

SUPPORT

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A LAPO Triannual Magazine

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The Silent Tsunami: The Nexus of Biofuels And Food Security In Nigeria

- **LAPO** Seeks Proper Nutrition For Children

- **War Against Cancer:**
2.7M Community Members Sensitized
- **Agricultural Development:**
LAPO Supports Farmers With N12.2BN
- Community Health Improvement

- **LAPO MFB**
Wins Best Supporting Bank, 2020
- **Acknowledging Women's Contributions To Nation Building**

ABOUT LAPO

Lift Above Poverty Organisation (LAPO) is a non-governmental and not-for-profit development organization committed to the social, health, and economic empowerment of the poor and vulnerable in Nigeria. LAPO was founded by Dr. Godwin Eseiwi Ehigiamusoe in 1987 while working as a Rural Cooperative Officer in Ogwashi-Uku in the present day of Delta State. Over the years, the organisation has demonstrated uncommon commitment to poverty alleviation through the implementation of innovative financial and non-financial programmes targeting disadvantaged groups. LAPO programmes are livelihood, social, and health services include cancer prevention, HIV/AIDS, water and sanitation, maternal and child health (MCH), malaria, and tropical diseases.



The leading institution enabling prosperity, excellent health, and social justice in Africa



To use innovative approaches to provide financial, health, and social services to stakeholders in a sustainable manner

Key Accomplishments

LAPO-C4 Project (2016 -2020)

- Cancer screening across Lagos, Edo, Imo, Rivers and FCT Abuja: 38,595 Persons.
- Community Sensitization: 3,035,682

LAPO Community Health Outreach (2015 - 2020)

- Total beneficiaries: 15,649

LAPO Maternal & Child Health (MCH) Project (Jan- Dec, 2020)

- Community members reached: 289,978

Water Access, Sanitation and Hygiene (WASH) Project

- Community sensitization: 567 persons

LAPO Rural Development Initiative (LARDI) (Jan -Dec, 2020)

- Loan disbursement: N12,203,891,900.
- Total beneficiaries: 152,446.

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From the Editor



We are delighted to present to you a fresh edition of *Support* magazine from the stable of LAPO. It is a bumper harvest of well-researched and educative articles written by seasoned professionals in diverse fields.

In the cover story, Prof. Emmanuel O. Oritsejafor highlighted the threat to food security in Nigeria where prices of agricultural commodities such as food crops have reached astronomical levels in recent years. The attendant surge in food prices has created pressures on poor households to withdraw their children from schools with women and young girls profoundly affected.

Indeed, constraints such as lack of access to credits, inadequate land availability, and poverty, infertility of the soil, lack of non-farm income-generating activities, storage, and processing problems are some of the identified factors militating against the achievement of food security in Nigeria. The growing demand for bio-energy products also portends a great threat particularly in most developing nations where food security is considered a major challenge and has led to a phenomenon now referred to as the 'food versus fuel' debate.

Nigeria has a great potential for biofuel production because of the vast availability of water and arable land with fertile soils. Nigeria is also a party to various international environmental agreements relating to climate change and ozone layer protection. However, the transition to economic and industrial growth and low carbon emission in Nigeria will possibly be hampered by several factors which include lack of political will, inconsistent policies, inadequate infrastructure, corruption, and poor public awareness.

As usual, we present to you our clients telling the stories of their lives with LAPO.



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Microfinance Forum

By Akinyinka Kalejaiye

Limits of Foreign Capital in Economic Development

Akinyinka Kalejaiye

Legal Counsel of Efedosa Group, Nigeria.

Foreign capital in a developing economy is seen as an approach to cut short the time frame for achieving development. To put it differently, it is an abridgement of time for the actualization of the development process which, in all seriousness, has been stressfully slow due to the low level of capital formation and mobilization into the areas of needs.

In considering the raging debate on the appropriateness of government zealotry in attracting foreign investment as opposed to a deliberate policy of promoting indigenous enterprises, our attention must be focused on the advantages of the different policy decisions.

The reality, however, is that the companies cannot even cover their marginal costs owing to several impediments such as obsolete infrastructure, poor legislation, high interest rates from the banks, and the inability of the government to fulfill its part of the privatization agreement.

Furthermore, notwithstanding the inexperience of these local enterprises, they have the leverage to hire the necessary personnel both local and foreign to enhance their competitiveness.

