

**Progress Report on Anne Johnson
Memorial Scholarship Fund for Nigeria School Year 2017-18**



November 2018

PfD/Nigeria
Ediri Iruaga, Country Program Director
13B Angola Street
Wuse Zone 2, Abuja
Nigeria
ediruaga.pfd@gmail.com

PfD/USA
Jack Marrkand, Executive Director
8720 Georgia Avenue, Suite 906
Silver Spring, MD 20910, USA
jmarrkand@pfd.org
301-608-0426 Ext 16

Progress Report
Anne Johnson Memorial Scholarship Fund for Nigeria School Year, 2017-18

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 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 fourth year, the Nigerian school year of October 2017-July 2018.

While Nigeria has made strides in recent years in educating its children, there are still significant disparities by gender: according to World Bank data from 2015, boys in Nigeria receive on average 9.77 years of schooling in Nigeria and girls only 8.15 years, a difference of almost 20 percent. Overall literacy in Nigeria among males is estimated at 69.19% and for females at only 49.68%, a difference of nearly 40%. These differences 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).

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. We believe that while support for girls is important through secondary school both at the JSS and at Senior Secondary School (SSS -- like high school in the USA) it is especially critical at the JSS level where girls still need several more years to 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 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. MFIs 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.

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 generally achieves loan repayment rates of 90 percent or more. 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, and LAPO will also administer the loan in the Fund's Year Five, school year 2018-19.

Summer 2014 also marked the start of a serious drop in oil prices worldwide. Four plus years later, Fall 2018, 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 only about 54% of peak price: around \$61 per barrel. 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 2018 is officially worth about 306 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 we were 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 donations to the Fund from its inception in 2014 total \$50,872 as of November 2018 the actual value in USD – something of a moving target given currency challenges in Nigeria – is at \$39,038 as of Fall 2018.

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, fifteen (15) scholarships; in Year Three, school year 2016-17, twenty three (23) scholarships; and in Year Four, school year 2017-18, thirty (30) scholarships.

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 would be at least \$200-300 and up to \$600-700. 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.

3.Scholarships in Year Four of the AJMSF, October 2017-July 2018: In Year Four, PfD awarded 30 scholarships totaling 1,055,000 in Nigerian Naira, or about \$3448 in value. While average value was about \$115 each a more accurate measure is the median value of about \$92, or 28,000 Naira. There were twenty-five scholarships at 28,000 Naira each (about \$92 each), four scholarships at 80,000 Naira each (about \$262 each), and one at 35,000 Naira (about \$115). There are differing scholarship sizes because tuition is higher in SSS yet after Year One of the Fund PfD decided, based on scholarship best practices in developing countries, to support well-performing girls for several years – meaning from JSS, where tuition is lower.

SCHOLARSHIPS AWARDED IN YEAR FOUR, SCHOOL YEAR 2017-18:

S/N	Student's Name	Current Class	Scholarship Amount	Name and Address of School
1	Ometie Temsisan	SSS 3	80,000.00	St. Louis College, Plot 7 Olojoba Str off Esiri Road, Ugbeyiyi, Sapele, Delta State
2	Eni Oseojie Naomi	SSS 3	80,000.00	Challenge International School 32/33 Agagha Street, Kolokolo Layout, Effurun, Delta State
3	Bello Abdul waheed A.	SSS 2	35,000.00	Day Secondary School, Eyagi-Bida, Niger State
4	Haruna Fatima	SSS 3	80,000.00	Challenge International School, P.O.Box 3713, Maitumbi, Minna, Niger State
5	Ojukwu Faith Omomo	SSS 2	28,000.00	Gbagbada Girls' Grammar School, Bariga Lagos
6	Uwozee Osaivbie Precious	SSS 3	80,000.00	St. Rita's Comprehensive High School, 69 St Saviour Road, off Upper Sakponba Road, Benin -City
7	Joseph Grace Blessing	SSS 2	28,000.00	Christ Girls Secondary School, Adebayo Road before Fajuyi Roundabout, Ado Ekiti, Ekiti State
8	Hassan Rukkaya	SSS 1	28,000.00	Army Day Secondary School P.O. Box 150 Zuru, Kebbi State
9	Iheanacho Lucy Chidima	SSS 1	28,000.00	Beach Secondary School Korobe Road, Koko, Delta State
10	Favour Umerrah	SSS 2	28,000.00	Zappa Basic Secondary School Umuagu Quarters, Asaba, Delta State
11	Oshevire Osaigboka Suzan	SSS 1	28,000.00	Idia College, Iyaro, Benin City, Edo State
12	Sunday Erhuedosa Tobias	SSS 2	28,000.00	Akenzua 2 Secondary School (Junior School 1) 51 ICE Road, Benin-City
13	Adianu Edurance Ikpowonsa	JSS 3	28,000.00	Benin Technical College, Benin City, Edo State
14	Imarhia Favour	JSS 3	28,000.00	Ihogbe Junior School Benin City, Edo State
15	Igbalah Evelyn	JSS 3	28,000.00	Uselu Junior Secondary School Benin City, Edo State
16	Clement Deborah	JSS 3	28,000.00	Government Secondary School Tagina P.M.B 6 Kagara, Niger State
17	Ponle Ayomide Esther	JSS 3	28,000.00	Eva Adelaja Junior Girls Secondary School, Bariga, Yaba, Lagos State
18	Amina Mamudu	JSS 2	28,000.00	Essi College, Warri, Delta State
19	Destiny Kelechi Konwei	JSS 2	28,000.00	Nana College, Warri, Delta State
20	Amina Kabiru	JSS 1	28,000.00	UBE Junior Secondary School, Lafiagi, Niger State
21	Asmau Lawal	JSS 2	28,000.00	Government Girls Day Secondary School, Gusau, Zamfara State
22	Amina Adamu	JSS 2	28,000.00	Government Girls Day Secondary School, Gusau, Zamfara State
23	Naomi Samuel	JSS 2	28,000.00	Government Girls Day Secondary School, Gusau, Zamfara State
24	Hafsat Auwal	JSS 2	28,000.00	Almawan Secondary School, Kano
25	Habiba Ishaiku	JSS 2	28,000.00	Suliman Usman Government Secondary School, Kano
26	Rafiyatu Shafiu Ahmad	JSS 2	28,000.00	Kachako Girls Secondary School, Kachako, Kano State
27	Shukuria Shukura	JSS 2	28,000.00	Government Day Secondary School, Kano, Kano State
28	Adeleke Rasidat	JSS 1	28,000.00	CAC Grammar School, Ado Ekiti, Ekiti State
29	Adumati Monisola	JSS 2	28,000.00	Ipoti High School, Ipoti Ekiti, Ekiti State
30	Adeboboye Aderinsola	JSS 1	28,000.00	Saint Peter's College, Ijero-Ekiti, Ekiti State
	Total		1,055,000.00	

