muslim	JSS 3	28,000	Government Girls Secondary School, Funtua
37	Adedokan Adeola	Lagos	Christian	JSS 3	28,000	Wuraville Colege, Opp. Pedro Police Station, Bariga
38	Mustapha Ramat Omobolanle	Lagos	Muslim	JSS 2	28,000	African Church Grammar School, Abeokuta
39	Deinde Precious Rukayat	Lagos	Muslim	JSS 2	28,000	Ebenezar Radiant Comprehensive High School, Ota
40	Chiekezi Favour	Lagos	Christian	JSS 3	28,000	St. Saviour High School, Ijegan Road, Ikotun
41	Adebare Kanyinsola Fathia	Lagos	Muslim	JSS 3	28,000	Keystone Junior High School, Isolo
42	Odiah Esther Eseosa	Ogun	Christian	JSS 1	28,000	Precious Scholars School, Magboro, Ogun State
43	Mgeowula Chioma Goodness	Lagos	Christian	JSS 1	28,000	Deep Fountain Schools, Olodi Apapa
44	Abdulrahmon Mariam	Ogun	Muslim	JSS 2	28,000	Christ Progressive Model College, Agbado Railway Station, Ogun State
45	Zakariyah Memunat Olowolagba	Lagos	Muslim	JSS 2	28,000	Vetland Junior Grammar School, Oko-Oba, Ifako Ijaye
46	Chidozie Chidera	Kogi	Christian	JSS 1	28,000	Rosary College, Nise, Lokoja
47	Ortese Clementina Doomember	Benue	Christian	JSS 3	28,000	Unique Secondary School, Makurdi New Garage
48	Aondakan Doose Gloria	Benue	Christian	JSS 3	28,000	Amazing Grace College, Gboko
49	Amina Kabiru	Niger	Muslim	JSS 3	28,000	Ube Junior Secondary School, Kotangora
50	Emmanuella Chisom Nnacho	Kano	Christian	JSS 1	28,000	Sharon Academy School, Nomansland, Kano
51	Idoko Godwin Naomi	Kano	Christian	JSS 3	28,000	Baptist Academy, France Road, Kano
52	Fisayo Fasoranti	Ondo	Christian	JSS 3	28,000	Fiwasaye Girls Grammar School, Alagbaka, Akure
53	Jacob Blessing Ibinoluwa	Ondo	Christian	JSS 3	28,000	Victory Christ College, Igboba, Akure
54	Olagundoye Olasubomi	Ondo	Christian	JSS 1	28,000	Brighter Group of Schools, Ijoka Road, Akure
55	Oyelade Christiana	Osun	Christian	JSS 3	28,000	Best Foundation Secondary School, Ifetedo
56	Adeniyi Mageret Aderonke	Oyo	Christian	JSS 1	28,000	Life Fountain Group of Schools, Ago-Are
57	Amusa Maryam Omotayo	Oyo	Muslim	JSS 1	28,000	Smabif Model College, Akobo, Ojurin, Ibadan
58	Ibe Prisca	Rivers	Christian	JSS 1	28,000	Glansove Grade School, Oyigbo
59	Atuzie Deborah	Rivers	Christian	JSS 1	28,000	Government Girls Secondary School, Rumuokuta, Port Harcourt
60	Obilor Daderechi Favour	Rivers	Christian	JSS 1	28,000	Global Link Academy, Akokwa-Lumumba Street, Port Harcourt
61	Asmau Lawal	Zamfara	Muslim	JSS 3	28,000	Government Girls Secondary School, Gasua
62	Mariam Dahudu	Zamfara	Christian	JSS 2	28,000	Sarkin Kudu Girls Day Secondary School, Zamfara
	Total				1,736,000	

Typically, PfD monitors the use of the scholarships through two to three visits to the recipients at their schools and/or homes during the school year. During this school year, monitoring activities were disrupted because of the COVID-19 pandemic, and PfD therefore completed most of its monitoring through telephone conversations, except in a few cases where in-person visit was possible while maintaining national/state COVID-19 response protocols.

Between October 2019 and November 2020, PfD staff:

- Confirmed scholarship recipients and grade levels.
- Contacted schoolteachers 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.