Similarly, foreign capital and foreign companies are undoubtedly major forces in the upstream sectors of the petroleum industry

where major international oil giants like Mobil, Shell, and Total have established their foothold. In the manufacturing sector, Diageo

Group, Heineken, and Lever Brothers are but a few of the global corporations parading in the Nigerian Economy.

It should be noted that banking institutions, especially in the rural areas, are still at the rudimentary stage with most of the money hidden or converted into properties, jewelry, or other forms due to the lack of an adequate banking system. Consequently, it is easy to see why money control in the economy is difficult using monetary policies such as open market operations, liquidity ratio and so forth. The remainder that gets into the banking systems especially in the urban areas is usually loaned out to investors at prohibitive and discouraging rates. It has been postulated that such exorbitant funds are useless to promote economic

It is better to empower the local entrepreneur than rely majorly on foreign capital which makes the economy vulnerable to exogenous shocks, so the promotion of our local enterprise is a step in the right direction.

development especially in the manufacturing sector but only adequate for rent-seeking activities. In order to promote economic activities, the government is therefore compelled to seek foreign investment and foreign capital inflow in the productivity sector in the form of portfolio investment and private placement of shares.

Advocates of the inflow of foreign capital point to the transfer of skills and acquisition of technology as one of its benefits. This may undoubtedly be so. The real dangers of foreign capital are multifarious. To begin with, the subsequent repatriations of capital have a destabilizing effect on the foreign exchange market. At the end of the day, what will be expropriated from the country is far more than their capital. The investors intend to make profits, but where the repatriations of profits will be destabilizing; it must be treated with caution.

Another objection to the reliance on foreign capital is that the cyclical withdrawal of foreign portfolio investment, intermittently, leads to a recession in the economy. It has been reported that massive withdrawal by the foreign portfolio investors contributed to the crash of the stock markets and by extension aggravated the recent recession in the Nigerian economy.

Therefore, it becomes appropriate for the government at all levels to actively promote and develop our indigenous entrepreneurs like Aliko Dangote, Femi Otedola and so on by giving them concessions that will accelerate their growth.

It is better to empower the local entrepreneur than rely majorly on foreign capital which makes the economy vulnerable to exogenous shocks, so the promotion of our local enterprise is a step in the right direction.

The Silent Tsunami: The Nexus of Biofuels And Food Security In Nigeria

The World Food Summit in 1996, defined food security as a condition that exists “when all people at all times have access to sufficient, safe, and nutritious food to maintain a healthy and active life.”

The problem of food security in developing countries is severe, particularly in Africa, where 210 million people are undernourished. This translates into one-quarter of the population. In sub-Saharan Africa (SSA), 30 percent of children under age five are underweight (Wiggins 2008). Factors that have contributed to this problem include general demographic trends in third world nations that are caused by more mouths to feed, public policies that are not consistent with development realities, and crude farming methods.

Moreover, the recent global demand for food and the increased demand for bio-fuels has brought about the need to further examine food security and its implications for developing countries, and Nigeria in particular. Bio-fuels are important because they decrease the dependency on petroleum oil, and they are claimed to be environmentally safe by some environmentalists. Nevertheless, the quest for bio-fuels is inseparable from the agricultural sector especially in developing economies such as Nigeria- which is a food and oil exporter. Nigeria is a major oil-producing state with a crude oil reserve estimated at 37.2 billion barrels, and a daily export of 2.2 million barrels, and a 47-year reserves production as of 2008. However, agriculture

emergence and dominance of the oil industry, it now accounts for 39% of the GDP.

The prices of agricultural commodities such as food crops have reached astronomical levels in recent years, while world agricultural markets are developing rapidly. The recent rise in food prices became noticeable in 2007 when wheat prices rose by 77 percent and rice by 16

percent. These increases in food prices were the sharpest ever. Experts claimed that this trend will remain as such in the long run. For instance, the Food and Agriculture Organization's (FAO) outlook for 2011-2020 projects that five years from 2015/2016 through 2019/20, world prices for rice, wheat, maize, and oilseeds will be higher in real terms by 40, 27, 48, and 36 percent respectively than in the five years from 1998 through 2003.



The harsh impact of the current increases in the price of food is likely to be felt by those sub-Saharan African countries that are already facing declining food supplies.

Food versus Oil: Competing Interests in Nigeria

The relationship between food and bio-fuels has been

inseparable since the rise in food prices in 2007. One of the factors that have contributed to the recent rise in food prices is the full liberalization of the agricultural markets, which has consequently led to an increase in the prices of agricultural raw materials by 5.5 percent and food prices by about 1.3 percent. The decline of the stocks of essential agricultural commodities in recent years has also contributed to the increase in global food prices. Consequently, this led to a supply deficit in agricultural commodities.

