

NATIONAL ANTHEM

Arise, O compatriots,
Nigeria's call obey
To serve our Fatherland
With love and strength and faith.
The labour of our heroes past
Shall never be in vain,
To serve with heart and might
One nation bound in freedom, peace and unity.

O God of creation
Direct our noble cause
Guide thou our leaders right
Help our youth the truth to know
In love and honesty to grow
And living just and true
Great lofty heights attain
To build a nation where peace
And justice shall reign.

INNER WHEEL PRAYER

Instill in us O Lord the true meaning of friendship
Never let us forget that we are all Thy children
Not withstanding the differences in our cultures and creeds
Endow us with a desire to serve our fellow men
Remembering that we too often need help
Whenever or wherever the need for service arises
Help us to be ready to serve
Endeavouring to make our badge of Inner Wheel worthwhile
Ensuring that we have not
Lived in vain

OBJECTS OF INNER WHEEL

The objects shall be:

- I. To promote true friendship
- II. To encourage the ideals of personal service
- III. To foster International understanding.

WHEN THE SAINTS GO MARCHING IN

1. Oh, when the Saints, Oh when the saints
Oh when the Saints go marching in
Oh yes, I want to be in that number,
When the Saints go marching in.
2. And when the sun, And when the sun
And whne the sun begins to shine
Yes, I want to be in that number
When the sun begins to shine.
3. Oh when we meet, Oh when we meet
Oh when we meet at Inner wheel
Yes, I want to be in that number
When we meet at Inner Wheel.

EDEL WEISS

Edelweiss, Edelweiss
Every morning you greet me
Small and White, Clean and bright
You look happy to meet me.
Blossom of snow may
you bloom and grow
Bloom and grow forever
Edelweiss, Edelweiss
Bless my homeland forever

URIOMA

1. Urioma lee, le, le- urioma
Urioma lee, le le- urioma
Onye na nwanneya gara ohia nku n' ogbulo- urloma
Kpachaa nku ghara nwanne nke ya- urioma
Okporoko ro 'ijijl abiala nga anyi n' echi eze- urioma
Eze. anyi chiri echichi beke - urioma
Bekee - urioma
Bekee - urioma

VIVELIE INNER WHEEL.

1. let every gOod dame raise her hat
and her gloves. *Vive le Inner Wheel.*
To carry our message of service &
love - Vive le Inner Wheel.

Chr; Vive la, Vive la, Inner Wheel
Vive la, Vive la, Inner Wheel
Truth is Our right
Love is Our might,
Vive le Inner Wheel.

2. When something is wrong,
let us straighten it out
Vive le Inner Wheel.
For nothing is Worse than a fear or
a doubt - *Vive le Inner Wheel.*
3. The grooming of a dame is a duty
we claim - *Vive le Inner Wheel.*
Lets carry on business with fame to
our name - *Vive le Inner Wheel.*

2. Inner wheel lee. le le- inner wheel
Inner wheeltee. 1e le- inlier wheel
Onye na nwanne ya gara ogbako inner wheel
Innarwheel
Ga n'icho odinma nke nigeria- inner wheel
Onye obi ojoo abial nga anyi n' echieze- inner wheel
Onye isi anyi chiri echiche inner wheel- inner wheel
Bataa- inner wheel
Bataa- inner wheel

PROGRAMME

THURSDAY, 18TH SEPTEMBER 2014

12 noon – 6:00 pm - Arrival and Registration
2:30 pm – 5:00 pm - TOUR OF IITA

FRIDAY, 19TH SEPTEMBER, 2014

6:00 a.m – 7:00 am - Keep fit session - PDC BOSE TAYO
7:00 am – 8:00 am - Breakfast

OPENING CEREMONY

9:30am - Call to Order - National Representative/President
- National Anthem
- Inner Wheel Prayer
- Objects of Inner Wheel
- Welcome Address by the Co-ordinator of WFA 2nd Edition - PNR Bukie Balogun
- Recognitions
- 10:00 am - Key note Address - Board Director – Ayo Odelana
10:20 am - Goodwill messages - NR/P – Osenike Ajadi

1ST PLENARY SESSION

11:00 a.m - Moderator - PDC Julie Shekoni
11:30 am - Lecture WILL AND INHERITANCE
Guest Lecturer- Barrister Kehinde Adegbite
12:30 pm - Questions, Observations and Remarks
Secretaries i. DC Bola Odeleye
ii. PDC Beth Oluka
1:00 pm - Departure of Invited Guests
1:00 – 2:30 pm Lunch

WFA2 - MCS
* DNR/P PHEBEAN ALADE
* PDC ORI OBASI
* PP FUNKE SHINABA

2ND PLENARY SESSION

3:00 pm Moderator – PBD Ranti Adetuberu
3:15 pm Lecture – FEMALE GENITAL MUTILATION
Guest Lecturer: Prof Dupe Onadeko
4:00pm - Questions, Observations and Remarks
Secretaries i. PP Aberuagba Abiola
ii. PP Yemi Fakande
4:30: Address by PBD Yemisi Alatise
Inner Wheel Anthem
Closing

SATURDAY, 20TH SEPTEMBER, 2014

6:00 am – 7:00 am - Keep Fit Session - PDC BOSE TAYO
7:00 am – 8:00 am - Breakfast

3RD PLENARY SESSION

9:00 am - Moderator – PDC Uche Agbim
9:15 am - Lecture
NATIONAL HEALTH INSURANCE SCHEME AS IT AFFECTS WOMEN
Lecturer - Mrs. Balogun Adunola Olajoke
10:15 am - Questions, Observations and Remarks
Secretaries - i PDC Bose Tayo
ii PP Bola Onigbogi

10:30 - 11:00 am - TEABREAK

4TH PLENARY SESSION

11:15am - Moderator – PDC Funmi Ajose
11:30 am - Lecture INFORMATION TECHNOLOGY in schools
Lecturer - Prof. Nike Osofisan
12:30pm - Questions, Observations and Remarks
Secretaries i PDC Ihuoma Ndimele
ii DC Uzo Nwandu
1:00 pm - 2:00 pm - Lunch

5TH PLENARY SESSION

2:10 pm - Moderator – PNR Grace Adekoya
2:20 pm - Lecture: SECURITY
Lecturer - Col. Raphael Iluyomade Rtd
3:20 pm - Questions, Observations and Remarks
Secretaries - i PDC Lanre Olomofe - Kufeji
ii PDC Moni Bamsaiye

6TH PLENARY SESSION

3:40 pm - Moderator - PDC Kemi Adeyemi
3:45 pm - Lecture VIOLENCE AGAINST WOMEN
Lecturer - Dr. (Mrs) Chioma Asuzu
4:30 pm - Questions, Observations and Remarks
Secretaries i PDC Folake Ogunnusi
ii DC Joe Nkiruka Ebo

5:00pm - VOTE OF THANKS - PDC IHUOMA NDIMELE

SUNDAY, 21ST SEPTEMBER, 2014

6:00 pm – 7:00 am - Keep Fit Session - PDC BOSE TAYO
7:00 am - 10:00 am - Departure

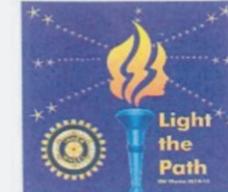


ABHA GUPTA

International President 2014-15



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With the warmest Inner Wheel greetings to all friends in Nigeria, attending this Seminar for Women for Africa in Nigeria, I accord my gratitude for this sublime opportunity to know you all and serve as your International President.

90 springs have already showered upon our magnificent organisation Inner Wheel. A new dimension, a rare elegance and a winsome popularity with more than one hundred thousands members, Inner Wheel is more vibrant, pulsating with vigour and Innovations. Each and every member is a power house within oneself and builds a Unique support link strengthening this wonderful Organisation.

“Women for Africa” is holding a wonderful Seminar on Will and Inheritance, Female Genital Mutilation, Information Technology in schools, National Health Insurance Scheme and Security which is really worth appreciating. It is the need of the hour when these issues are taken up seriously. We Inner Wheel members can definitely play a pivotal role and help around. I am sure members will get benefitted by attending these Seminars.

My sincerest Congratulations to all the members for putting in their best. Let us better ourselves and march ahead building a better world! Let us Light the Path for everyone, ignite our minds and hearts.

Wishing the Event great success.

God bless you all.
 With warm Inner Wheel friendship

Abha Gupta
 International President 2014-15

Abha Gupta

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OSENIKE AJADI
Nat/Rep & President

On behalf of the National Governing Body of Inner Wheel clubs in Nigeria i welcome you all to the 2nd Edition Seminar of Women for Africa-Role of Inner Wheel holding at this serene environment.

We appreciate our friends from the Sub region who are able to participate despite the "Ebola virus saga". Our friend from Finland IIWPBD Hannele Karhunen, the coordinator of Women for Europe 5 is unable to attend due to Inner Wheel assignments but identified with us and conveyed the good wishes of the National Governing Body of Finland to the participants.

I welcome our Special Guests and the erudite scholars who have given their time and talent to educate the participants.

It is pertinent to thank our dear Barrister Kehinde Adegbite the discussant of the Theme of the Seminar "WILL AND INHERITANCE". The Sub Theme presenters Prof (Mrs) Dupe Onadeko , Prof (Mrs) Nike Osofisan , Col. Iluyomade and The zonal coordinator of National Health Insurance Scheme in Oyo State for your willingness to identify with the Inner Wheel .

This Seminar also provides empowerment to women through the Micro Credit Loans given through the fall out of the Seminar to alleviate poverty.

The first edition of Women for Africa seminar in Lagos in November 2012 did not only touch lives of seven women but encouraged one of the beneficiaries to become an active Inner Wheel Member in District 911 now.

I am confident that we are going back with new ideas, inspiration/determination to make positive difference and further project Inner Wheel as agents of Light.

Finally please join me to applaud the Organising Committee under the able leadership of our dynamic and ever looking young PNR Bukie Balogun for a job well done as I wish everyone journey mercies back home.

Thank you for your attention as you continue to Light the Path.

Osenike Ajadi,

National Representative /NGB President of Inner Wheel clubs in Nigeria.

KEYNOTE ADDRESS DELIVERED BY IIW BOARD DIRECTOR AYO ODELANA AT THE 2ND EDITION OF WOMEN FOR AFRICA CONFERENCE - ROLE OF INNER WHEEL HELD AT IITA, MONIYA, IBADAN ON FRIDAY, 19TH SEPTEMBER, 2014. A CALL FOR ADVANCEMENT

Many of us are familiar with the joke about the man who stood aloof while others supposedly controlled by their wives stood together. When he was asked to share the secret of his domination over his wife, he simply replied, 'my wife instructed me not to do what the others do'.

My point in essence is that no matter how subtly or coercively, women influence the decisions of our "great men". I am personally convinced that women are not relegated to the background by men. Only lazy, docile, ignorant or unwilling women are pushed around by men.

In African Mythology, stories of women who had played protective roles to their tribes abound. Women are considered goddesses of celestial and terrestrial bodies like the sun, moon, stars, seas, rivers, stream, trees etc. Women goddesses are also said to control the hearts of human beings including men, serenity, wealth, fertility, justice etc.

The efforts of Women like Margaret Golding are still felt world-wide today

In the recent past, all over the world and specifically in Africa, activities of women like Mariam Makeba of South Africa, Margaret Ekpo. Funmilayo Ransome-Kuti (both of Nigeria), Nana Yaa Asantewa of Ghana and Lady Khama of Botswana have released fellow women of their time from bondage. Their names have been written in gold in the history of their countries.

Today, younger women are playing leading roles in building industries, reforming societies, saving lives, re-writing histories and transforming continents. They are the likes of Isabel Dos Santos of Angola, an investor, Mimi Atemayehou from Ethiopia who is the Executive Vice President of Overseas Private Investment Corporation, Vera Songwe of Cameroon. She is the Country Director of the World Bank in Senegal. Tara Fela-Durotoye and Ala Orekunrin (25) both Nigerians and founders of House of Tara and the Flying Doctors.

Today, women occupy eminent and enviable positions in politics, banking, sports,

industry, fashion, judiciary, ministry etc. We have leading women like the Nigerian Finance Minister, Ngozi Okonjo-Iweala, The Presidents of Liberia and the Central African Republic, Ellen Johnson Sirleaf and Catherine Samba Panza. The Speaker of the Oyo State House of Assembly, Alhaja Monsurat Sumonu is also worth mentioning.

Here, in this hall, and in various parts of the world, great women of Inner Wheel and other important dignitaries including men gather from time to time to discuss the way forward for women.

So, what role do we play as individuals? We are to make life easier and more comfortable for ourselves, our families and the community at large. How do we go about this? We should become more learned and aware about events around us; transfer this to others we come around with; help fellow women in whatever way we can, eradicating illiteracy, crushing ill-health, demoting poverty and killing ignorance, promoting love, advocating justice, enhancing beauty, and lighting the path to knowledge, quality service and world understanding.

I therefore implore us all not to rest on our oars, not to fold our arms and not to feel unconcerned. We should not be satisfied with just "little" things for women. Let us advance in our services to promote better living conditions for women and girls all over the world. Let us make life better and beautiful for us.

Thank you for the opportunity and thank you for the patience.



Ayotunde Odelana

WELCOME ADDRESS

by

DR MRS BUKIE BALOGUN PNR
COORDINATOR WFA2

On behalf of my energetic secretary, PDC Ihuoma Ndimele and my indefatigable members of the Local Organising Committee (see list), I welcome you all to the ancient city of IBADAN, a City whose major attributes are captured in its ancestral praises:

Ibadan ile Oluyole, (Ibadan, the house of Oluyole)

Ibit'ole ti n jare olohun, (the city where the thief is absolved while the victim is blamed for his carelessness).

Ibadan gb'ole, o gb'ole, (Ibadan is big enough to accommodate both the thief and the indolent).

