

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



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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; hence PFD's efforts to honor her memory through the Anne Johnson Memorial Scholarship Fund (AJMSF).

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, a difference of 31% (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. In September 2014, it provided that \$20,000 as a loan to Gerewa, a long time local partner operating community development activities in Bauchi State in northeastern Nigeria. With this loan of \$20,000, Gerewa has in turn issued 182 microloans to help fund small enterprises – often kiosks for small-scale trading – and for agricultural activities. Sixty three (63) percent of the loans have gone to women, with the loans averaging \$110 each.

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 3-3.3% interest per month on the small loans and also help the borrowers with business-development skills. Thus, Gerewa will pay PFD approximately \$4,000 in interest annually on the \$20,000 loan.

Separately, PFD is working with another long-time partner, Lift Above Poverty Organization (LAPO), located in southern Edo State. LAPO, amongst its many community development activities, has operated a scholarship program for many years. In September 2014, PFD provided LAPO with \$3,125 to fund ten girls with scholarships ranging from \$220-500 each; those covered around 40-50% of a girl's total cost to attend secondary school for a year. The range in scholarship size is needed because costs will vary by location and type of school (public or private).

Thus, the separate loan to Gerewa of \$20,000 serves as in effect a scholarship endowment, with annual scholarship funds being generated through the loan's interest. Given interest rates on the loan and with one scholarship and attendant monitoring costs averaging \$400, PFD can then provide an additional scholarship every time the endowment grows by \$2000 beyond its initial \$20,000 ($\$400/\$2000=20\%$).

Nigeria's population of approximately 174 million people is split roughly 50-50 between Christians and Muslims (not including a smaller percentage who practice indigenous religions). Given the at-times fractured relationship in Nigeria between Islam and Christianity PFD has stipulated that at least 30% of the scholarship winners come from Muslim families (most of the scholarship winners live in the more heavily Christian south).

On October 8th, 2014 PFD announced the first ten winners of scholarships under The Anne Johnson Memorial Scholarship Fund at a ceremony in Benin City, Edo State. In order to be eligible, families must demonstrate both economic need and support for their daughters' education. Economic need in Nigeria is substantial: the World Bank estimates that at least 46% of the population, or as many as 80 million people live in poverty in Nigeria (some sources place the estimate closer to 60%).

Because there are so many girls qualifying for scholarships based on economic need, the names of eligible candidates were placed together, and a drawing was held. The educational seriousness of those candidates and their families' support to their educational future were then assessed before the list of ten girls was finalized.

The winners were as follows:

No.	Student Name	Current Class	Name of School/Address
1	Ometie Temsisan	JSS 3	St. Louis College, plot 7 Olojoba Str off Esiri Rd, Ugbeyiyi, Sapele
2	Eni Oseojie Naomi	JSS3	Challenge International Sch 32/33 Agagha Str Kolokolo Layout P.O.Box 1709 Effurun, Delta State
3	Izuagwu Vivian Nzube	SSS1	Federal Government College, warri P.M.B 1014 Telegrams. Fedcaol, Warri.
4	Bello Abdul Waheed A.	JSS3	Day Secondary School, Eyagi-Bida
5	Adebisi Halima Damilola	SSS1	Floral International College, 74 Aitken Rd, Sabon Gari, Kano
6	Haruna Fatima	JSS3	Challenge International School, P.O.Box 3713, Maitumbi, Minna, Niger State
7	Ojukwu Faith Omomo	JSS2	Gbagbada girls Grammar School, Bariga Lagos
8	Audu Eneyufuo	SSS3	Igarra Girls Grammar Sch, Akoko-Edo L.A.G
9	Uwozee Osaivbie Precious	JSS3	St. Rita's Comprehensive High School, 69. St Saviour Rd, off Upper Sokpoba Rd B/C
10	Tonbor Bunaseigha Inddy	SSS1	Columbia Secondary School 145, Upper Owina Str Evbuotubu Quarter B/C
JSS: Junior Secondary School - Girls of age 11 - 15 years			
SSS: Senior Secondary School - Girls of age 14 -18 years			