The surge in food prices in 2007-2008 was also attributed to the rising demand for dairy, meat, and feed in China, India, and other parts of Asia. The impetus for this trend, according to the Director-General of the International Food Policy Research Institute (IFPRI), stems from rising incomes in these developing regions. For instance, the United Nations Economic Commission for Africa international salary trends surveys for 2007-2008 show that salaries rose in China from the 7.3 percent average for Asia to 8

percent, and above the global average of 5.9 percent.

Another factor that has led to the rise in global food prices is the high demand for fuel crops such as wheat, maize, sugarcane, and oilseeds for the production of bio-fuels, bio-electricity, and bio-heat in oil-importing developed economies such as the United States. The ethanol industry statistics forecasts from 2008 through 2012 show that world ethanol production will exceed 20 billion gallons by 2012. The projections for world ethanol production in the next four years underscore the increasing importance of bio-fuels as an alternative to fossil fuels.

The demand for alternative energy in Nigeria stems from the need to reduce greenhouse gas emissions, the dependency on petroleum-based oil with its attendant unpredictable market-driven price; and to address energy security which is directly related to the poor distribution of electricity in Nigeria. Thus, the Nigerian bio-fuel policy evolved in 2005 from a federal government directive mandating the Nigerian National Petroleum Corporation (NNPC) to establish an environment for the take-off of the Automotive Bio-mass Program.

In the light of the emerging demand for bio-fuels, developing economies such as Brazil and India have been successful in the commercialization of biofuels; while countries such as Nigeria have failed to commercialize the production of biofuels even though 83% of the country's energy consumption is derived from traditional biomass such as saw mill, waste, charcoal, animal dung and at times palm kernel shell. The commercialization of the bio-fuel industry in Nigeria has been challenging because of several factors that are not limited to institutional overlap in the implementation of the biofuels mandate, lack of enabling law and legitimacy to promote investments in biofuels, and lack of coordinated research strategy in the Agro-allied industry.

Albeit, the reliance on bio-fuels in Nigeria would most likely reduce greenhouse effects and reduce the emissions of carbon monoxide (CO) and carbon. African countries such as Nigeria could simultaneously benefit from the use of bio-fuels economically because it would reduce the cost of road transportation which is the primary method of moving goods and services in Nigeria and the sub-region. On the other hand, the demand for bio-fuels in developing economies such as Nigeria presents major challenges for food security. This demand will potentially lead to

increased pressure to clear land for farming to increase the production of fuel crops such as sugarcane for ethanol, and palm oil plantations for bio-diesel. However, the clearing of mass areas of land for farming presents major threats to animal and plant diversity

With the price of crude oil expected to continue to rise, investments in fuel crop production and the attendant competition for land will likely lead to increased pressure on farm-based economies to produce alternative food crops. This was the case in Latin America and the Horn of Africa when farmers switched from growing traditional food crops and coffee to coca and quaat production as a response to diminishing returns in the food commodities sector.

The surge in food prices would likely be driven by the combination of the rising fuel costs, the demand for fuel crops for bio-fuel production, and trade restrictions that would lead to upward price pressures. Also, the surging food prices would lead to some households eating less in developing economies such as Nigeria. Thus, poor households have begun to switch from nutritious sources of food, such as fish, meat, and eggs, to less nutritious cereals.

In a region where food security presents a challenge, the FAO reported in a recent study that malnutrition is profound in Sub-Saharan Africa. Regional food and security and insecure population in

the region increased by 11% from 18.2 million at the end of 2015 to 20.4 million people by February 2016.

The high food and fuel prices have created pressures on poor households to withdraw their children from schools. Women and young girls in sub-Saharan Africa appear to be profoundly affected by these social crises. Albeit, women are responsible for

60 to 80 percent of the agricultural labor supplied in the marketplace and form the majority of the labor in the commercial sectors in many African cities and towns.

However, they are inhibited by the lack of formal economic support and educational opportunities. Thus, their recognized economic role in most African countries has remained challenged by the direct and indirect social cost of the limited access to resources such as land, affordable health care, and educational opportunities.

Emmanuel O. Oritsejafor is a Professor of Political Economy & Chair, Department of Political Science, North Carolina Central University, U.S.A.