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

Between Fall 2017 and July 2018, PfD staff:

- 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, in Summer 2018 PfD completed planning of scholarships for the Fund's Year Five, the school year of 2018-19, and envisions the award of 37 scholarships.

4. Selected Profiles:

4.1. Destiny Kelechi Konwei is a JSS 3 student of Nana Model College, Warri, Delta State. She is the fourth of five girls of her parents, Mr. and Mrs. Bekesu who hail from Agowu Village in Burutu LGA, Delta State. She is currently taking thirteen subjects in school and has textbooks for all of them, courtesy of AJMSF. Her favorite subjects are mathematics and social studies. She dreams of becoming a medical doctor in the future and her hobbies include reading and listening to music.

According to Destiny, she was surprised to be one of this year's recipients and thanked PfD for the scholarship. In her own words, *"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 my parents. It has brought a lot of joy to me."*

Mrs. Justina Wategire, Vice-Principal, Nana Model School, thanked PfD and the AJMSF for choosing one of her students to award a scholarship.

4.2. Amina Mamudu is a 15-year old, Muslim from Bansage village in Kogi State, northern Nigeria. She is the fourth of six children (three girls and three boys) of Mr. And Mrs. Mamudu. Amina is a JSS 3 student



Photo 1 Destiny Konwei and the vice principal of her school



Photo 2 Destiny in class with other students

of Essi College Warri, Delta State who loves school because her teachers are kind and disciplined. She has fewer challenges in school because her tuition has been paid, and she has textbooks for all fourteen subjects she is taking in this grade courtesy of AJMSF. Amina's favorite subject is social studies; she hopes to become a medical doctor when she grows up. Her hobbies are travelling and reading.



Photo 3 Amina Mamudu with her mother and class teacher

According to Amina, *"This is the first scholarship I ever received, and I will forever be happy and thankful to the providers because they have made it easier for me to continue being in school."*

Amina's mother, Mrs. Sadia Abu Mamudu, is a hair stylist. She is keeping a close eye on Amina to ensure that she keeps her grades up to continue to access the scholarship - *"This is the first child in my family to receive such a scholarship and I will not let it slip away. I pray that the providers of this scholarship will not lack so that they will continue to give scholarships to more children."*

4.3. Naomi Oseojie Eni is a 17-year old SSS graduate. She is an original pioneer recipient of the AJMSF from 2014. Naomi recently took the Senior School Certificate Examinations in 2017 and earned passes in all subjects. She also passed the Unified Tertiary Matriculation Examination (UTME) for admission into universities in Nigeria and hopes to be admitted into the University of Benin, one of the foremost universities in Nigeria.

Mrs. Eni, Naomi's mother, thanked the initiators of the AJMSF that helped her family put Naomi through SSS.



Photo 4 Naomi Eni at PfD Office in Delta State

According to Naomi: *"I wish to thank PfD and the AJMSF for this scholarship which lifted a huge burden off the shoulders of my parents about my education. The scholarship fund helped so much during the registration for all my external examinations and ensured that my parents only had to add a little token to ensure that I was enrolled for all the necessary examinations and tests. If possible, I would want the fund to also assist in funding my university education. I would also want to work with PfD and the AJMSF after graduation from the university to show my appreciation".*

5. Summary of Financials: As of November 2018, over 128 friends and family members of Anne Johnson and three institutions have together donated \$50,872 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.

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 2.4 million Nigerians and many hundreds of thousands of children remain displaced by the conflict as of Fall 2018 – most within Nigeria itself (estimated 1.9M) but also hundreds of thousands as refugees in neighboring Niger, Cameroon, and other countries.