Ibadan omo ajegbin jekarun (In Ibadan the snail can be eaten with its shell)

These sayings have deep philosophical meanings which are prone to misinterpretation. You need to know the history of the city and of its people to be able to appreciate its wisdom and virtues embedded in these lines. It is only then that you can understand why Ibadan is an egalitarian society; why it is the friendliest city in Yoruba land, where indigenes and outsiders live in peace and visitors are accepted without any discrimination. Ibadan is also the only city in Yoruba land where succession to the throne of the kingdom breeds no rancor.

To have a glimpse of the beauty of the city, do please climb to the viewpoint at the top of the Premier Hotel or the Bower's Tower. You will marvel at the beautiful scenery.

I give all the glory to God Almighty for making this seminar/conference a reality.

It has been a lot of prayers and efforts in overcoming the current challenges around us. The worst challenge we faced was the uncertainty created by the fear of Ebola. Barely few weeks to this seminar, Mr. Sawyer's indiscretion by travelling to Nigeria when he ought not to have caused great concerns in our country and changed the focus of our attention. Sawyer had since succumbed to Ebola but in his wake, fear, uncertainty, deaths and the potential for more deaths have followed. It is worrisome Sadly but not unexpectedly, many of our foreign friends had asked to be excused, since self-preservation is the first rule of survival.

Further to the past International President Catherine Refabert's announcement, at Isanbul in Turkey, that organizing seminars around the continent is to continue as a project, Nigeria has had a successful "Women for Africa – Role of Inner Wheel" 1st Edition in Lagos 2012. Permit me to salute the doggedness and determination of PBD Yemisi Alatishe and others in bringing WFA to light in Africa. I pray this seminar will continue in Nigeria and spread to other parts of Africa, as this Seminar will broaden our knowledge and help us to help the less educated and less privileged in our community.

We are glad to know that through the 1st Edition, Seven women were empowered with microcredit. We

pray for more of this.

Relevant topics to benefit women, men and children shall be discussed and I am sure that we will gain a lot from all the lectures. At this juncture, I will like to thank our erudite lecturers for their professorial materials, which are already printed out in our brochure.

As usual a communiqué shall be drafted at the end of this seminar and same shall be presented to our House of Assembly as expression of our opinion and solution to some of the problems highlighted in the lectures.

I like to welcome our Big mother in Oyo State, Chief Mrs. Florence Ajimobi, the 1st Lady of Oyo State, who is also our Chief Guest of Honour. We appreciate you Ma, I also salute all the eminent women and men in your entourage.

I greet specially our mentor, our ever looking beautiful and elegant aunty, an erudite lawyer, the 1st LADY SAN in Nigeria, the 1st African International President of Zonta International in Nigeria, the one and only Chief Mrs. Folake Solanke. You are welcome Ma, Long may you live in Jesus Name. Thanks for your encouragement.

I welcome our Rotarian District Governor 9125, Rot. Tolu Omatsola, I also salute all our invited guests. Thanks for coming.

I appreciate all my fellow Inner Wheel members, our current leader, National Representative and President PDC Nike Ajadi, our Board Director PNR. Ayo Odelana, All PBDs, PNRs, PDCs, PPs, all current executive members and all Inner Wheel members here present. Thank you for coming.

I welcome you one and all to "Women for Africa – Role of Inner Wheel" 2nd Edition Ibadan 2014.

Please relax, enjoy and participate well in all discussions to enable us

"Light the path".

- To "Will and Inheritance"
- To eradication of female circumcision
- To give better and modern Information Technology for our children in schools
- To give better Health coverage to all our people.
- To self security, family security, neighborhood security and country security at large.
- To eradication of violence against women and girl child in our society.

ONCE MORE, THANKS FOR COMING

PNR BUKIE BALOGUN

Coordinator



Meet our first
'HONOURED ACTIVE MEMBER'

PROFILE

PROFESSOR MRS OMOTAYO OLUTOYE

Born 15th October, 1935, in Lagos, she attended Edward Blyden Memorial Institute, a Private Primary School in Lagos. For her Secondary School education, she attended Queen's College, Lagos where she was Head Girl in 1953.

After Queen's College, she was employed by the Bank of British West Africa, BBWA which later became Standard Bank of Nigeria, but it is now known as First Bank of Nigeria, FBN. She was the first female to be employed in the banking institution in Nigeria.

After a brief spell in the banking industry, she was admitted into St. Agnes' Teacher Training College, Maryland, Ikeja. At St Agnes' College, she was both a House and College Prefect. She was later admitted into the University College, Ibadan from 1960 to 1961, where she obtained the Diploma in Education.

From 1967 to 1970, she attended the University of Lagos, from where she graduated obtaining a Second Class Honours, Upper Division in Yoruba and Education. While at the University of Lagos, she was, by popular vote, elected Secretary and later Chairperson for the Women's Hall of Residence.

For her post graduate studies, she was at the University of Leeds, England where she obtained M. A., in Linguistics in 1974. In 1982 she obtained her PhD in Yoruba from Unilag.

She was a senior member staff of the Nigerian Broadcasting Corporation at Ikoyi, Lagos from 1964 – 1971. She was continuity announcer, programmer producer in the features, Women and Children Departments. She left Nigerian Broadcasting Corporation as Education Liaison Officer to take up full time teaching at the University of Lagos in 1971.

Following her husband's retirement as Major General and Federal Commissioner, they both agreed to spend this retirement in Ondo State. Back in Ondo State in 1978, she accepted appointment as the first female lecturer at the State College of Education, Ikere. When the State University was established at Ado Ekiti, she joined Academic Staff of the University. She retired as Nigeria's first female Professor

of Yoruba Studies in 1997.

Professor Omotayo Olutoye is involved in several humanitarian services and organizations. To mention a few

1. Inner Wheel Club of Akure – Charter Vice President, Deputy Board Member, Chairman National Council of Inner Wheel Clubs of Nigeria, Board Member representing Nigeria, 1993 – 1994.
2. Life member, Nigerian Red Cross, Chairperson, Nigerian Red Cross.
3. Parish Lay Reader since 1980.
4. Life and Special member – Bible Society of Nigeria.
5. Life member, Gospel Business Men's Fellowship. International 1991.
6. Founder, Children's Bible Club, Ijapo, Akure.
7. Member and facilitator, Equipping the Saints ministries since 2004

A FEW OF THE MANY AWARDS

1. Award - Excellence in Yoruba Studies, 1993
2. Women of Substance – Ondo State Government
3. Humility in Service - Akure Anglican Diocese
4. Elderly Women in the State – Ondo State Government. 2011
5. Merit Award – Ekiti State Government, 2012

Professor Omotayo Olutoye is happily married to Major General Dr Olufemi Olutoye (Rtd). They have six children, one of whom is a professor of Foetal Surgery in the USA, many grand and great grand children, among whom are a lawyer and a medical doctor.



PROFILE OF BARR. KEHINDE ADEGBITE - THE GUEST SPEAKER

Kehinde Adegbite studied Law at the University of Ilorin, Kwara State, Nigeria and was called to the Nigerian Bar in 2003. Since his call, he has remained in active legal practice. After observing the one-year compulsory national service, he started his professional practice in the law office of Olalekan Ojo & Co., in Ibadan where he was involved in a number of high profile cases. He also practised in the chambers of Bode Ayorinde & Co., before he later left Ibadan to join the law firm of Chief Wole Olanipekun, SAN in Lagos.

Subsequently, he took up appointment with the Oyo State Ministry of Justice in 2006. He is at present a Principal State Counsel and has handled many cases for the government involving civil and criminal matters.

Apart from being a Legal Practitioner, Kehinde Adegbite is a researcher, a writer and a teacher. His first book titled, *HOW TO WRITE YOUR WILL WITH EASE* was written essentially for non-lawyers in order to get people better informed so that incidences of intestate death may be reduced in the society. He wrote the book in everyday language so as to make it accessible to all.

In his bid to assist the people combating the snare of "ignorance of law is no excuse", he has embarked on the writing of another book titled, *HOW TO BE YOUR OWN LAWYER* which is coming out very soon. In this book, he explains everything that a non-lawyer ought to know about the law in a language devoid of any technicalities.

Kehinde Adegbite is a family man, happily married to Mrs. Oluwakemi Adegbite and the union is blessed with two boys.



WOMEN AND INHERITANCE: WHAT DOES THE LAW SAY?*

By Kehinde Adegbite*, Esq.

1. INTRODUCTION

Women of this age are far more fortunate than their predecessors who had lived up till the early part of the nineteenth century. Formerly, the degrading and second-class citizen treatment meted out to women cut across all cultures and societies. There was no distinction between Western and non-Western worlds regarding the plight of women. Most societies were deeply patriarchal. Only men had rights to own landed property, though there was a slight difference in the lot of Western women in this aspect. In Europe then, America inclusive, an unmarried woman was allowed to own private property but upon marriage, everything she owned became that of her husband. However, some revolution was brought about with the passage of the Married Women's Property Act in 1882 in England. The Act legalised the rights of married women to possess their own private property and enjoy independent legal status different from that of their husbands. The effects of this Act later spread across the whole of Europe and America.

In Africa and most other non-Western worlds, however, discriminatory and harmful cultural practices which subjugate the rights of women still persist. While women are still regarded and treated like slaves and second-class citizens in some African customs, the rights of women have improved better in some non-Western countries like India. Radical changes were made in India in 1937 through the passage of the Hindu Women's Rights to Property Act and further amendments which culminated in the Hindu Succession (Amendment) Act of 2005 have taken the rights of Hindu women to a level equal to the rights enjoyed by men. Even though, as far back as 1948, the United Nations passed an international human rights document known as the Universal Declaration of Human Rights (UDHR) in which all persons are to be accorded equal treatment, the culture of treating women as equal to their male counterpart is yet to be fully embraced in Africa. The international community did not stop at this Declaration; some other human rights documents have also been passed including treaties specifically dedicated to the promotion and protection of rights of women. Despite the fact that most African countries have ratified most of these international human rights documents and in fact, domesticated some of them, uncivilised and harmful cultural practices which constitute serious threats to rights of women to equal treatment in marriage, inheritance, political participation and property ownership still hold sway.

In this lecture, discussions are centred primarily on the laws and practices regulating the question of women and inheritance as obtained in Africa and the rest of the world. This is done by examining some relevant legislation on the subject in selected African countries of which Nigeria is given an overriding consideration. African customary practices vis-a-vis judicial interventions are also discussed. In addition, similar consideration is given to other parts of the globe. The subject of discussion which is women and inheritance is further examined under world's major religions. In conclusion, recommendations are made on the way forward in order to alleviate the plight of women in the light of some restrictions posed by certain harmful traditional practices, as found mainly in Africa, which constitute threats to women's right to inheritance.

2. DEFINITION OF TERMS

For the purpose of clarity, it is important to define some key words in the topic of today's lecture.

- i. **Women** - who is a woman? It is obvious that a woman is a person of female gender but at what age does a female person become a woman or age does not have any role to play in defining who a woman is? Longman Dictionary states that a woman is "**an adult female person**". This implies that an underage female child is not a woman. Otaluka, in her article "**Protection of Women under the Law**" defines a woman as "...**an adult female human being physically weaker than the man, exhibiting feminine characteristics quite distinctive from the opposite sex**". The two definitions have clearly shown that a woman is not only a human being of opposite sex different from a man but also that she is a grown-up female person. In Nigeria, any person of 18 years of age is considered to be an adult. Even though a female person below 18 years is not regarded as a woman, for the purpose of this lecture, the word "woman" would be used in a general sense. In that case, woman is used here to refer generally to persons of female gender, irrespective of age or marital status.
- ii. **Inheritance** - Longman Dictionary defines inheritance this way, "**money, property etc that you receive from someone who has died**". Another source defines it thus "**the right of an heir to succeed to property on the death of an ancestor**". Another word that is closely connected to inheritance is "succession".

Law Dictionary defines succession as "**The devolution of title to property under the law of descent and distribution**". In legal texts, the use of the word "succession" to denote a situation where property of a deceased person passes to her heirs seems to feature more frequently than "inheritance". However, in this lecture, the two words may be used interchangeably.

- iii. **Law** - Longman Dictionary defines Law thus, "**a rule that people in a particular country or area must obey...**". Another source puts it this way, "...**the body of official rules and regulations, generally found in constitutions, legislation, judicial opinions, and the like that is used to govern a society and to control the behaviour of its members, so law is a formal mechanism of social control**". Law is one of the words that do not command a universally acceptable definition. It is defined differently by different scholars. But on a general note, it can be defined as a rule of behaviour or conduct laid down by a constituted authority in a particular society. A law may comprise written codes, unwritten customs and traditions, pronouncements of rulers and judicial decisions. In Africa, for instance, despite the fact that former colonial masters introduced foreign legal systems to territories once colonised by them, the African people still hold strong allegiance to their unwritten native customs and traditions. Therefore, in most African countries, if not all, Customary law is a source of law, along other sources. Legal systems in African states are pluralistic; there exists such laws as the statutory law, Customary law and religious law e.g. Sharia legal system. All these laws affect the subject-matter under consideration one way or the other.

3. WOMEN AND INHERITANCE: THE AFRICAN CONTEXT

Inheritance may take place either through testate succession or intestate succession.