By Prof. Emmanuel O. Oritsejafor

The high food and fuel prices have created pressures on poor households to withdraw their children from schools. Women and young girls in sub-Saharan Africa appear to be profoundly affected by these social crises.

External Borrowing and Quality Maternal and Child Health Care In Nigeria

By Felix Oriakh

It is no longer news that virtually all social infrastructures in Nigeria today are collapsing or have collapsed. The governments at the federal, state, and local Government often claim to be rebuilding collapsed infrastructures. The recurring rhetoric from government officials is “we are building infrastructures.”

The Federal authorities have returned to the borrowing spree to fund infrastructures they often claim to be building. In short, Nigeria is reported to be owing over thirty billion dollars (\$30 billion) to external creditors which the government swore it is using to build infrastructures i.e., railways, and network of roads, etc.

It is reasonable to give the governments, especially the Federal Government, the benefit of the doubt that infrastructure building is the reason for returning the country to the debt loop as I predicted years back when former President Olusegun Obasanjo celebrated the so-called “second liberation” of Nigeria, with his administration securing the so-called Paris Club debt relief in 2005 and settling the London Club in 2006. Now, that President Muhammadu Buhari's administration is borrowing massively to build railways and other infrastructure, we are again back to square one. When Nigerians hear officials of the Buhari administration put up all sorts of arguments for its massive borrowings, which in most cases are used to finance the administration's recurring deficit budgets, some citizens are persuaded that that is the way to go in a perpetually depressed economy. Some citizens who hardly look beyond the surface clap with both hands for the administration embarking on the borrowing spree.

But, it appears the same mistake of the 1970s, 1980s, and 1990s are being repeated. Infrastructure funded by external borrowing and regrettably abandoned by the

ruling class while loans and interests soared to high heavens with accrued penalties for default in debt servicing, were the fall-outs of the previous borrowings. The worst was that there were no proper records for the country's borrowings until the Obasanjo administration established the Debt Management Office (DMO) with Dr. Ngozi Okonjo-Iweala bringing her expertise from the World Bank to coordinate Nigeria's external loans borrowed from multiple sources. It is apt to mention that at least, today, there is some dint of proper records keeping of the country's external borrowings as reported occasionally by the DMO.

No doubt, external financing has come to form the bedrock of neo-liberal development agenda in the global south but the “Koko” of the matter is the issue of what the loans are being used for and whether the loans are properly deployed into self-generating revenue-yielding projects or squandered at the fancy of state officials on what many have referred to as “white elephant projects.” The character of the borrowing of the Buhari administration has not shown a marked difference from the past sad experience of the country. The only new phenomenon in the borrowing odyssey is the shift to China and some other countries of the global south in the hope of a south-south solidarity approach to donor-driven development agenda. But, there is more than meets the eye. The Chinese loans are also putting on the garbs of the loans from the global north.

Today, Chinese loans are accompanied by Chinese technology, personnel, and market. And so, technically, these funds return to China, expand her markets for her exports and personnel. But, Nigeria's markets, if any, shrink. So, what is the difference? The government says Chinese loans are a good doze of concessional loans and not at market rate but the hidden details and the market dynamics of Chinese international trade mechanisms which are largely market-oriented like the western developed countries' loans are denied by



Dr Felix Oriakh



Health Sensitization at Oka, Edo State

Nigerian state officials who are truly “hungry” for infrastructure development.

Let us admit that if they are truly patriotic, and they want to develop the country why then is an emphasis placed on infrastructures like railways and road networks at the expense of the social and economic wellbeing of the citizens, especially the underclass groups like women and children in the rural and urban areas.

Why is the Federal Government not emphasizing improved access to quality maternal and child health care projects in rural areas across the country? Why is it that when you visit most community health centers in the rural areas you find that lizards and other reptiles are in charge of the buildings? And when you probe further you find that there are few or no medical staff, no drugs, and nothing of substance that will make the citizens patronize the health centres. Yet, Nigeria is indebted to external and local creditors in billions of dollars. To state that the rural areas are marginalized in virtually all aspects of the national economy is stating the obvious. The rural health centers were established to cater to rural dwellers, especially mothers, children, and other members of the community.

The abandonment of most rural health centres by the federal, state, and local governments is a clear statement on the non-commitment of the Nigerian ruling class to the transformation of the country. With the dilapidating health care centres dotting most rural areas in the country, the country is witnessing a deteriorating situation in maternal and child health-related matters. Indeed, maternal and child health care, which is the health service provided to mothers (women in their childbearing age) and their children are in a deplorable state in Nigeria today, especially in the rural communities, where you find the ‘poor-of-the-poor.’

