Bayelsa State CDA STARS
Bayelsa State

- Located in Nigeria’s Niger Delta region
- About 2m people
- One of largest oil and gas reserves in Nigeria
- Residents are primarily fishermen
- Consistent oil spills into the environment
Bayelsa State contd.

- Poverty and pollution led to militant criminal activities
- Oil bunkering, kidnapping, political and ethnic violence
- Resulting in reduction of State’s contribution to Nation’s revenue
- June 2009, President grants amnesty
Project Details

- Bayelsa State Government wholly sponsored CDA STARS to prevent militancy amongst youths
- Child development Account: Savings, Training and Rewarding Savers (CDA STARS)
- Pilot Project launched November 2010
- Partners - World Bank, Columbia University, New American Foundation and Lynx Nigeria
Selected Schools

- Brass LGA - Bjss Akasa, Bjss Okpoama, Bjss Sangana
- Ekeremor LGA - Bjss Ogbotobo, Bjss Aleibiri, Bjss Agbidiama
- Kolokuma/Opokuma LGA - Bjss Kaiama, Bjss Okoloba, Bjss Opokuma
- Nembe LGA - Bjss Agrisaba, Bjss Obioku, Nnss Nembe
- Ogbia LGA - Bjss Emakalaka, Bjss Imiringi, Bjss Ogbia Town
- Sagbama LGA - Bjss Angalabiri, Bjss Ebedebiri, Bjss Kabeama
- Southern Ijaw LGA - Bjss Ekowe, Bjss Igeibiri, Bjss Oparatubu
- Yenagoa LGA - Bjss Igbogene, Bjss Okutukutu, Bjss Polaku
About Students

- Project team selected Students randomly based on exam performance
- Students were between 12-13 years old
- Their parents were primarily fishermen
- Lived in remote villages that could be accessed by only boats
- Never left villages
- Wanted to be doctors, engineers not fishermen
Arriving the Communities
The Community
Parents of CDA STARS
CDA STARS FILLING BANK FORMS
PROJECT TEAM & CDA STARS
Project Details

- 645 Savings Accounts opened in Wema Bank
- Government to pay seed capital of N40,000 (235USD)
- Students to save in accounts
- Government to match saved fund periodically
- Students to access fund after graduating from secondary school
Project Details

- Students filled surveys at Project inception to help assess Project effects
- After School financial training club
- Lynx trained teachers
- 2 teachers from each school ran clubs
- Curriculum included teaching hardwork, need for saving, how to save, children’s rights and responsibilities
Reactions to Project

- The children and their parents were excited. Started saving in the accounts.
- Project Team matched saved funds of ₦152,000 (equivalent of 894.00 USD)
- Participation in After School Club was high.
- Participation in Inter School Soccer Competition was high.
Project Challenges

- Government failed to pay seed funds
- Change in Government ended the Project
- Distance amongst communities and lack of road raised project costs
- After school club teachers’ reports could not be verified
- Periodic surveys not carried out
Next time...

- If wholly Government sponsored, seed fund must be paid upon commitment
- Schools within the same area should be used for pilot stage
- Project should be independent from government to ensure continuity