3.1 Testate Succession: Nigeria

This is a situation where a person makes a Will and in her Will, she expresses her wishes which may include how her property is to be shared, how and where to be buried and provisions may be made for underage children, if any. In Nigeria, anybody, whether male or female, can make a Will, provided the person is not below 21 years of age. Where a man writes his Will, he can provide for his wife,

children, relations and even strangers. The Wills Act, a statute bequeathed to Nigeria during the colonial era, is one of the laws under which people can write their Wills in Nigeria. The Act is commonly used in the North and South-Eastern part of the country, while all the South-Western States and many other states have made their own Wills laws. The provisions of those states' laws are not, however, substantially different from the Act. Every person writing a Will has the liberty to distribute his or her property as it pleases him or her. However, there are basically two limitations placed on the liberty of a testator to distribute her estate as she likes. The first limitation is that a Will-maker must take relevant rules of Customary law in her locality into consideration while distributing her estate. For instance, any property owned as family property cannot be given to another person through a Will. Again, if a particular property must, by rules of Customary law, be given to a particular person, it cannot be given to another person. This is prevalent in Edo and Delta States. Under the Bini custom, the eldest surviving son is the only person who is entitled to inherit the last house lived in by the deceased. So, this means that such house cannot be inherited by the deceased's wife, daughter or any female at all. Even though the writing of Wills seems to be commonly found among people whose marriages are monogamous, nothing prevents people in other types of marriage e.g. Islamic or Customary law from writing their Wills in accordance with respective Wills laws in their states. The good news about the Wills laws of some states in Nigeria is that if a man makes his Will and fails to provide adequately for his wife or children, such persons can apply to court so that their interests can be appropriately catered for in such Will.

Section 4 (1) of the Oyo State Wills Law provides,

Notwithstanding the provisions of section 1 of this Law, where a person dies and is survived by any of the following persons:

- (a) the wife or husband of the deceased;
- (b) a child of the deceased;
- (c) a parent, brother or sister of the deceased who immediately before the death of the deceased was being maintained either wholly or partly by the deceased.

that person may apply to the court for an order on the ground that disposition of the deceased's estate effected by his will is not such as to make reasonable financial provision for the applicant.

Ghana

Given the fact that Ghana and Nigeria were colonised by Britain, the Wills Act was equally bequeathed to Ghana after independence. Ghana gained in 1957 but did not change her Wills Law until 1971 when her indigenous Wills Act was passed. The situations in Ghana are essentially the same as obtained in Nigeria when a person makes his or her Will under the statute. Any person of 18 years of age can write a Will.

South Africa

The law regulating the making of Wills in South Africa is the Wills Acts of 1953. Under this law, any person who has attained 16 years of age can write a Will. Like in Nigeria, if a Will, made under this law, does not provide for a spouse, there is Maintenance of Surviving Spouses Act, 1990 under which a spouse can apply to court in order to be given reasonable share of assets in such a Will.

India

Any person who has attained 21 years of age can make a Will in India, except a Muslim who is governed by the Muhammedan Law. India Succession Act of 1925 is the law that regulates the making of Wills in India.

Western Countries

UK

In the UK, the Wills Act of 1963 is the law regulating the writing of Wills in the UK.

US

In the US each State has its Wills law. The law under which a Will is made in the US depends on the State a person resides. In most States, a person of 18 years can make a Will.

3.2 Intestate Succession: Nigeria

This is a situation where a person dies without writing a Will. In Nigeria, where a person does not write a Will, his/her property, upon death, may be distributed in

any of the following ways:

- a. Customary law
- b. Administration of Estate Law
- c. Common law rules of inheritance

Customary law

There are different variants of Customary law in Nigeria. Even among a seemingly homogenous ethnic group, there are still differences in their customary practices. For instance, there are some differences in the customs of Yorubas in Ogun and Oyo States.

Under the Yoruba customs, the property of an intestate person may be distributed in accordance with the customs, if for instance, he married under a particular custom. The common methods by which property is distributed in Yoruba land is ori ojori or idi igi. The ori-ojori system is used when the property of a deceased person is divided equally among his children, while idi-igi system is the sharing of property according to the number of wives that a deceased person has. In Yorubaland, the eldest son is regarded as the DAWODU (family head) who steps into the shoes of his late father by administering the deceased property in line with Yoruba customary rules of inheritance which may be idi-igi or ori-ojori. A widow does not inherit anything from the property of her late husband but her children both female and male have right to inherit such property.

Ibo

Though the customary practices of the Igbo people are not entirely uniform, they share certain things in common. Generally, in Igboland, widows and daughters do not have right to inherit their husbands' or fathers' property. A widow may be allowed to live in the matrimonial home, provided she is of good behaviour and does not remarry. However, if a woman dies and leaves personal property behind, her husband inherits her property, while her daughter would only inherit her wardrobe.

An exception to this patriarchal practice occurs when a man is only survived by daughters in which case the eldest daughter may inherit her late father's property, provided she would remain unmarried for life. This is called "Nrachi" custom. This custom allows such a woman to raise children through any man and if she is able to have male children, then the male children would step into her shoes

in respect of her late father's estate.

However, recently in *Ukeje v. Ukeje*, the Supreme Court upheld the right of female children to inherit their fathers' property on the basis that any custom that discriminates against anyone on account of gender is null and void. The Court relied on the constitutional provision which forbids discrimination of any kind.

As far back as 1966, Obi said,

"Nowhere in Southern Nigeria does the customary law give a widow the right to inherit or share in, the intestate estate of her husband... Even where a husband in his lifetime allots a farm, a house or some other form of landed property to his wife for her use and enjoyment, the latter does not thereby acquire inheritance rights in it".

Regrettably, the customs of these people have remained the same. Nothing has changed, even though custom is said to be dynamic.

Bini

Under this culture, there is what is called Igiogbe. By this custom, it is only the eldest surviving son of a man that can inherit the house that the man last lived in and probably buried. It cannot be given to anyone else.

Esan (also called "Ishan")

Among the Esans, the primogeniture applies in its pure form. Under this custom, the eldest surviving son inherits all the property of his deceased father after performing the funeral rites. He however has an obligation to cater for his young siblings including girls until they get married.

Idoma

A widow with young children does not have right to inheritance under the Idoma custom. A widow is only entitled if her children are grown up.

Ghana

Like most African societies, customary practices in Ghana also deprive women, especially widows of right to inherit property of their late husbands or fathers. Given the modern trend in the advocacy of women's rights, the government intervened with the passage of the Provisional National Defence Council (PNDC) Law 111 in 1985 which has tried to a large extent to advance the right of women to inherit particularly in situation of intestacy.

South Africa

In South Africa, the rule of primogeniture prevails where a man dies without a Will. Like other African customs, Customary law among Swazi people favours the rule which disentitles a woman to inherit her late husband's or father's property. However, the constitutionality of this customary practice was challenged in the popular case of *Bhe v. The Magistrate, Khayalitsha*. The Court overruled the custom and upheld the right of women to inherit property like their male counterpart. The reform that followed this decision upheld the application of the Intestate Succession Act of 1987 (ISA) to all citizens of South Africa. The Customary law of primogeniture was found to be discriminatory. Under the ISA, the rules of distribution on intestacy are as follows:

Intestate succession is based primarily on blood relationship, illegitimacy shall not affect the capacity of a blood relation to inherit. An adopted child is considered a descendant of his adoptive parents. The following is an outline of how an intestate estate devolves:

- If the deceased is survived by a spouse or spouses, and has no living descendants, the spouse inherits the estate, if deceased was a husband in a polygamous marriage the surviving spouses will inherit in equal shares.
- If the deceased is survived by a descendant, but not by a spouse, the descendant shall inherit the estate.
- Where there is a living spouse or spouses and descendant/s, each spouse will inherit R125 000 or a child's share, whichever is greater, (this amount is fixed from time to time by the Minister of Justice). The children will get the balance of the estate, and if a child is deceased and has descendants, that child's portion will go to their surviving spouse and dependants.
- If the deceased leaves no spouse or descendants, but both parents are alive, the parents shall inherit the estate in equal shares.
- If the deceased has no surviving spouse or dependants but has only one surviving parent, the parent inherits half the estate and the descendants of the deceased

parent the other half. If there are no such descendants, the surviving parent shall inherit the estate.

- If the deceased is not survived by spouse, descendant or parent but is survived by descendants of the deceased mother or father who are related to the deceased through the parents. One half of the estate divided equally among the mother's descendants and one half of the estate divided equally among the father's descendants.
- If the deceased is not survived by a spouse, descendant, parent or descendant of a parent, the other blood relations of the deceased who are related to him nearest in degree shall inherit the intestate estate in equal shares.
- Where there are no relatives, and the assets have not been claimed by a legitimate heir after 30 years, the estate is forfeited to the state.

India

As far back as 1956, the Hindu Succession Act was enacted and under this Act, a woman is accorded equal treatment with men in relation to right to inherit property.

Western World

In England, for instance, there are Common Law rules of intestacy but these rules are not discriminatory against women. The principles of the CEDAW which forbid any forms of discrimination against women are well-embraced in the West.

4. WOMEN AND INHERITANCE: WORLD'S MAJOR RELIGIONS

Christianity

Almost all Christian-dominated countries of the world follow secular legal system. Therefore, rules of inheritance in the Bible are not incorporated into the legal systems of these countries.

The Bible does not seem to support the right of women to inherit their father's property. This played out in the case of daughters of Zelophehad when their father died without leaving male children behind.

Islam

Islam recognises the right of women to inherit property but does not accord equal treatment to men and women. The rules of inheritance make more provisions for men than women.

Hinduism

India is the home of the Hindu religion in the world. However, the Hindu rules of inheritance have been replaced by the Hindu Succession Act. The old rules of Hindu which did not allow women to inherit coparcenary (i.e. family property/title) have been abolished through this Act.

5. ADMINISTRATION OF ESTATE LAW

This law mainly applies to marriages celebrated under the Marriage Act in Nigeria which is a monogamous marriage. Almost every state in Nigeria has passed this law. Where the law is not in existence, recourse is usually made to the Common Law Rules of intestacy. It is this law that regulates the procedure for obtaining letters of administration. It provides for categories of persons who can apply for the letters and the extent of their powers. To a large degree, this law recognises the right of a widow to apply for the letters, especially where the marriage is conducted under the Marriage Act in which case it is a monogamous marriage and the children of such marriage are also not qualified on account of age to obtain the letters on their own.

6. RECOMMENDATIONS

1. Culture of writing Wills should be promoted and embraced by the people especially in Nigeria where allegiance to Customary law is strong. When people make their Wills appropriately, the application of discriminatory cultural practices would be averted.
2. Judicial and legislative interventions- as it happened in South Africa and India, Nigerian courts and law-makers need to be more proactive by ensuring that inheritance practices in Nigeria comply with international standards.

PROFILE - PROFESSOR MODUPE ONADEKO

Professor Modupe Onadeko was born over 70 years ago into the family of late Prof. Sanya Dojo Onabamiro (A renowned scientist and educationist, former Minister of Agriculture & Education in the Western Region) and Late Mrs. Folabi Onabamiro a matron of repute.

After her A-Level in the United Kingdom, she returned to Nigeria for her Medical Education at the college of Medicine, University of Ibadan, Where she won the 1st prize in the final M.B.B.S. exams and also bagged Sir Kofo Abayomi prize and Gold Medal in Community Medicine.

She went to Harvard University, Boston Massachusetts, USA where she received her Master's degree in Public Health. Professor Onadeko has several publications in National and International Journals. She is happily married to Prof. Babatunde Onadeko and the union is blessed with 4 children and 7 grandchildren to the Glory of God.

Professor Modupe Onadeko is the current National President of Inter Africa Committee (IAC) – Nigeria Chapter, an International Non-Governmental Organisation that has been in the forefront in the campaign against Harmful Traditional Practices, including Female Genital Mutilation.



FEMALE GENITAL MUTILATION/ CIRCUMCISION/CUTTING

MODUPE O. ONADEKO

MPH (Harvard), MD (Ib.)

*Professor and Consultant Reproductive & Family Health
Department of Community Medicine College of Medicine,
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Female genital cutting comprises all procedures that involve partial or total removal of the female external genitalia and / or injury to the female genital organs for cultural or any other non- therapeutic reasons.

CLASSIFICATION

There are basically four types

- Type I
- Type II
- Type III
- Type IV

Type I: Excision of prepuce with or without excision of part or the entire clitoris.

Type II: Excision of the prepuce and clitoris together with or total excision of the labia minora.

Type III: Excision of part or all of the external and stitching/ narrowing of the virginal opening (infibulation).

Type IV: Unclassified, Pricking, piercing or incision of the clitoris and /or labia. Stretching of the clitoris and /or labia etc.

Cauterization by burning of the clitoris and surrounding tissues.

Introduction of corrosive substances or herbs into the vagina with the aim of tightening or narrowing the vagina.

Historical perspective and Geographical Distribution

Female Genital Mutilation dates back to the 5th century B.C. (i.e. over 5000 yrs.), across different culture (Elchalal et al, 1997). FGC was previously practiced in parts Europe and America, but now remains a traditional practice in some 28 African countries, north of the equator, in the Middle East, Asia South America and the Pacific. However, FGC is now a dilemma for physicians in Europe and North America who are with immigrants from Africa and Asia suffering from the physical, psychological or sexual

consequences

PREVALENCE

The origin of FGM predates Islam and Christianity while it continues to take its toll largely in Africa. According to studies on prevalence undertaken by organizations like WHO and Inter-African Committee on Traditional Practices at least 28 African countries are affected by the practice in varying degrees and ratio but the total number of victims rises to over 100 million.

The World Health Organization (WHO, 2007) estimated that over 130 million girls and women have undergone some form of FGC, and every year, 3 million girls and women are subjected to this dangerous and potentially life-threatening procedure that causes unspeakable pain and suffering. In a number of African countries, national rate range from 5% to 98% (Unicef, 2004, WHO 2007).

Prevalence Rate in Nigeria

- Ranges from 6% in Yola to 98.7 in Osun State (1998)
- National Average = 50%.

Reasons for Female Genital Mutilation in Nigeria

- Psychosexual reasons
- Sociological reasons
- Hygiene and aesthetic reason
- Myths
- Religious reasons

Age at which FGC is performed

9 days; 3 months; young girls; adolescents, 7 months pregnant women

Who perform Female Genital Mutilation/ Cutting (FGM/C)

- Family instituted circumcisers
- Trained Circumcisers and other < untrained (Community Birth Attendant)
- Some nurses/ midwives., some doctors. WHO does not approve of medicalization of FGM/C.