Bishop (Professor) V.I. Iyawe, immediate past provost of the college of medical sciences, University of Benin,



Health Sensitization at Oka, Edo State’

Government should consider the urgent need to build, rehabilitate and equip rural health care centers, and public hospitals in the urban centers.

and Bishop of Church of God Mission International in a resounding lecture he delivered at the LAPO Annual Development Lecture in November 2020 revealed that Nigeria has a high Maternal Mortality Rate (MMR) which reflect the high range of maternal death as above showing the inequalities between the developed and developing countries. The MMR in “Nigeria”, according to the scholar-cleric, “is still above 800 per 100,000 live birth and this is the second-highest MMR for most of the sub-Saharan African Countries.

The low maternity death in the developed countries is so, because, there is wide and unimpeded access by pregnant women to quality maternal and child health care. Therefore, improving access to quality maternal and child health care in especially sub-Saharan African Region will substantially reduce the MMR and IMR in this region and consequently the global MMR and IMR”. that the maternal, newborn, and child health indices in Nigeria are typically worse within the rural areas, as the maternal mortality rate is estimated at 820 deaths per 100,000 live births in contrast to 350 deaths per 100,000 live births in urban areas. This is why WHO ranked Nigeria 187 out of 190 member states, Nigeria is ranked much lower than its neighbours viz: Benin, Togo, Ghana, Liberia, etc.

In a similar vein, on November 12, 2020, the Federal Ministry of Health (FMOH) during the celebration of the year 2020 World Pneumonia Day (WPD) announced that pneumonia kills between 142,000 and 160,000 under-five year children in Nigeria every year. The Ministry blamed the high mortality and morbidity rate of pneumonia in Nigeria on low immunization, especially, in hard-to-reach areas, urbanization, malnutrition, and pollution from greenhouse gases emanating from the burning of woods. It is important to point out that the “hard-to-reach areas” are largely in rural communities, riverine communities, etc.

Government should consider the urgent need to build, rehabilitate and equip rural health care centers, and public hospitals in the urban centers. We need to find a way to reduce drastically maternal mortality and infant mortality in the polity by putting structures and personnel in place to support women and children. Also, with Covid-19 still threatening everyone, the governments at the three tiers cannot afford to be complacent and concentrate mainly on external development financing of railways. Let us finance rural health centres to the maximum so that a good number of our women, children, and adult males may live.

Dr. Felix Oriakhi teaches Political Science at the Federal University Otuoke, Bayelsa State, Nigeria.



Lifestyle Evaluation

Lifestyle evaluation is an assessment that involves the collection and analysis of health-related information used to support healthy behaviour and change harmful behaviour. This process is completed with a healthcare provider where a patient provides an overview of lifestyle habits, such as dietary habits, physical exercise, drinking or smoking habits, drug use, sleep patterns, stress levels, and more.

This assessment allows primary care teams to examine a patient's health status for potential health risks to help prevent Non-Communicable Diseases (NCDs). It is a quick and easy way to help an individual identify potential problems, thus helping to make specific changes designed to improve the chances of living a longer, happier, and more fulfilled life.

Lifestyle evaluation gives an individual the power to control healthy risky behaviour such as diet, smoking, alcohol, exercise, and weight. Some health risk factors cannot be modified thus an individual has no control over such. These include race, gender, age, family history of certain diseases. Commonly, there is six health risk behaviour and it includes; sedentary lifestyle (not taking part in physical activity regularly), alcohol and other drug use (which can cause liver disease, cancer, heart disease, and brain damage), indiscriminate sexual activities, behaviors that cause injury, tobacco use, poor sleep, and poor eating habits. Luckily, these factors can be MODIFIED.

The goal of lifestyle evaluation is to achieve a state of optimal health and well-being. Habits and behaviour that impact health generally include physical activity, diet, sleep patterns, smoking, drinking, and drug consumption. In recent years, there has been a greater shift in healthcare towards addressing lifestyle habits that may negatively impact a person's health and put them at risk of developing diseases, particularly Non-Communicable Diseases (NCDs), which can be largely avoided and prevented.

One key area is to encourage physical activities. By being physically active and maintaining normal body weight, individuals can improve their overall body

functions (especially metabolic, hormonal, immunological, and neurodegenerative), which will in turn enhance their overall health status and general well-being. Well-being is a relative state where one maximizes his or her physical, mental, and social functioning in the context of s u p p o r t i v e environments to live a full, satisfying, and productive life.



