

Progress Report on Anne Johnson Memorial Scholarship Fund



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Partners for Development
Number 66, Yaounde Street
Off Lusaka Street
Wuse Zone 6, Abuja.
Nigeria
Contact: Ediri Iruaga
Eiruaga.pfd@gmail.com

Partners for Development
8630 Fenton Street, Suite 613
Silver Spring, MD 20910
Contact: Jack Marrkand
JMarrkand@pfd.org
301-608-0426 Ext 16

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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 August 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 will in turn issue approximately 100 individual loans per lending cycle (6-12 months) to small groups and in support of agricultural development or small scale 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, will charge about 2.5-3% interest per month on the small loans and will also help the borrowers with business-development skills. 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; these will cover 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 a scholarship endowment, with annual scholarship needs 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 are as follows:

	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 will monitor the use of the scholarships through visits to the schools. PFD will aim to:

- Confirm Scholarship recipients and grade levels.
- Meet with school principals on recipients' academic performance
- Verify recipients grades and academic records
- Ascertain proper utilization of the funds – that is, payment of tuition, books, uniforms, etc.
- Learn from recipients and parents the impact of the scholarship

3. Selected Profiles:

3.1 Tonbor Bunaseigha Inddy, age 15, is one of the ten scholarship winners. She is the fourth of five children of Mr. and Mrs. Inddy who are from Delta State but currently live in Benin-City, Edo State. Mr. Inddy is a civil servant and Mrs. Inddy sells goods from a kiosk. Tonbor attends Columbia Secondary School, Benin-City and is in Senior Secondary School (SSS) One, the equivalent of high school freshman in the USA. She aspires to study medicine at a university in the future.

Mrs. Inddy noted recently: "This scholarship award has helped my husband and me reduce the burden of educating our daughter. I pray that the AJMSF grows and can be extended to other children. I am watching my daughter's educational development. I hope she can achieve

her dream of becoming a medical doctor". Tonbor herself said: "I thank PFD and LAPO for giving me the opportunity to attend a high standard secondary school. I also promise to keep improving in my academic performance and will be a good daughter and student".



Miss Tonbor Inddy and her mother

3.2 Miss Izuagwu Vivian Nzube is the youngest of five children of Mr. and Mrs. Izuagwu who are from Imo State but live in Warri, Delta State. Vivian also hopes to become a medical doctor. She too is in SSS One at Federal Government College, Warri, Delta State. Vivian thanked PFD/AJMSF for supporting her scholarship and promised to make the donors proud by improving her performance and being a good student.



4. Summary of Financials:

As of 24 November 2014, almost 50 friends and family members of Anne and one institution have together donated \$ 15,287 in her memory.

In addition, in September 2014, Frank Salomon, a friend of Anne's family, and a Trustee on the Alexander Schneider Foundation, generously pledged up to \$5,000 in matching support to the Fund. Specifically, for contributions made in Anne's name between September 15th and December 20th 2014, the Foundation will match those at 50% and up to a maximum of \$5,000. As of 24 November 2014, such gifts to the Fund had totaled \$9,420, meaning that at that point, the Foundation's pledge stood at \$4,710, increasing the Fund to \$19,997 between actual gifts received and pledges.

The other institutional gift is \$1,500 from The National Cooperative Bank (NCB) in the Washington, D.C., one shepherded through the bank's philanthropic arm by PFD board member and NCB employee, Damilola Odetola.

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.