ADVERSE CONSEQUENCES OF FEMALE GENITAL CUTTING

PHYSICAL CONSEQUENCES

SHORT-TERM COMPLICATIONS

- severe Pain
- Haemorrhage
- Infections – Tetanus, HIV/AIDS, Hepatitis B virus.
- Injury to adjacent structures and failure of healing.
Fractures
- Fracture of the clavicle, femur or humerus as a result of pinning down the struggling child or young girl.
Urine retention
- This varies according to the type of FGM. The ability to urinate is hampered because of pain, fear, swelling of tissue or injury to the urethra.

LONG TERM HEALTH COMPLICATIONS

Gynaecological

- Keloid formation
- Implantation dermoid cysts
- Acute and chronic pelvic infection
- Infertility
- Haematocolpos
- Dyspareunia

Genito Urinary Problems

- Recurrent urinary tract infection- hypertension – renal failure later in life.
- Difficulty with urination
- Calculus often forms as a result of urinary stasis.

Other Long – term Complications

Infection:

Recurrent urinary tract infection due to the damage caused to the lower urinary tract or because of subsequent complications leading to painful and difficult urination. Infection may affect the bladder and kidneys.

Chronic pelvic infection

Infection may involve a hardening of scars, thus forming keloid. Keloids may cause problem at the time of first intercourse, during vaginal examination and delivery. Not everyone is prone to keloids.

Dermoid cysts

Cysts are a kind of swelling or pockets of skin and products secreted by skin including fats, hair and cells. Some may grow to the size of an egg or an orange and would require surgical removal.

Neurinomas

Where the dorsal nerve of the clitoris is cut, the whole genital area becomes permanently painful.

Menstrual problems

Difficulty in menstruation could occur when the vaginal opening is narrowed. This may result in painful menstruation or in acute cases, in haematocolpos which is the accumulation of menstrual blood in the uterus. This could cause distention of the abdomen and may lead to prompt suspicion of pregnancy.

Difficulty with The Consummation of Marriage

- Scarring of the vaginal opening result in serious narrowing of the vaginal orifice. This makes the consummation of marriage difficult and painful or sometime impossible. In such instance, the husband would often resort to anal intercourse.

Obstetric Problems

- Problems during child birth
- Delay in the 2nd stage of labour
- Maternal Consequences of Delayed or Obstructed Labour
- Other Obstetrical Consequences
- Difficulty in utilizing gynaecological instruments.

Inability to receive adequate Family Planning Services

- Insertion of an intrauterine contraceptive device (IUCD) becomes almost impossible because of the narrow vaginal opening.

PSYCHOLOGICAL AND SOCIAL PROBLEMS

- This experience gives a vivid landmark in their mental development, the memory of which persists throughout life
- The mental experience of genital cutting and its mental aftermath are very similar to those following rape – low self-esteem etc
- The resulting loss of confidence and trust in family and friends can affect the child-parent relationships and has implications for future intimate relationships with their spouses and with their own children

SYMPTOMS OF ASSOCIATED PSYCHOSOMATIC AND MENTAL PROBLEMS INCLUDE:

- Eating disorders.
- Sleeplessness,
- Disturbances in mood and cognition.
- Instability and difficulties in concentration and learning.
- Feelings of incompleteness and loss of self-esteem, depression, chronic anxiety, phobia, panic or even psychotic disorders.

STRATEGIES FOR ELIMINATION OF FEMALE GENITAL CUTTING

- Political Will
- Health Education and Promotion
- Public Enlightenment and Communication
- Training of Circumcisers and Provision of Alternative Sources of Income.
- Community Development
- Legal Enactment
- Promotion of Operational Research

RESOLUTIONS

- There are various International Resolutions and Conventions Against Female Genital Cutting
- The right to Health
- The right to be Free of cruel and Degrading practices
- The right to sexual and Corporal integrity

Recommendation

- Greater efforts towards Public Enlightenment and Communication
- Girl child Education to be encouraged
- Training of Traditional Circumcisers and Provision of Alternate Source of Income
- FGC to be included in the Training Curricula of all cadre of Medical Personnel

Medicalization of Female Genital Cutting, a harm- reduction strategy carried out by medical personnel, is not approved by WHO, and **it should be discouraged** as it does not take into consideration the future psycho-sexual effects on the girls.

THERE SHOULD BE NO MEDICALIZATION OF FEMALE GENITAL CUTTING

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PROFILE OF MRS BALOGUN ADUNOLA OLAJOKE

Mrs Balogun Adunola Olajoke
Born on the 19th July 1960
Married to Mr Balogun Biodun, a veteran journalist with NTA.
Blessed with three children

EDUCATION HISTORY

Holy Trinity primary school
Awori Ajeromi Grammar School, Agboju Apapa, Lagos
University of Ilorin – First degree
M.Ed G&C
MPA

WORK HISTORY

University of Ilorin
* Graduate assistant
National Health Insurance Scheme
* Initiated the call centre to address and solve problems of enrollees in accessing health care.
* Headed organized private sector
* Head of uniform services
* Designed and developed VCSHIP
* Head of urban self Employed social health
* State coordinator Ondo
* Zonal Coordinator S.W.



NATIONAL HEALTH INSURANCE SCHEME: EFFECT ON WOMEN'S HEALTH

The World Health Organization defined health as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity (WHO). Major factors that affect the health and wellbeing of the individual and at an aggregate level the community are called health determinants. Blum (1981) proposed four major inputs that contribute to health and wellbeing. These main influences are environment, lifestyle, heredity and healthcare delivery system (Shi & Singh, 2012). The environmental factors consist of physical, socioeconomic, sociopolitical, and sociocultural dimensions of an individual or a community. Behavioral risk factors can closely be associated with lifestyle, while heredity is individual genetic factors or make up that predisposes people to certain medical conditions. The healthcare delivery system which essentially is our domain has four irreplaceable components that are essential building blocks of any healthcare system or institution. These components consolidate the continuum of care and guarantee an established, comprehensive and integrated healthcare system. The four functional components make up the Quad-function model; financing, insurance, delivery, and reimbursement (Barton, 2010).

National Health Insurance Scheme (NHIS) is a Government agency established by Act No. 35 of 1999. The scheme coordinates the Quad components through a PPP model with Key mandate to establish and regulate a Social Health Insurance Mechanism to supplement the current inadequate & inequitable funding and service arrangements. Emphasis has been on improved access, quality of care, regulated cost of care & equity in healthcare service delivery.

With the Presidential mandate to achieve universal coverage and access to healthcare services for all Nigerians and legal residents by the year 2015, NHIS has designed social health insurance (SHI) Programmes specifically targeting different units of identity in the population;

Formal (Public & Private): **25% of the population**

- Public sector (Federal, State, and Local government)
- Organized private sector
- Armed forces, Police and other uniformed services
- Tertiary institution social health insurance program

Informal Sectors: **75% of the population**

- Community based social health insurance program
- Voluntary contributors social health insurance program
- Vulnerable group social health plans
 - Physically challenged persons



Her Excellency
CHIEF MRS. FLORENCE AJIMOBI
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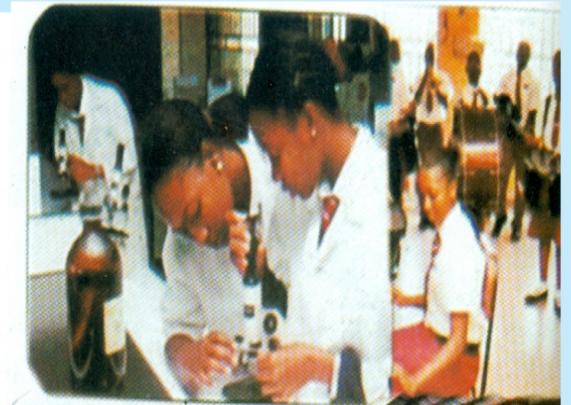
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PDC IHUOMA NDIMELE
Secretary WFA2

APPRECIATION

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OUR RESOURCE PERSONS



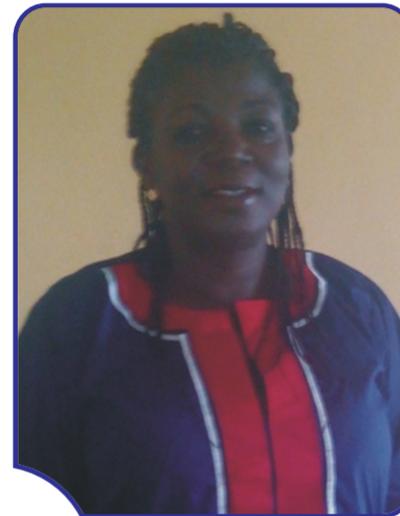
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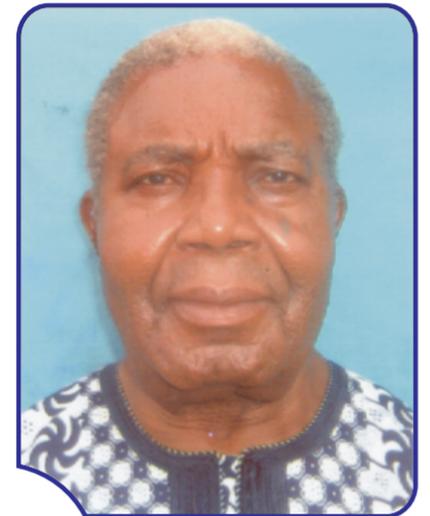
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Prof. Dupe Onadeko



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The Head Teacher, The Staff and Pupils of*

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I PDC JOKE KUKOYI

Congratulate

NR/P OSENIKE AJADI & BD AYO ODELANA

On this your year of leadership in Inner Wheel

**I send warm greetings to the LOC members of WFA2 Ibadan 2014 ,
the Secretary WFA2 - IHUOMA NDIMELE and the energetic
BUKIE BALOGUN THE COORDINATOR WFA2**

Welldone

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Proprietress

- Prison inmates
- Children under 5 years
- Pregnant women
- Refugees, victims of human trafficking, and internally displaced persons

Each of these programs has its own insurance principles and engagement processes. The greatest *challenge however, is how to capture the socially excluded class.*

The Rationale for establishing NHIS

- **Reduce financial Vulnerability of the Nigerian people**
- **Financial-Risk Protection for all through risk pooling**
- **Eliminate social exclusion and all other bias.**
- **Improve Nigeria's Health Status Indicators**
- **Eliminate dependence and pressure on government to provide health services**
- **Control the rising cost of care and maintain basic minimum standard of services**
- **Facilitate integrated healthcare service delivery through the network of service providers**

Aside regulating the health insurance industry, the scheme also design and implement some social health plan through a Special Social Security arrangement (based on concept of solidarity and equity) to provide financial protection to participants against ill health. The concept is driven by;

- Combining risk pooling through mutual support
- Cost effectiveness and control of healthcare services
- Freeing up funds from Govt. budget to finance programs and augment contributions
- In tandem with African social solidarity as depicted by the extended family system. Contribution based on ability to pay
- Delivery of services based on need and not want

WOMEN HEALTH

70-90% of all sickness care takes place in the home and as such the household is the primary unit for the production of health (WHO, 2002). Mothers are the primary managers and implementer of the household health production task and women and children are the major beneficiaries and victims. Therefore gender relations and status of the women are the key determinants of health in the developing world. The major current challenges to the health of Nigerian women can be considered under the following headings:

- ❖ From birth to adolescence: It has often been said that the obstetric career of a woman is written in-utero. Fetal and maternal nutrition is of utmost importance. Poor maternal and consequently fetal nutrition can adversely affect formation of vital organs such as the musculoskeletal system of the future mother. The infant mortality in Nigeria (2009) is particularly high and is mainly due to poverty in consonance with malnutrition and preventable childhood infections. Poverty,

Ignorance and Preventable Ailments are responsible for the many social disadvantages many female children suffer in most parts of Nigeria and these may affect them as adults. These include Female Genital Mutilation, Illiteracy, Child labour, Sexual abuse, sexually transmitted disease/ HIV, illegal abortion, Forced/early marriage and Under-nutrition

- ❖ **Maternal (Reproductive) health:** Maternal health may be used as a measure of national development. The seriousness of the situation is demonstrated by the commitment globally to ameliorate the condition. The safe motherhood initiative was the harbinger of future conferences such as “Women deliver”, 2010 in Washington DC, USA, and Global Maternal Health, 2010, in India. All these were geared towards markedly improving maternal health in resource poor regions. Complications of pregnancy and childbirth are a leading cause of maternal morbidities and mortalities for women of reproductive age (15 – 49 years) in developing countries. The WHO estimates that over 500,000 women and girls die from complications of pregnancy and childbirth each year, worldwide, with approximately 99% of these deaths occurring in developing countries. With a maternal mortality ratio of 545 deaths per 100,000 live births (NDHS, 2008), Nigeria accounts for about 10% of all maternal deaths, globally, and has the second highest mortality rate in the world, after India. It is also reported that, for every women that dies from pregnancy-related causes, 20 – 30 more will develop short- and long-term damage to their reproductive organs resulting in disabilities such as obstetric fistula, pelvic inflammatory disease, a ruptured uterus, etc (Ozumba, 2012).
- ❖ **Non Obstetric health:** Cancers of the breast and cervix, domestic violence and assault, mental health, and obesity.
- ❖ **Problems of the elderly women:** The population of people in Nigeria above 65 by years is 3.1% and they are predominantly women. Many of these women suffer from neglect and deprivation of basic amenities including food, especially when their children have left home. There is no national policy for the health care of the elderly in Nigeria. Only few healthcare institutions and doctors have shown interest in Geriatrics- specialty. The major health problems of the elderly in Nigerian women are chronic health issues like: Osteoarthritis, Hypertension and Cardiovascular problems, Diabetes type 2, Malnutrition, Loss of vision due to cataract and glaucoma, Gynaecological/ Urological disorders such as utero-vaginal prolapse and urinary incontinence. Additionally, there are serious challenges in mental health in these elderly women, including Dementia,,Depression and Alzheimer disease.