Dr. Oisakede Emmanuel

Another area is quitting bad habits such as smoking, excessive alcohol consumption, illicit drug use. These behaviours make an individual prone to cardiovascular diseases, diabetes, lung cancer, neurodegenerative diseases, chronic liver, and kidney diseases.

Healthy eating habit is also a key area to address as far as health improvement and promotion is a concern. The saying that “you are what you eat” has not gotten out of vogue. Eating the right proportion of food with the right nutrition at the right time is key to cardiovascular health, weight, and overall wellbeing. There are various tools modified to help individuals evaluate their lifestyle. These tools should include anthropometric measurements and cardio-metabolic parameters, physical activity and exercise, well-being and social independence, nutrition, mental health, smoking, drinking and illicit substance use, sleep habit and quality, known health challenges.

Lifestyle diseases like hypertension and other cardiovascular diseases, diabetes mellitus, cancers, metabolic syndrome, obesity, etc. can be detected early and effectively managed when lifestyle evaluation is done routinely. Evaluate your lifestyle and make a change for the better, where necessary.

Well-being is a relative state where one maximizes his or her physical, mental, and social functioning in the context of supportive environments to live a full, satisfying, and productive life.



Our Radiodiagnosis can be used for screening, diagnostic and intervention purposes which includes:

- Magnetic Resonance Imaging (MRI, 1.5T) for screening (eg. Whole body MRI) and diagnosis.
- X-Ray for medical fitness and diagnosis.
- CT (64-slice) for diagnosis
- Mammography Annual screening for females above 40 years and diagnosis for breast lumps/swelling/pain.
- Fluoroscopy for diagnosis and occupationally for therapy.
- Ultrasound for screening, diagnosis and intervention.

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HPV VACCINE AWARENESS CAMPAIGN

**Current estimates
in Nigeria indicate
that every year
14,943 women are
diagnosed with
cervical cancer
and 10,403 die
from the disease.**

**BMC is contributing in
fighting Cervical
Cancer by conducting
campaign to increase
understanding of the
value of the HPV
vaccine and
administering the
vaccine at a
discounted price.**

**CANCER
PREVENTION**

FAQ

- **Why take a HPV vaccine?**
Ans: If given at an early age from 9-25years, it reduces the risk of cervical cancer. In addition, the vaccination is much cheaper and wiser than treating cervical cancer. Vaccination against cervical cancer does not preclude the need for regular (3 yearly) pap smears in sexually active women above 25 years.
- **Is HPV a sexually transmitted disease?**
Yes. For this reason, it is critical that the vaccine is administered to young children especially girls before they are sexually active.
- **Should boys be vaccinated?**
The human papillomavirus (HPV) vaccine protects boys against the HPV infections that can cause cancers of the anus, penis, and mouth/throat in men. Plus, when boys are vaccinated, they are less likely to spread HPV to their current and future partners.
- **What is the dose administered?**
Before 15 years requires 2 doses at month zero and 6-12 months.
After 15 years requires 3 doses at month zero, 1 and 6 months

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Dawson Branch Improves Services

Stories by Ibigotemieari Adebiyi

Name of Branch: Dawson
Number of Clients: 13,100
No. of Unions: 82
Loan Portfolio as at Dec. 2020: N200,482,583 (USD 558,214.07)
Savings Balance: N929,528,307.98 (USD 2,588,133.95)
Total Disbursement in 2020: N463,278,698 (USD 1,289,930.94)
2021 Targeted Disbursement: N620,000,000 (USD 172,629.82)
Address: No 18, Dawson Road, Benin City, Edo state

In the past few years, LAPO MfB has recorded monumental growth and achievements in its operations. For instance, in 2019, the Microfinance Bank disbursed the sum of N153 Billion (426 million USD) to her clients across the country. Despite the COVID 19 pandemic in 2020, LAPO MfB rose to the occasion, mobilized, and disbursed a total of N127 Billion (336 million USD) to its clients. The organization currently has about four million clients and 535 branches spread across the country as of February 2021.

Dawson Branch is one of the outstanding branches in Edo Zone through which LAPO MfB is delivering innovative financial services to active clients in Edo State. The core objective of the Dawson branch is to reach out to low and middle-class earners and to give people an opportunity to be elevated from poverty by providing them with flexible and affordable financial services

The Branch is fully automated with financial technology infrastructure, FINTECH, and set to deploy bank apps and debit cards as a part of the overall efforts to improve its services.