PfD has monitored the use of the scholarships through visits to the schools. PfD staff have:

- Confirmed scholarship recipients and grade levels.
- Met with school 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 parents the impact of the scholarship

PfD is now planning Year Two of the AJMSF which will embrace the Nigerian school year of October 2015 to July 2016. Currently, the plan is to continue to support the ten previous winners, but at a reduced rate of around 50%. 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. With the endowment amount of the AJMSF having grown some over the past several months, PfD should be able to issue additional full scholarships, though how many remains a bit uncertain. This will be determined by whether more funds can be raised and also by determining the real dollar value of the endowment. See Section 4 of this report for more detail. PfD will report on this in more detail in another update in late 2015.

3. Selected Profiles:

3.1. **Naomi Oseojie Eni** is 14 years old, is the youngest of five children, and lives in southern Nigeria in



Delta State. Naomi's mother is a petty trader, but her father is currently out of work.

This past summer, Naomi completed her studies as a junior secondary student (equivalent to Middle School in the USA) at Challenge Junior Secondary School, Effurun, Delta State. She was in the top 5% of her class. Naomi's favorite subject is mathematics, and her dream is to become a medical doctor. Her role model is the renowned American pediatrics neurosurgeon, Ben Carson, M.D. (now retired from surgery). Naomi's hobbies include reading and drawing.

Naomi thanked PfD for the scholarship support: *"This scholarship means a lot to me because it has removed a lot of burden from my parents in providing education and some basic necessities for me."*

3.2. **Temisan Ometie** is also 14 years old and is from Sapele, Delta State. As of Summer 2015, Temisan



is a graduate of St. Louis Junior Secondary School in Sapele. Her small school has about one hundred students, and Temisan was ranked second-highest academically in her class. In October 2015, Temisan will begin at Senior Secondary School (like high school in the USA).

Temisan's favorite subject is mathematics, and her hobbies include reading, riding her bicycle, and watching TV. Temisan's role model is her mother who recently gave her a Nokia Asha 200 mobile phone as a birthday present. Temisan also greatly enjoys spending time with her grandmother. Her

favorite actress is Nigerian film star, Mercy Johnson, and her favorite singer is Nigerian gospel artist, Korede Bello.

Temisan's dream is to become a medical doctor. She considers Nigeria a place with abundant resources, but feels disunity, corruption and selfishness of politicians are responsible for the challenging state of the nation.

In Temisan's words, *"This scholarship has done a great thing in my life, and I thank the Anne Johnson Memorial Scholarship Fund for providing me with assistance to enable me to go to school"*.

4. Summary of Financials:

As of August 2015, over 60 friends and family members of Anne Johnson and three institutions have together donated \$29,448 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.
- More recently, in Spring 2015, Mrs. Christine Torelli led 110 sixth-graders at Severna Park Middle School (outside Annapolis, Maryland) in raising \$2,204 for the Fund. Each student undertook fundraising initiatives to try to raise around \$20.00 each, whether in car washes, bake sales, or other activities. One enterprising student started a lawn service called "Cuts 4 Charity" and raised \$70.00 through his efforts. In August 2015, he was profiled in a local newspaper and said: *"One hundred percent of the proceeds went to the education of the girls in Nigeria."* In May 2015, PfD was very pleased to speak to these engaged students -- they had many excellent questions about life in Nigeria and about education more specifically.

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 \$30,000, 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. The Naira now hovers around 200 to one USD officially (on the parallel or black market is it more like 230 to one USD).

Thus, in one year, the Naira has lost around 20% of its value. This means that the loan of \$20,000 that PfD issued to Gerewa has lost perhaps around \$4,000 in value. Fortunately, as noted, Anne's friends and family have continued to be very generous and have donated close to an additional \$10,000 since our last report of November 2014.

Nigeria held presidential elections in April 2015. Challenger Muhammadu Buhari democratically unseated incumbent president, Goodluck Jonathan. Despite continued weak oil prices, there is some cautious optimism that President Buhari's administration can stabilize the economy – and currency – in Nigeria, as well as make further progress in defeating the terrorist organization, Boko Haram.