NHIS AND WOMEN'S HEALTH

NHIS as a governmental institution has been saddled with the task of providing easy access to qualitative healthcare for all Nigerians without bias. In designing her product/ programs, the scheme has built in health benefit packages that accommodate all the healthcare needs of all units of identity. In clear perspective, the health needs of the girl child from cradle to grave are comprehensively included in the benefit package of the health programs. The girl child can access care as a new born for three month post delivery, after which she is registered as a dependent till age 18 years. With the provision made through tertiary institution social health program (TISHIP), access to care is maintained till the age of total independence. The scheme also collaborates with interested partners to finance health insurance products for special groups like pregnant women and children under 5years. One of such program is the NHIS-MDG/MCH project aimed at accelerating the achievements of MDG 4 and 5. The project provides free primary level care services for children under 5 & pregnant women. The benefits also include secondary level of care for pregnant women in select States/LGAs. Services are provided in NHIS accredited public healthcare facilities that are reimbursed through capitation (primary care) and fee-for-service (secondary care) by Health Maintenance Organization (HMO). Facilities retain residual funds (IGR) for the purpose of achieving improvements in quality of service delivery. Phase I commenced in 2008 in Sokoto, Niger, Gombe, Bayelsa, Imo & Oyo and Phase II covered one more state in each geopolitical zone. Bauchi, Cross River, Jigawa, Katsina, Ondo and Yobe States were those added in 2009. An estimated average of 1.6 million lives were covered during phases I & II. The scheme has also initiated the plan to enroll pupils in all the public primary schools in the country before the end of year 2015 and with available funds extends the coverage to public secondary schools. With all these fully implemented, the girl child is fully protected from all health issues.

Achievements of NHIS

- 95% of Federal Government's employees and families covered
- Extension of cover to some states: Bauchi (68,000 lives covered), C/Rivers (40,000 lives covered).
- Many other States have indicated willingness to join the Scheme.
- Injection of over N150B into the health system through capitation & FFS payments to facilities since inception
- Progressive transition from skepticism and apathy to increasing demand.
- Appreciable improvement in health care infrastructure with an attendant improvement in the quality of care delivery
- The referral system in health care delivery is strengthened
- Collaboration with other development partners for synergy

- The NHIS-MDG Project in 12 States at its peak (86 LGAs) provided cover 1,600,000 pregnant women & children under 5 covered.
- CBHIS & VCHIP launched in December 2011 with considerable buy – in.
- Blueprint for implementation of TISHIP & OPS programmes developed with pilots already in place.

Challenges

- NHIS Act does not enforce participation on the scheme but rather has given the will of choice to the people.
- Political terrain: the 3 tiered level of governance are autonomous, and their activities are rather not integrated and directed at achieving the same objectives.
- Funding: universal health coverage is a capital intensive project. Funding of this concept has been inadequate because,
 - Health not on the exclusive list
 - Refusal of labour union to agree on payment of 5% equity contribution
 - Lack of passage of the health bill
- Skepticism and apathy due to the already uncomplimentary notion of insurance by Nigerians
- Effective Monitoring and Evaluation/ quality assurance mechanism
- Lack of effective IT platform to improve in-house processes
- Stakeholder's behavior that stems on fraud, abuses, moral hazard and cherry picking.

Looking into the future, the scheme has instituted plans to appropriately address these challenges and establish standard best practices in its operations.

NHIS acknowledges the fact that women are the 'SALT OF THE EARTH'. Given the enabling environment, the assurance of quality healthcare and sound education to develop innate potentials, their contributions to National growth and development can be overwhelming.

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PROFILE - PROF. (MRS.) ADENIKE OYINLOLA OSOFISAN (FNIM, FNCS, CITP)

Adenike Oyinlola OSOFISAN was born on 11th March 1950 in Osogbo, to the late Chief Honourable Josiah Orisabinu Adedipe, the Elemo of Akure and Mayegun of Osogbo and late Chief (Mrs.) Felicia Fehintola Adedipe (nee Ogundare), the Akuwajo of St. Paul Anglican Church Emure Ekiti.

She attended All Saints Primary School Osogbo and St Stephen's Primary School Akure; Fiwasaiye Girls' Grammar School in Akure (1962-67) where she finished in First Division. For her Higher School Certificate education, she attended the Aiyetoro Comprehensive High School, spending an extra year (1968-70) in order to convert from Arts to Science. Prof Osofisan was a pioneer student of the department of Computer Science of University of Ile-Ife (now Obafemi Awolowo University), and graduated with a 2nd Class Upper Division Honours Degree in Computer Science/Economics. She also has a Masters degree in Computer Science in 1979 from Georgia Institute of Technology in Atlanta and PhD Computer Science in OAU to become the first Nigerian woman to hold a PhD degree in Computer Science and the first female to have a PhD degree from the Faculty of Technology of Obafemi Awolowo University Ile-Ife. She also has a MBA (Finance & Accounts) of University of Ibadan in 1993, where she graduated with unprecedented nine distinctions. She joined the services of UI in 1997 as Senior Lecturer and rose to the position of Professor in 2006 as the first female professor of Computer Science in Africa.

She was president of Computer Professional Registration Council of Nigeria 2005-9 as first female to head the Council, Member Board of Trustees of Nigeria Internet Registration Association (NIRA) and Board Member OMATEC Computers. She is currently the Director of University of Ibadan School of Business (UISB) as the foundation Director.

Prof. Osofisan has been the recipient of many national and international prizes, scholarships and fellowship awards to United Kingdom, USA, Australia and India. She is a Fellow of the Nigeria Institute of Management (NIM) chartered; Fellow Nigeria Computer Society (NCS); Life Member, Nigerian Economic Society, Member, Computer Society of IEEE; and Member Association of Computing Machinery (ACM). She has received numerous awards for the development of Information Technology and Computer Science Education in Africa. Professor Osofisan has attended many conferences, seminars both at national and international levels presenting papers of her various research works. She has over 80 publications authored in national and international journals and conference proceedings.

Prof. Adenike Osofisan is a devout Christian, serving the Christian Community in various positions such as Teaching Leader, Ibadan Evening Women Bible Study Fellowship International; Member Parish Church Council, Church of the Transfiguration, Anglican Communion, Ikolaba Ibadan; Bishop nominee in the Synod of The Ibadan Diocese, and has just been elected member of the Standing Committee of the Church of Nigeria Anglican Communion. She was the former Secretary and the former President of The Resurrection Lilies Society, and current member Chapel Committee of the Chapel of The Resurrection, University of Ibadan. She is a member of the Ladies Christian Circle Society, St David's Cathedral Akure. Prof. Adenike Osofisan is married to a literary giant, Prof. Femi Osofisan of the Department of Theatres Arts, University of Ibadan and former General Manager, National Theatre Iganmu Lagos. The marriage is blessed with children and grand children.



Information Technology in Schools

Prof. Adenike O. Osofisan

I count it a great honor to be called to deliver this paper titled "**Information Technology in School**" on the august occasion of the 2014 International Women Conference for Africa hosted by International Inner Wheel District 913. I have been in the business of Information Technology since 1972, when I entered the University of Ife as one of the pioneer students admitted to study Computer Science in any Nigerian University. So this topic is very close to my heart and I shall discuss it under four major headings:

- (1) Relevance of Information Technology in School
- (2) What inhibit the effective use of IT in school
- (3) The dangers inherent in the use of IT in school.
- (4) Conclusion

(1) Relevance of Information Technology (IT) in School

Many students today use a wide variety of Information Technology tools in their everyday lives, ranging from audio book cassettes, to sophisticated handheld games, instant messaging, and handheld mobile devices, computers as well as the Internet. These students' personal experiences are typically broad and in many cases very deep. This extensive use of IT must therefore continue throughout their school experience. However these technologies are not fully integrated into every aspect of their present school life in Nigeria. Thus there is a gap. This gap must be filled by appropriate use of Information Technology in our schools.

For any nation to boast of appropriate education in the 21st century, it must provide a viable and functional Information Technology Driven-Education in this fast changing world where globalization is the order of the day.

First and foremost Information Technology transforms education into a process that actively engages students by replacing our present teacher-centered model of education with a student-centered one. It provides a more efficient and innovative way for the pedagogical process. It enables students to have access to the enormous wealth of online information and digital collaboration opportunities.

The world economy has shifted from a manufacturing-based economy to a service-based economy. This means that brain power has replaced muscle power. This is what IT-driven education seeks to do. In this system students are trained to be good in critical thinking, effective communication and collaboration, as well as in creativity. They learn through relationships, the relevance and the rigor that produce result within a responsive culture.

However, for effective implementation of this process, there is need for proper planning, an

elaborately designed curriculum and, most importantly, adequate funding of relevant IT resources.

Curriculum

Curriculum plays a big role in this form of education. The curriculum must be based on learning about concept, organization, articulation, project management and collaboration. Project for example is the basis of learning how to integrate life skills into education. This method improves students' engagement and retention.

The curriculum must consist of online courses, online games, mobile application and digital books as well as social media for course work.

IT Driven Classroom

The teaching environment must be fully supported by IT tools that foster collaborative learning. The layout of the classroom must allow teachers and students to move around freely while collaborating with one another as depicted in fig. 1.



Fig. 1 Modern IT Driven Classroom

The classroom must be a place that supports both the traditional form of learning and e-learning as well as a flexible space that can accommodate different types of instructions. Unlike traditional rooms where blackboards were the focal point, an IT driven classroom has to accommodate different types of projections and displays that instructors use during their courses. This form of learning does not support students sitting at individual desks and poring over their own individual assignments. Instead sitting arrangement supports collaborative opportunities. However, the setting must still be flexible enough to be used for standard, paper-based testing when needed. This will help keep costs down and allow classrooms to be used for a variety of functions. Desks, chairs, computers, monitors, and keyboards are positioned in a way that allows the teacher to teach in either a traditional or computer based mode.

IT Tools

The equipment required for this form of lecture delivery includes low-level technologies such as overhead projectors, televisions, and video cassette recorders at the least so as to focus students on specific subject matters.

These technologies are used to project texts, equations, graphics and pictures. The combination of visual learning software and low-end technologies enhances learning. Figure 2 shows a "virtual manipulative" software that may be used by teachers to understand the relationships between fractions, percentages and decimals. This figure also illustrates the use of low visual projectors and simulation software in teaching. Teachers can draw on a variety of technologies and use them as resources to deepen students' learning.

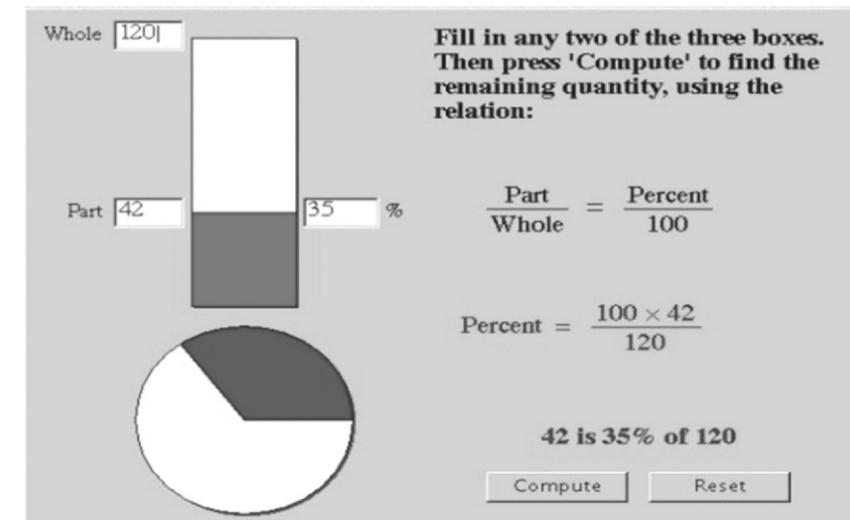


Fig. 2 "Virtual Manipulative" Software Display

IT tools enable teachers to engage students in problem solving, collaboration and analysis as well as in skill acquisition. IT tools enable Teachers bring the real world into the classroom, and the classroom into the real world as shown in figures 3-4. Teachers are able touse curriculum that integrates technology for more powerful learning.