The Manager, Mr. Ernest Enadeghe stated that the Branch was established in July 2012 to meet the financial demands of micro-entrepreneurs around Ring Road, Akpapava, New Benin, Mission Road,

and other neighbouring communities. Since its establishment, the branch has recorded monumental growth and a great impact on clients. The branch has a total number of 27 staff members who are committed to achieving the projected goals of the microfinance bank which is to ensure easy and stress-free access to financial services for her clients. With a track record of N700 million (USD 1,949,046.36) as total disbursement in 2019 and N463.2 million (USD 1,289,711.82) in 2020 despite the effects of the COVID-19 pandemic, he said the branch is doing great and excelling in its operations.

Through the intervention of the branch, a lot of beneficiaries have been able to scale up their microbusinesses while some others have diversified into businesses they consider more lucrative with the Small Business Loans (SBL) it offers. This has gradually translated into an improvement in the standard of living of her customers especially in the area of education, feeding, and health care.



Mr. Ernest Enadeghe
LAPO MfB Dawson Branch M



LAPO Banking Hall

Besides financial services, the branch strives to improve lives through access to educational scholarship for clients' children in secondary and tertiary levels as well as vocational training for clients, poor and vulnerable people within the community under the organisation's corporate social

responsibility programme. He said over 100 persons benefitted from the scholarships and vocational training in the year 2020.

Dawson branch is very optimistic about its ability to meet its targeted disbursement of over N600 million (USD 1,670,611.17) in the year 2021 with a projection to have 22,000 clients and 82 unions in the nearest future.

We Are Working Towards Attaining 0% Overdue

Name of Branch: Ekpoma
Number of Clients: 626
No. of Unions: 66
Loan portfolio as at Dec. 2020: N30,681,238.11 (USD 85,427.36)
Savings Balance: N12,939,448.41 (USD 36,027.98)
Total Disbursement in 2020: N47,400,000 (USD 131,978.28)
2021 Targeted Disbursement: N102,316,346 (USD 284,884.72)

LARDI was established in 2007 to meet the economic needs of the active poor in rural and urban communities. These clients are provided access to flexible and affordable financial services delivered cost-effectively, enabling them to develop and expand their business undertakings.

It is heartwarming to note that LARDI has been able to actualize its mandate over the years with the support and relentless commitment of the field staff who transverse nooks and crannies in rural and semi-urban communities to deliver microfinance services to clients.

Ekpoma branch was established in 2016 to offer financial support to clients in Ewu, Irrua, Ugbogbo, Irohi, Uhie, Ehor, Iruokpen, Ekpoma, Eidenu, Emuhi, Ehor, and Amede, amongst others.

The branch is currently headed by Mrs. Obehi Edith Ujiadughele and is ably assisted by four field officers, Gloria Olague, Ibe Geraldine, Juliet Ebohimen, and Ochinhwarah Gloria, who are well trained and poised to deliver world-class microfinance services.

Mrs. Ujiadughele expressed satisfaction with the success being recorded by the Ekpoma branch since she became the branch manager, stating that the branch's leading products include individual, regular, support, and festival loans. These products

coupled with effective client relations have boosted microfinance activities in the branch.

The Manager expressed the determination of the branch to address poverty in their business jurisdiction with the deployment of affordable and flexible financial services. Most of the clients who were economically handicapped and frustrated due to their inability to enhance their businesses are now financially independent and stable.

As of December 2020, the Ekpoma branch had 626 clients and 66 unions with a loan portfolio of N30.6 million (USD 85,427.36) and N12.9 million (USD 36,027.98) as savings balance. The total disbursement recorded by the branch in the year 2020 was N47.4 million (USD 131,978.28) which was a bearish performance when compared to the sum of N68.9 million (USD 194,626.20) disbursed in 2019. This is not unconnected with the effect of the COVID-19 pandemic.



Obehi Edith Ujiadughele
LARDI Ekpoma Branch Manager



Ekpoma branch's current repayment performance stands at 90% with a targeted disbursement of N102 million (USD 284,884.72) in the year 2021 with loan overdue reduced to "0%."

The branch is moving on steadily and recording great strides in loan

delivery and recovery which she attributed to the good disposition, commitment, and dedication of the staff members. Ekpoma aims is to become the best-performing branch in terms of client base, the volume of disbursement, savings mobilization, portfolio quality, and other performance indicators in the region.