4. Selected Profiles:

4.1. Emmanuella Chisom Nnacho is 12 years old and a JSS 2 student of Sharon Academy International School, Nomansland, Kano, Kano State. Emmanuella is the third and only female child in a family of three children by Mr. and Mrs. Uchenna Nnacho. Emmanuella's father, Uchenna Nnacho is a small businessman that resides in Kano, though he hails from Okpogho village in Enugu State, southeast of Nigeria. Her mother, Mrs. Ijeoma Nnacho, is a petty trader and hails from the same village as Emmanuella's father.

According to Emmanuella, she currently studies several subjects in school with Mathematics being her favorite subject. She wants to become a pediatrician in the future. Mrs. Blessing Okonkwo, her Social Studies teacher in school, is her favorite, while Dr. Malachy Ezeji for, her family physician is her role model. Emmanuella confirmed that the scholarship reduced the burden of paying for her education – books,



Photo: Emmanuella Chisom Nnacho and her parents at their business premises in Kano, Kano State. November 2020

tuition, and other materials on her parents. Using her own words, she said *“Thank you. God bless PfD, LAPO and the Anne Johnson’s Memorial Scholarship Fund for helping me to achieve my goals/dreams.”*

Emmanuella's school principal also said that *“Emmanuella Nnacho is a dedicated student of Sharon Academy International School. She is highly intelligent and punctual in school. I recommend her for any assistance.”*

4.2. Asmau Lawal is 16 years old and an JSS 3 student of Government Girls Secondary School, Gosau in Zamfara State. Asmau is the fourth of seven children (three girls) by her parents, Mr. and Mrs. Abdulgafar Lawal, who are natives of Offa in Kwara State. Mr. Abdulgafar, Asmau's father, is a roadside mechanic, while her mother Mrs. Rukkaya Lawal is a petty trader.

Asmau's best subject is Mathematics. Her favorite teacher is Mallam Yasir, her Mathematics teacher and she wants to join the military when she graduates from secondary school. According to Asmau, the scholarship provided her by AJMSF is very important as it enables her school fees to be paid on time and she can afford various needed textbooks. Asmau says *"thank you so much to LAPO and sponsors of the scholarship scheme"*.

Asmau's class teacher described her as an average student that has room to improve her academic performance.

4.3. Esther Labake Olasehinde is 15 years old. She is the last of two children by her parents. She is currently in JSS 3 at Ekiti State Government College, Usi-Ekiti. Esther's favorite subject is Mathematics. She wants to become a pharmacist in the future. Her Mathematics teacher is also her favorite teacher in her school, whom she says instills discipline and good behavior among students.

Esther's role model is her mother who happens to be the only one responsible for her and her sister's well-being. Esther's mother, Adenike Olasehinde, is a native of Usi-Ekiti where they also reside, and she runs a fashion shop. Esther's class teacher describes her academic performance as fair. Esther confirmed that the scholarship makes payment for her school fees, books, and other supplies stress-free to her mother.

In Esther's own words, *"I am grateful for this scholarship. The sponsors are great. May God continue to help and protect the sponsors of the scholarship program"*.



Photo: Asmau Lawal in front of her school premises in Gusua, Zamfara State. November 2020



Photo: Esther Labake Olasehinde with her class teacher in Usi-Ekiti, Ekiti State. November 2020

5. Summary of Financials: As of December 2020, over 139 friends and family members of Anne Johnson and three institutions have together donated \$54,372 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.

Nigeria's socio-economic challenges are growing even stronger due to a combination of factors - low oil prices, violent acts by the terrorist organization, Boko Haram, and more recently armed bandits terrorizing much of northern Nigeria. The COVID-19 pandemic has further worsened an already bad situation with Nigeria sliding into another recession. Nigeria's military seems to have given up the fight with Boko Haram as this terrorist group continue to cause mayhem in the northeast of Nigeria. UNICEF estimates that about 1.9M Nigerians (especially women and children) are internally displaced in the northeast of Nigeria with most of these internally displaced persons (IDP) living in camps or host communities in Borno, Adamawa, and Yobe states. Due to poor government funding and the impact of the COVID-19 pandemic, most of the IDP camps and activities have been neglected with an increase in reported cases of disease outbreak, dilapidated camp infrastructures for health care and for water, sanitation, and hygiene (WASH), and also of sexual violence/assault.