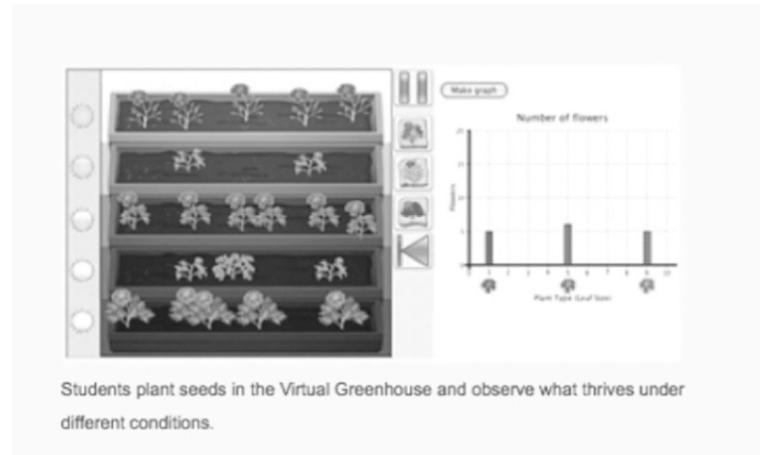


Fig. 3 Virtual Green House

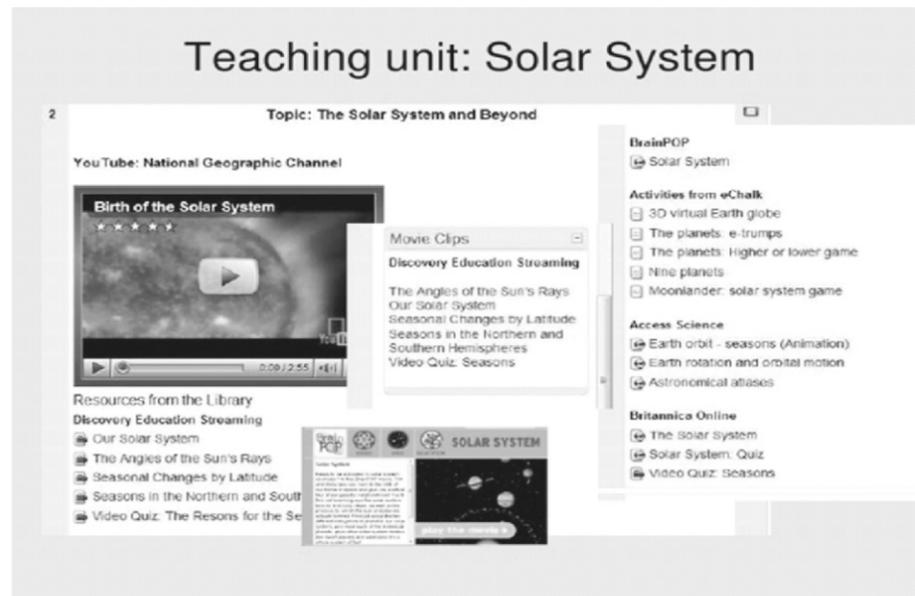


Fig. 4. Virtual Solar System

Apart from these low end technologies, there are high end technologies such as Local Area networks (LAN) and Internet with its varieties of tools such as video conferencing, social media, Wiki space and bloggers. Through these technologies teachers can plan supervised experiences in teamwork, both in class and in off-campus settings, teaching courses through video conferencing. Students can engage in assignments (expository, creative, and personal writing); on critiqued oral presentations while online. Teachers can collect real-time assessment data from their students. When the teacher gives out an assignment, she can watch how far along students are, how much time each spends on each question, and whether their answers are correct. With this information, she can decide what concepts students are struggling with and can pull up examples of students' work on a projector for discussion. In the non-technological driven setup, students turn in their assignments that take up a couple of days for teachers to grade. In between the turning in of assignments and grading, the teacher would have done other lessons without adequate feedback on the earlier ones. Invariably there would be a gap between learning and feedback. IT tools provide a bridge that can close this gap as shown in Fig. 5.

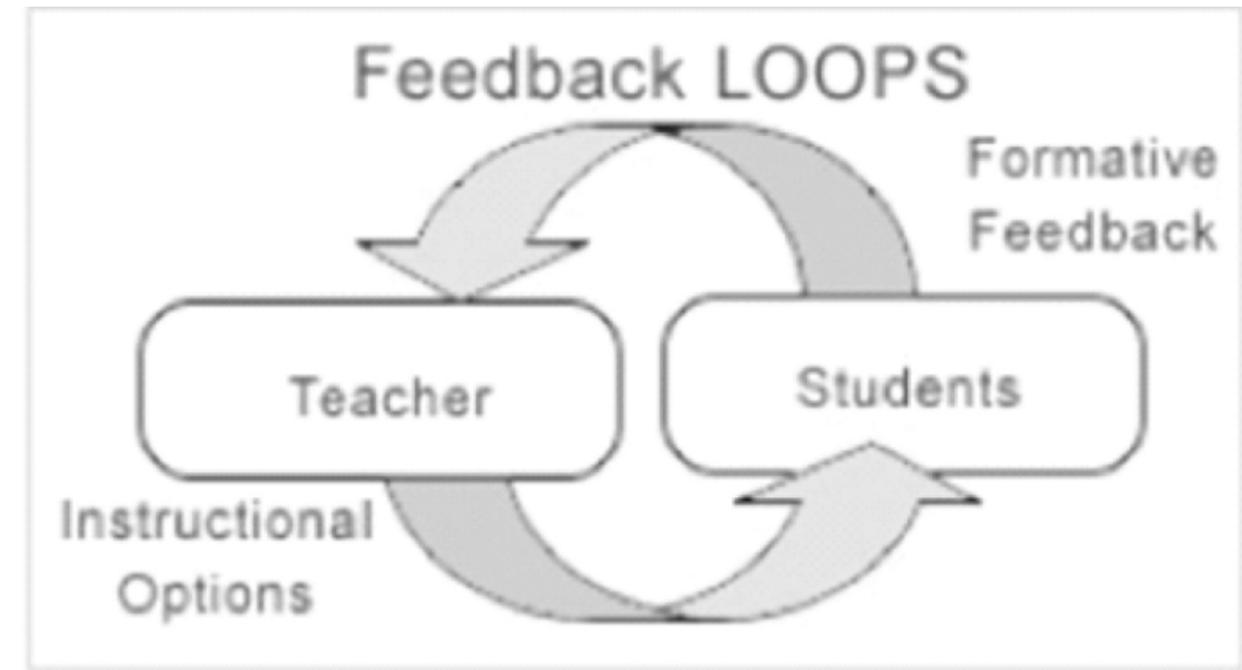


Fig. 5 Teacher/Student Feedback Loop.

Prosper learning is not just studying a textbook; it must also involve interaction and communication. Until a few decades ago the latter aspect of learning was limited to the physical space of a classroom. Now however, social media has widened the dimensions of the available spaces for the social component of learning.

Social media in education, being a relatively new concept, has been the central concern of many educators, teachers and parents. In the short time that it has existed, people all over the world have welcomed it as an indispensable addition to pedagogy. The popularly used social media in education includes Facebook, Twitter, LinkedIn, Google+ message boards and blogging, among which Facebook leads the rest.

Social media provide ways to enhance connection with students as it brings them closer by alleviating the necessity of physical presence. While many schools have adopted social media successfully, some have not been able to use it to its full advantage.

Some have used Wiki space on the Web to share work and ideas, pictures and links, videos and media. Wiki space is special because it gives a visual editor and others tools to make sharing all kinds of content as easy for students as it is for their teachers.

Blogger is a web-based tool that can help students to publish on the web instantly. Blogger gives a way to automate the blog publishing process without writing any code or worrying about installing any sort of server software or scripts. It gives users total control over the look and location of the blog. Edublogs facilitate fantastic discussions and may replace campus newsletter and facilitate class publications.

Library and Management Systems

IT-driven education does not only transform learning but also transforms methods, managements and applications that support learning in the areas of:

- Library systems, and
- Administration

Digital Libraries

The growth of Internet has exposed e-learners to an overwhelming range of information with the click of a mouse. Digital Libraries provide learners with directions in accessing and using electronic resources and rescue them from information overload. Digital Libraries also help teachers to quickly find suitable resources for teaching. Digital libraries are rich in content; are not limited by physical boundary and are available round the clock. They facilitate multiple accesses to resources, save space and provide for information retrieval, and make new resources available. Digital libraries can also be easily embedded into e-learning school environment. Digital Libraries link learners to:

- Subscription Resources
- Library catalogues

- Licensed journal databases
- Electronic book collection
- Multimedia collections
- Interactive teaching resources

Digital Libraries also link learners to free resources from the Internet. Fig.6 to 9 illustrates examples of on-line Digital Library resources.



Fig. 6 On-Line Encyclopedia

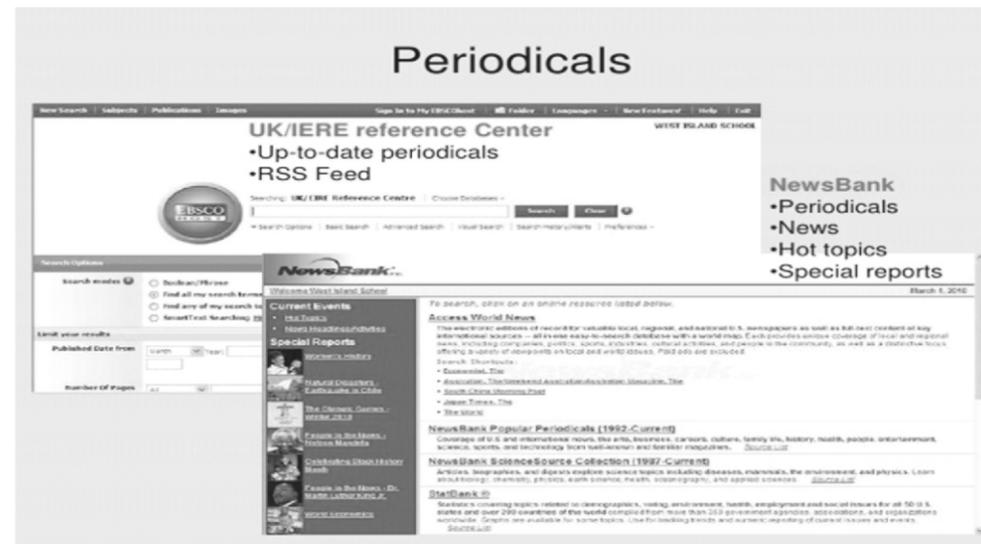


Fig. 7 Periodicals

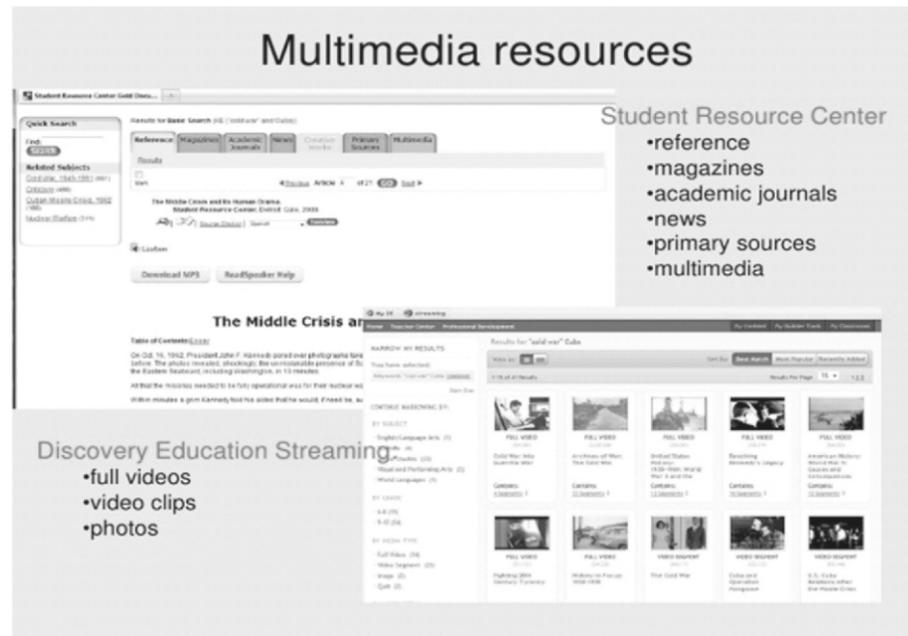


Fig. 8 On-Line Multimedia resources

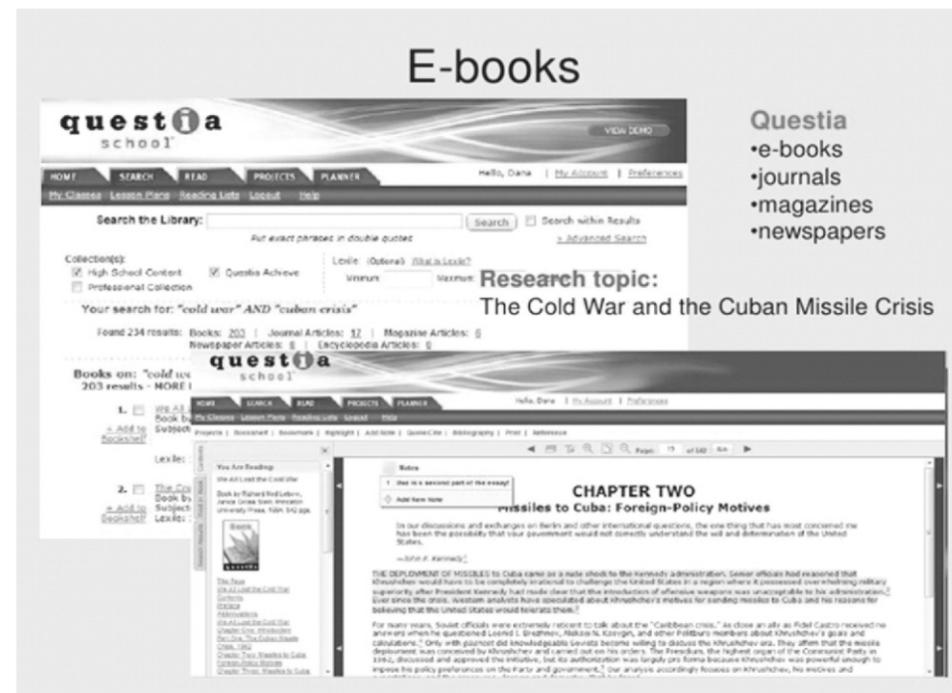


Fig. 9 E-books

E-book learning through multimedia is not only an excellent form of learning that teaches teamwork, but also a good way to motivate students who are excited to create something that their peers will see. Despite teachers' apparent preference for paper textbooks, E-books hold an unimaginable potential for innovating education. Its full potential is yet to be realized.

Management systems

Educators are professional communicators. IT enables administrators to correspond through e-mail and the internet and create websites for school marketing. They save time while using a program to communicate to parents, other teachers, students, other school administrators, business executives, suppliers and the wider community.

Administrators can use the school portal as an online meeting place for the educators, the students and their parents. The portal is basically a web-based software that securely archives all students' academic activities and makes them easily accessible by anyone with a privileged account. Teachers can upload students' records which can be viewed by the students and monitored by their parents via their individual portal accounts. Reports can also be sent to parents' email boxes/mobile phones (SMS). Portals make information and updates readily available to students, workers and stakeholders. Portals also make educational resources directly available to students for learning and for pleasure. Student portals house all of student's important electronic documents, from official transcripts to class schedules. School portals are usually commissioned and maintained by the school administration.

