



EDUCATIONAL GRANTS AND LOANS PROGRAM



When the founder of DirectAid, Dr. Abdurahman Al-Sumait, was asked, "what is your working strategy in Africa, in brief?" He answered, "Education, education, and education".

Education in Africa

Africa has widespread illiteracy, poverty, and unemployment. The shortage of skilful human resources in the African market, negatively impacting the economy, is mainly caused by a lack of access to education. As such, individuals' education must be supported to create a new generation of youth capable of developing their society, promoting Africa's 2063 and the United Nations' sustainable development goals of ensuring educational opportunities are granted to citizens in order to contribute to innovation and scientific research¹. This will allow Africa to be based on good governance and attain a self-driven economy.

DirectAid's University Education Opportunities program

That being said, DirectAid's University Education Opportunities program supports individuals on an educational, health, and self-development levels, to enhance their efficiency and prepare them to occupy impactful positions within their countries. As part of the program, grants and loans are given out to students. This reduces university drop-out rates (which at times are due to the high cost of education), support impoverished students who excel in their studies, either from the schools or orphanages supported by DirectAid, or others in African countries.

Program aims

DirectAid's University Education Opportunities program aims to attract the best students to join DirectAid's universities. It does so by providing a high-quality education for scholarship students, train skilful teachers for DirectAid's institutions, and ensuring partial financial sustainability for DirectAid's universities.

¹ African Union. (2022, February 10). Linking agenda 2063 and the SDGs. Linking Agenda 2063 and the SDGs. Retrieved from <https://au.int/agenda2063/sdgs>



Success stories

1. Ms. Summaiyyah Ahmad, science student

"I chose Natural Science due to the shortage of teachers in the field within Zanzibar", said Ms. Summaiyyah Ahmad. Ms. Ahmad, 26 years old, is pursuing her studies in chemistry and maths in Al-Sumait University in Zanzibar. She is studying to become a teacher of natural sciences and hopes to give back to her community and empower them.



2. Mr. Othman Hussain, accountant

Mr. Othman Hussain Mohamad, who grew up as an orphan in Mogadishu, suffered immensely after the demise of his father in 1984. The situation of his family was extremely bad then; they used to eat for a day, and then starve the following two days. In 1996, DirectAid provided him with a shelter, education, medical treatment, and clothes. Presently, as an MBA holder, Mr. Mohamed works as an internal auditor for the biggest financial company in Somalia. Additionally, he works as a lecturer at Simad University. These jobs have allowed him to provide adequate food and basic life necessities for his children and extended family.



3. Dr. Ifraj Abdullah Shareef, doctor

Dr. Ifraj Abdullah Shareef came from a poor family that could not afford the expense of studying medicine. But after receiving a scholarship from DirectAid, she was able to pursue her dream, and fill the massive need for female doctors in African countries. Her resilience and



Types of educational grants and loans

DirectAid collaborates with the African Waqf Foundation for Education and Development based in Kenya and the Islamic Bremer Bank in Somalia to implement its educational grants and loans Program. Each educational opportunity consists of a full scholarship which includes adequate financing to cover tuition fees, living costs, air tickets and transportation expenses, medical insurance, behavioural and physical programs, and other petty expenses.

Full scholarships are granted to 10% of students. They are given to students with high grades (above 85%), are in dire need of financial support. Scholarships and loans are also given out to 30% of students, with grades between 75% to 85% and require financial support. These grants discount the tuition fees of students by 50%, while requiring them to repay the remaining balance interest-free at a later time.

Finally, educational loans are also given out to 60% of students. More specifically, these are given to students who meet the government's requirements for admission in universities and can afford repaying the interest-free loan. All in all, DirectAid offers full or partial support based on a student's academic achievement. The students are then required to repay the loan over seven years without incurring any interest or additional fees.

strength have allowed her to serve her community.

Educational Grants and Loans Program IN NUMBERS

- The number of students have benefited from the program until the year of 2024 is 31,960 students.
- The average cost of grant for one student for 4 years is USD 4,260