Email facilities are also available on school portals. Using an online portal instead of printing information in booklets saves schools printing and paper cost. It benefits the environment by using fewer resources. It also makes it easier for people to access important information from anywhere, at any time of the day. Teachers' tests and homework scores, assessment grades and examination scores can be published on the school portal. Teachers can also monitor individual and class performance via information on the portal, publish tests and homework scores, continuous assessment grades and examination scores. Parents can view their children and ward's performance on the portal. Team building and multiple forms of communication are thus facilitated via the portal interface.

(2) What inhibit the effective use of IT in School

Many schools today have found money for hardware, but have invested only meagerly, if at all, in

training teachers to use the technology. The educational sector has no systemic approach to upgrading the skills of its professionals in schools. If done at all, in-service technology training for teachers has been limited in number served and scope or left primarily to individual teacher's initiative. Typical Trainings conducted have not helped teachers understand how to integrate IT into the curriculum. Thus teachers fail to help the students develop the capacities necessary to take full advantage of the opportunities offered by IT. They also fail to acquaint the students with its strategies and mechanism.

So far, technology has not been used as a way of acquiring new knowledge and skills due to inadequacy of curriculum content and limited access to IT.

Other inhibitors include inadequate funding, lack of basic infrastructure, lack of qualified personnel and lack of policy formulation and implementation machinery, digital divide - the disparities between students who have access to computers at home and those who do not.

In addition Teachers also have concerns about the use of Technology. They are worried about the need for training and retraining on new software and new IT in the ever changing IT environment.

There is also the danger of Information Overload for both teachers and learners. Teachers and students may have a hard time keeping up with the pace of change. The new system expects greater collaboration from them.

Computers often sat idle, or if used, amounted to little more than enhanced typewriters. Thus the full potentials of IT are yet to be realized in many schools.

(3) The dangers inherent in the use of IT in school.

IT comes with potential dangers to the school. For instances, it can help promote plagiarism and reduce the students to text. But these dangers are avoidable. Once aware of them, we can prevent or minimize their damage. Nobody would dispute that there are risks of exposing school children to:

- Information overload
- Pornography addiction
- The 'always connected' youth who live their whole life playing video games or who dwell in a virtual reality world
- Satanic online games / role playing
- Cult recruitment online
- Privacy issues, scams etc.

These dangers are real and should not to be taken lightly. But there are also dangers offline. Schools that have embraced IT would tell you that it is the best way to keep children safe either online or offline. The world is already online and cheap smartphones and tablets have facilitated this move. The proliferation of IT tools shows that young people around the world are eager to connect with their peers and are highly proficient at doing so in personal contexts. These developments in web technology can be used for educational purposes. This is a generation whose starting point for information and engagement is no longer printed materials but online social platforms like Google, Facebook, YouTube and Twitter. Therefore one of the ways to keep these children safe is to train them to use these tools appropriately. Schools therefore need to fully engage students in the use of these tools for educational purposes as well as

a means of reaching out to students, teachers, parents and other stakeholders.

(4) Conclusion

IT has helped teachers to expand their resources beyond linear, text-based learning and to engage students who learn best in other ways. IT role in schools has evolved from a contained "computer class" into a versatile learning tool that has changed how concepts are demonstrated, projects assigned and progress assessed. There are many free open source software that teachers can use to model concepts and there are also software that allow students to experiment by themselves. Teachers can collect real-time assessment data from their students. When the teacher gives out an assignment, she can watch how far along students are, how much time each spends on each question, and whether their answers are correct. With this information, she can decide what concepts students are struggling with and can pull up examples of students' work on a projector for discussion.

IT has the potential to reduce the likelihood of isolation. IT-driven education encourages global learning. Students can attend lessons in another country via videoconferencing. Learning through social interaction, and being exposed to another culture's perspectives are all incredible educational advantages that were once only available to those who could afford the travel bill.

IT increases socialization in some ways. Students and teachers may be able to find others who have interests similar to their own to converse with, through the Internet, most especially the social networks.

IT can support meaningful learning by

- reducing time spent on mechanical tasks such as rewriting, producing graphs, etc
- helping find information
- helping organize information
- making it easier to share information and ideas with others
- extend the scope of searches
- retrieve precisely targeted data with greater speed and accuracy
- increase the amount of data held ready for use
- sift relevant data from irrelevant
- turn data into information

The use of IT has changed school administration in several ways. Now teachers are expected to know how to use word processors and have their tests done in a proper format. Grades and attendance sheets can be stored electronically.

The changes caused by IT-driven education in learning environments, are not without some potential problems. These problems are real and must be considered by administrators.

There are some fundamental rethinking of education and this might put pressure on the school system to restructure the way education is organized. Merely having computers available in schools is not good enough anymore. Educators need to show students how to use computers to find the right information and how to use technology to collaborate and present information. The fact that students have access to the tools does not mean they are being integrated properly. IT-driven education moves toward "student-

centered learning”. IT itself does not make a difference. The difference it makes in schools will be measured by how it is used and how the teacher molds it. IT is a tool, a means rather than an end.

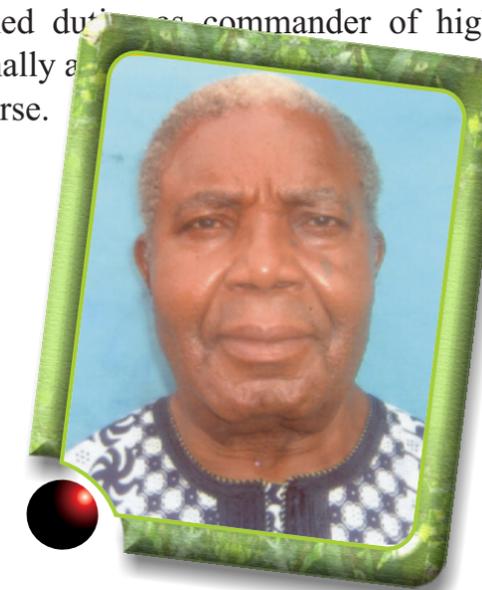
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PROFILE OF Lt. COLONEL ILUYOMADE (RTD)

Lt. Colonel Raphael O. Iluyomade (rtd) enlisted into the officer corps of the Nigerian Army in 1962. He received the basic training for 6 months in the Nigerian military training college. Kaduna before proceeding to India for advance training in the famous India Military Academy He graduated and was commissioned a second lieutenant in 1964. He attended post commission courses in the infantry corps- physical training school in Prona, weapon training in Moa, parachute training school at Agra before integrating with the famous Gulker Regiment for few months to gain experience on duties. He finally came back to Nigeria late in 1964 to assume the command of an infantry platoon. He participated in the riot of Middle belt for Six months before the rebellion was brought down by my battalion. He attended young officers command course before the first coup-d’e-tat in Nigeria which caused the political chaos in the country. The Civil War broke out and He participated actively from the beginning to the end. He commanded various units during the war and became the commandant of 3rd Marine Commando division Training School after the cessation of hostility.

Years after, peace reigned and He assumed duties as commander of higher formation and staff officer at divisional level. He finally a He was retired at the age of 40 without concluding the course.



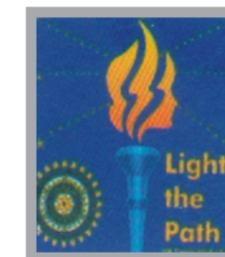
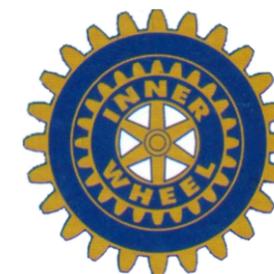
Seeing that Nigeria does not appreciate hard work and honesty; treating those that merit honor and elevation with careless and hopeless attitude. as if to say you are no more relevant; many have to leave or force to retire or given irrelevant posting. He departed for United States in 1995 after failing to secure a job. He entered security profession which he did for 18 years before retiring due to age and nostalgia with profitable experience. He have just set up a security company to train and teach interested individuals or company and government personnel.

SECURITY

AREAS TO COVER ON SECURITY

1. Personnel security
(a) Women (b) Men old or young (c) Children
2. Domestic / home security
3. Office security- Banks, Institution, Industrial site
4. Government security- building, personnel and visitors
5. National security- In the face of Boko Haram- Information gathering, equipment etc
6. Cooperation
7. Quick action and efficiency of law enforcement
8. Training

Only advance countries are conscious of the need for Security to ward off the danger of massive loss of lives and properties and human extermination can be avoided if international laws are enacted to prevent the manufacture of weapon of mass destruction (WMD) by the world body- UNO



Women for Africa Second Edition

Light the Path! International Inner Wheel President Abha Gupta has encouraged us in a precious way to understand that with Women for Europe – Women for the World – Women for Africa Conferences we can light the Path to so many mothers, children and families around the world. The Conferences bring the latest information on the most important topics and by working for solutions to solve problems and challenges in the best possible way.

My personal experience of WfA in Lagos year 2012 is one of the turning points of my life. The enthusiasm, kindness and warmth of Inner Wheel Ladies made me understand, what it means that we put our heart to helping others.

The model WfA was conducted inspired us in Finland to organize the second Edition of Women for Europe in Finland, WfE5, the fifth Women for Europe Conference in Europe and the second in Finland. The Conference under the theme of Let's leave our Children a Sustainable Planet dealt with academic facts from the leading professors of the topics: Clean Water, Air Quality, Environmental Health, Energy and Sustainable Use of Nature Resources.

Let me share some of the most important conclusions of WfE5 with you as follows

“The food-energy water-ecosystem interrelationship is a major challenge for the whole mankind.” (LeaKauppi, Director General, Professor, Finnish Environment Institute)

“Current estimates indicate that 2.5 million people worldwide, and hundreds of thousands in Europe may die prematurely every year as a result of bad air quality. Air

quality is not only a health problem, as fine particles also
Laaksonen, Professor, Finnish Meteorological Institute

Professor EskoValtaoja's thesis: "The planet must be saved
be a more important goal than ideological purity or short-term
not be the first casualties when discussing the best choices for
the starting point to the whole Conference. Valtaoja's charts
energy from various sources cannot cover the total need of
reasonable goal for the year 2100 must be unlimited, non-po

On the other hand professorEsaVakkilainen stated that the
world. "We must put our money where our mouth is. Everybody needs to
themselves. Empowering people will guarantee a brighter future."

From multiple city study it has been found that when urban surface is covered with
vegetation the air quality is remarkably better than in a city center without vegetation.

Extended Triple Helix model in action showed that it is possible to join forces and create a
workable practice. Citizens, Third Sector, University, Government, and Industry can join
their forces to reach the mutual goal. Opening up and joining forces with other value
adding actors Inner Wheel can make an impact. Taking stand and making noise,
demanding our public decision makers to work for sustainable
Future for our children. Taking initiative and action is defending the most vulnerable
members of our societies.

In Finland we work for it that every IW Club could take into account the results of WfE5
and decide its own project based on the results. The organizing committee, PBD



PirkkoKiikka, BD HanneleKarhunen and VNCP and VNR KaijaKeijola, does all it can
that Life Education Foundation's training programme and work for better futures to
children will be presented internationally in Expo 2015 in Milan Italy.

Empowering people will guarantee a brighter future. We have the needed information,
now we need to take the actions by empowering Inner Wheel Ladies all around the World.
Together we can make the change and Light the Path.



2ND EDITION OF WOMEN FOR AFRICA CONFERENCE IN NIGERIA

I congratulate you on your appointment as the Coordinator of the 2nd Edition of the Women for Africa Conference in Nigeria.

Having worked with you severally in the past, I am confident that the Conference will be highly successful.

I therefore wish you, members of District 913 and the entire Inner Wheel Members in Nigeria, the best as you propagate the course of Women and light the path to true friendship, ideal personal service and world understanding.

Wishing
you
the best

Yours in Inner Wheel Service,
AYO ODELANA
IIW Board Director
2014/2015



INNER WHEEL NATIONAL RALLY COAL-CITY-ENUGU 2014

FELLY 4To 08051375690

Our dearest, PP, Charter member, PDC, PNSEC, BRAND NEW NR OSENIKE AJADI, we say congratulations to our pride of the Inner Wheel Club of Onigbongbo, District 911 .
God as usual will help you to take Inner Wheel to the greatest heights.
The Duo: PDC Bridget Adebayo & Lanre Olomofe-Kufeji.

LIST OF DONORS

LEKE ALDER CONSULTING	NIGERIAN BOTTLING COMPANY
INNER WHEEL DISTRICT 913	SUMAL FOODS LTD
DC 913 BOLA ODELEYE	BD AYO ODELANA
PP FUNKE IBRAHIM	IWC IBADAN
ODC VICTORIA ADEBAYO	IWC ILESHA PEARLS
PNR REMI OMOTOSHO	IWC BODIJA
IWM ROSE EZEADIKWA	IWC IJAPO
IWM JOE OJO-ONILE	
IWM FEHINTOLA OLUYEMISI	

THE REPORT OF THE INCOME FROM THE 1ST WOMEN FOR AFRICA (W.F.A.) PROGRAMME HELD AT SHERATON HOTEL AND TOWERS IN NOVEMBER, 2012

The total amount of proceeds from the programme was N700,000 (Seven hundred thousand naira). In line with the ideals of Inner Wheel serving humanity and empowering women who are in need, the proceeds were given to District 911 to give out as loans to women through 7 (seven) Inner Wheel clubs at the Abuja rally in February, 2013.

The seven clubs gave 7 (seven) women a loan of N100,000 (One hundred thousand naira each) which was to be repaid in one year with the addition of a very minimal amount as interest (N5,000 only). The principal plus the interest, totalling N735,000 (Seven hundred and thirty-five thousand) has been refunded to the NGB at the Enugu rally in February, 2014.

Please find below the list of the clubs and the beneficiaries.

GREETINGS FROM IWC OF BODIJA

The President and the entire members of the prestigious
Inner Wheel Club of Bodija

Rejoice with our esteemed members

- * IIW Board Director - Ayo Odelana
- * Deputy National President - Phebean Alade
- * District Chairman - Bola Odeleye
- * WFA2 Coordinator - Bukie Balogun
- * National Editor - Moni Bamisaiye

For their roles in the success of this conference.

Iwc bodija is proud of your achievements in this inner wheel year

BRAVO!

Bola Ojoele Ayoola
Club President

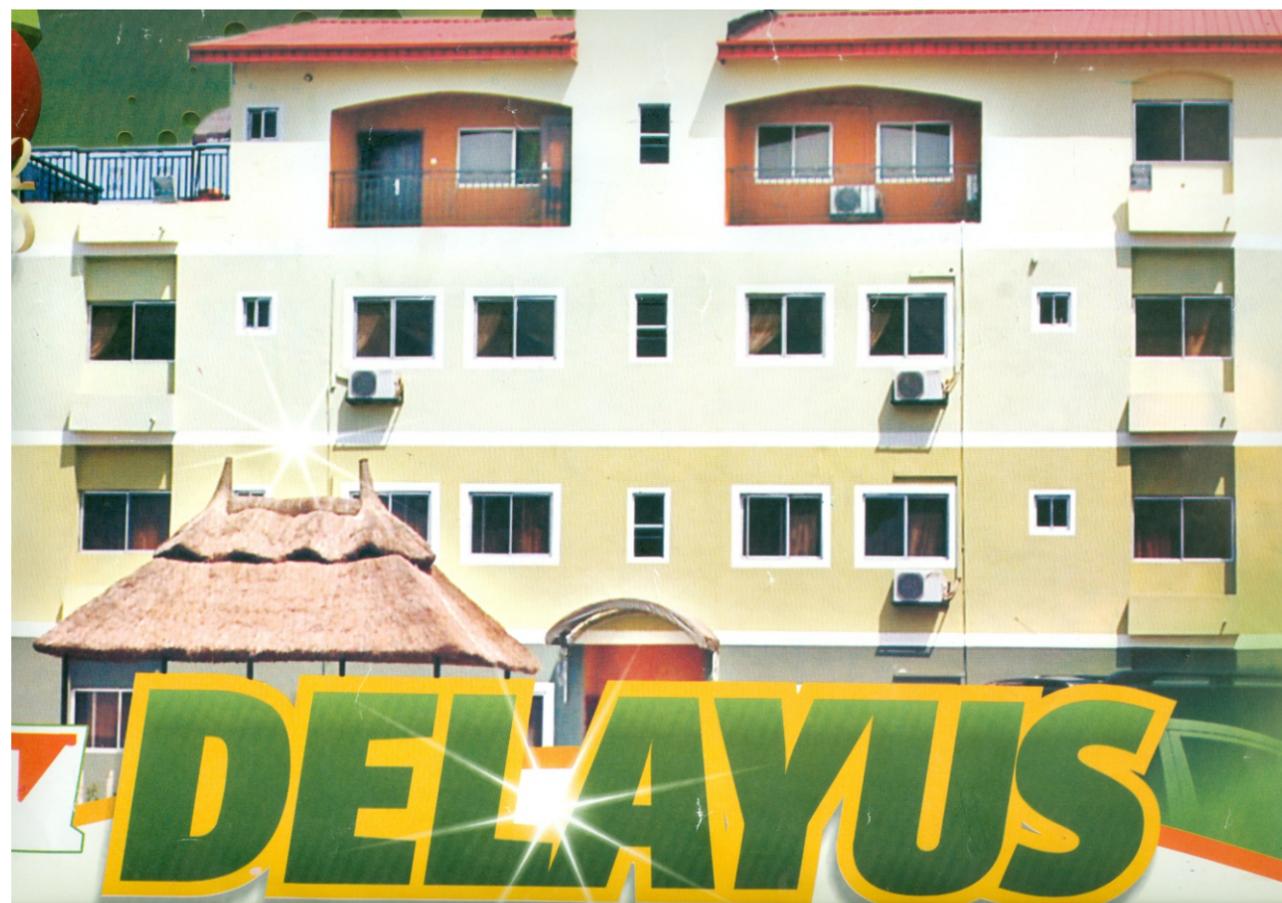
S/N	Clubs	Beneficiaries
1.	I.W.C. of Lagos	Kafilat Abdul
2.	I.W.C. of Okota	Funsho Adebisi
3.	I.W.C. of Ikeja South	Omolara Ibrahim
4.	I.W.C. of Onigbongbo	Mrs. Oyinda Adebayo
5.	I.W.C. of Gowon Estate	Florence Ngozi
6.	I.W.C. of Matori	Tope Ibrahim
7.	I.W.C. of Akowonjo	Esther Ayewunmi



All the recipients were extremely happy and they came to express their appreciation with prayers for Inner Wheel District 911 in particular and Inner Wheel in general. This took place on the 10th of January, 2014 at our Vocational Centre on the International Inner Wheel Day.

I.W.M. Lanre Olomofe-Kufeji
District Chairman

I.W.M. Joe Ebo
Coordinator



Congratulates

NR/P OSENIKE AJADI & BD AYO ODELANA

On this your year of leadership in Inner Wheel
 I send warm greetings to the LOC members of WFA2 Ibadan 2014 ,
 the Secretary WFA2 - IHUOMA NDIMELE and the energetic
BUKIE BALOGUN THE COORDINATOR WFA2

Well done

PDC PHEBEAN ALADE
DNR/VP

KING OF KINGS
 International School

Contact
 Km 1 Olorunda Abaa, By Eniosa Road, Olorunda Ibadan
 Tel: 08140761716, 08055230145, 08148326353



IWM OMOLARA ADEDUGBE

Rejoices with

**PNR BUKIE BALOGUN
COORDINATOR WFA2**

&

**PDC OSENIKE AJADI NR/P
BD & AYO ODELANA - Board Director**

&

ALL INNER WHEEL MEMBERS

on this occasion of our

**SEMINAR - WFA2
IBADAN 2014**

*May we continue to
empower women*

**STARLAND
PRIVATE SCHOOL**
Since 1988

71b, Acme Road, Ogba, Ikeja, Lagos State.
You are welcome anytime, any day (Mon. - Fri.)
Proprietress Mrs. E. O. Olomofe-Kufeji "Mummy 2"
(An Educationist and a Practitioner)

HAPPY WFA2

REGISTERED MEMBERS

DISTRICT 911

NO	DESIGNATION	NAME	CLUB
1.	PDC	BIMBO SOWANDE	SURULERE
2.	PBD	YEMISI ALATISE	LAGOS
3.	IWM	RONKE SOLOMON	ISOLO
4.	NR/P	OSENIKE AJADI	ONIGBONGBO
5.	PDC	ZAINAB IKHELOA	GOWON ESTATE
6.	PDC	JULIE SHEKONI	ILUPEJU
7.	PBD	DOYIN ABIODUN – OREDEIN	GBAGADA
8.	IWM	ELIZABETH OYEDUNTAN	GBAGADA
9.	IWM	ADEBISI OJONIYI	GBAGADA SOUTH
10.	IWM	WEMIMO OLASANYA	IGBE – IKORODU
11.	PDC	FUNMIA JOSE	AKOWONJO
12.	IWM	MULIKAT MUSA	OLUMO (ABEOKUTA)
13.	IWM	BOLANEDD	YABA
14.	PNR	TITI ISMAIL	YABA
15.	IWM	ABERUAGBAABIOLA	OREGUN
16.	IWM	SHOLAASHIPA	AGEGE
17.	IWM	ADUNNIGBADAMOSI	OLUMO (ABEOKUTA)
18.	IWM	OLAYINKA ONAMUTI	IKEJA SOUTH
19.	IWM	TINA ADESOLA	MATORI
20.	IWM	VERO AYOTUNDE	MATORI
21.	IWM	YINKA AYANWALE	ISOLO
22.	IWM	OMOLOLA FAKEYE	OREGUN
23.	PDC	LANRE OLOMOFE-KUFEJI	ONIGBONGBO

24.	IWM	REMI OMOTOSHO	MATORI
25.	IWM	JUMOKE ODULAJA	MATORI
26.	PDC	KARIN UWAJE	LAGOS
27.	IWM	RACHEALOJO-ONILE	GBAGADA SOUTH
28.	DC	JOENKIRUKAEBO	OKOTA
29.	IWM	FLORENCE ANIFOWOSE	GOWON ESTATE
30.	IWM	MODUPE ATEWOLOGUN	MATORI
31.	IWM	ADEFUNKE SHINABA	OREGUN
32.	IWM	TITILAYO ABODERIN	MATORI
33.		IKIMI	
34.		PAUL OKOR	

DISTRICT 913

NO	DESIGNATION	NAME	CLUB
1.	PDC	BOSE TAYO	IBADAN
2.	PBD	RANTI ADETUBERU	IBADAN
3.	PP	LOLA GEORGE	IBADAN
4.	PP	DELE ADIGUN	IBADAN
5.	PP	OLU LAWAL	OSHOGBO
6.	IWM	CHINYERE OBI	ABUJA
7.	IWM	AMAKA OKOLO	ABUJA
8.	PDC	MONI BAMISAYE	IJAPO
9.	PP	TAIYE AJIBADE	IJAPO
10.	PP	FOLA ADEGUNLEYE	IJAPO
11.	PP	DEBO AWODOLA	IJAPO
12.	PP	FOLUSO AFOLABI	IJAPO
13.	IWM	TINU OLOWOFELA	IJAPO
14.	IWM	FOLAKE OGUNNIKA	IJAPO
15.	IWM	BUNMI DURODOLA	IJAPO

16.	IWM	ADUKE OGUNLEYE	IJAPO
17.	PNR	GRACE ADEKOYA	GARKI
18.	PDC	VICTORIA ADEBAYO	GARKI
19.	PP	BOLA ONIGBOGI	GARKI
20.	PP	MODINAT IBRAHIM	GARKI
21.	PP	FUNMI AWOPONLE	GARKI
22.	PP	GBEMIAJIBADE	GARKI
23.	PP	AISHATAHMED	GARKI
24.	IWM	LOLADE FAJINI	GARKI
25.	IWM	RITAAKPASO	GARKI
26.	IWM	TOLAADESEUN	GARKI
27.	P	NIKE BAMISAYE	GARKI
28.	DC	BOLA ODELEYE	BODIJA
29.	PBM	BUKIE BALOGUN	BODIJA
30.	PDC	JOSEPHINE ANIFOWOSHE	BODIJA
31.	BD	AYO ODELANA	BODIJA
32.	PDC	PHEBEAN ALADE	BODIJA
33.	IWM	FOLAKE FAWEYA	BODIJA
34.	IWM	TITI OLAJIDE	BODIJA
35.	IWM	JOSEPHINE IKALA	BODIJA
36.	IWM	CHARITY AGIDI	BODIJA
37.	PBM	OMOTAYO OLUTOYE	AKURE
38.	PDC	FOLAKE OGUNNUSI	BIDA
39.	PP	IYABO AROGUNDADE	BIDA
40.	IWM	FEYINTOLA OLUYEMISI	GARKI
41.	PDC	BOLA SOFELA	IBADAN
42.	P	BOLA AYOOLA	BODIJA
43.	PP	IBIYEMI FAKANDE	ILESHA
44.	PP	OMOLOLA ABE	ILESHA
45.	IWM	MONISOLA ADENIPEKUN	ILESHA
46.	IWM	O.B. ADEWOLE	IPETUMODU
47.	IWM	TOYIN DAIRO	BODIJA

DISTRICT 914			
NO	DESIGNATION	NAME	CLUB
1.	IWM	FLORENCE AGU	EFFURUM
2.	PDC	UCHE AGBIM	EKULU
3.	PNR	IFYNDEFO	EKULU
4.	IWM	ROSE EZEADIKWA	ABAKALIKI
5.	IWM	IFEOMA OKPALA	ABAKALIKI
6.	IWM	NKECHI OKIKADIGBO	ABAKALIKI
7.	IWM	FELLYNWEKE	ABAKALIKI
8.	IWM	JUSTINA OGBOJI	ABAKALIKI
9.	IWM	LILIAN OKOH	ABAKALIKI
10.	IWM	UZO UHIARA	UMUAHIA CENTRAL
11.	PDC	IHUOMANDIMELE	UMUNGASI
12.	IWM	FELICIA CHUKWU	ABAKALIKI
13.	IWM	CHINWE OKAFOR	EZIUKWU
14.	DC	UZO NWANDU	EKULU
15.	IWM	WINFRED CHUKWU	ABAKALIKI
16.	IWM	ETHELOGBUKA	EZIUKWU
17.	IWM	NKIRU OBANDE OGBUNIYI	ABAKALIKI
18.	IWM	FORTRESS EPUNAM	EFFURUM
19.	IWM	IJEOMA ORIJAKOR	EZIUKWU
20.	PDC	EZINMAN NABUIFE	AWKA
21.	PBD	NGOZI ADIRIKA	AWKA
22.	PDC	KEMIADEYEMI	EFFURUM
23.	IWM	JOYCE NWOGU	OGBOR - HILL
24.	IWM	BRIDGET EMEKA EUGENE	ABAKALIKI
25.	IWM	GINA ODOJI	EFFURUM
26.	IWM	TINA OKPALEKE	ABAKALIKI
27.	IWM	BETTY NDIYO	UMUIAHIA
28.	IWM	GERALDINE MBADIWE	OGBOR - HILL
29.	PDC	ORIABASI	EZIUKWU
30.	PDC	BETHOLUKA	ABAKALIKI
31.	IWM	ESTHER AWAH	UMUNGASI
32.	IWM	RITA OJI	UMUIAHIA CENTRAL
33.	IWM	PRINCESS ROSE OKONKWO	ABAKALIKI