LAPO's Development Model



Lift Above Poverty Organization (LAPO) is one of Africa's largest indigenous development organizations. It was founded by Dr. Godwin Ehigiamusoe in 1987.

LAPO's vision is to be the leading institution enabling prosperity, excellent health, and social justice in Africa. Her mission is to use innovative approaches to provide financial, health, and social services to stakeholders in a sustainable manner. Her corporate objectives are to promote access to basic and quality health care services, promote the culture of regular medical check-up for early detection of health condition, provide access to affordable financial services to micro, small, and medium scale business, improve the standard of living of rural households, support in the development of agricultural value chain and financing and improve implementation of existing policies in target states. Her core values are excellence, integrity, innovation, accountability, and teamwork.

LAPO carries out its development work by continuously framing its programmes, projects, and activities on a model that draws on a multi-sectoral framework. In other words, LAPO recognises that poverty has many causes and that poor people can be lifted out of poverty by using multiple empowerment approaches that draw from different aspects of everyday life. This article is a simplified way to understand LAPO's model of development.

CONCEPTUALIZING POVERTY AND DEVELOPMENT

Poverty and development are key concepts at the heart of LAPO's work. We shall look at what these terms mean.

Poverty implies the lack of sufficient resources to meet the needs of life and that this lack is relative or absolute. Many poor people cannot afford good food, shelter, clothing, education and do not feel empowered to arrest and reverse their situation. When this lack is complete, poverty is said to be absolute or extreme as is the case in destitution. Poverty is said to be relative when a person who lives in a country lives below the minimum level of living standards of people in that country. LAPO

views poverty from economic, social, and political dimensions and seeks to measurably improve lives while setting minimum targets and standards for its interventions.

In LAPO's view, development refers to the process of group transformation that incorporates social, economic, equity, and governance factors in improving the quality of human life, while protecting his environment.

Put in context, development lifts individuals and groups out of poverty by ultimately enabling access to resources and the application of those resources to achieve better living standards. Accordingly, two sets of components define LAPO's development model. One set looks at poverty as the basis of the need for development. Another looks at the interventions that address poverty.

LAPO'S DEVELOPMENT MODEL: POVERTY AS

LACK OF CAPACITY

It is LAPO's view that three clusters of lack of capacities help explain poverty. The lack could be real or perceived; they nevertheless exist. The essence of identifying them is to understand how the interventions to be described afterward target these lacks to lift people above poverty.

The first component is the *lack of capacity to generate sufficient resources*. This largely manifests as relative non-engagement in economic activities sufficient to constitute gainful employment. Often, this arises from a lack of income-generating skills and limited access to capital. Borrowing for investment into business is common with high-interest rates and usually pushes the borrower into more poverty, especially when the return on investment is lower than the interest or when the investment is unsuccessful. Gender factor (being female) is a major factor in this regard. In particular, women have relatively less access to capital than their male partners and counterparts.

The second component is the *lack of capacity to prevent or limit the loss of resources*. The poor cannot

LAPO carries out its development work by continuously framing its programmes, projects, and activities on a model that draws on a multi-sectoral framework.

often prevent the loss of resources that commonly occurs through catastrophic and wasteful spending. Catastrophic spending means making out-of-pocket payments for services to the extent that a large part of household income is consumed and the household is pushed into poverty. Expenditure on health is the commonest way this happens. Expenditure on burials, sometimes building on health expenditure is another avenue of catastrophic expenditure. Wasteful spending happens when money is spent on psychologically rewarding but non-essential and somewhat compulsive, indulgent, or addictive behaviour. This includes expenditure on alcohol, cigarette smoking, extravagant lifestyles (such as procuring expensive clothing, shoes, and bags, eating and drinking spree with peers, etc), festivities, non-essential erratic expenditures, commercial sex. But they are also

vulnerable to insecurity, such as loss of savings to theft and crops to flooding.

The third component is the *lack of capacity to save money efficiently*. Low-income earners often feel too overwhelmed with money-dependent demands to think of saving reasonable amounts of money. When they do, it is usually to pay for school fees, house rents, and small assets. Their savings are often small, unstable (see above), and may not be used for profitable investments.

These three components usually have their roots in ignorance, illiteracy, having too many children, low self-esteem, and low motivation about how to change from poverty-promoting to wealth-creating circumstances and behaviours.

cont'd in next edition



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PHOTO SPEAKS



Commissioning Ceremony of Ekperi Rice Mill Project built by Japan in partnership with LAPO



2020 Annual LAPO Development Forum: Keynote speaker, Bishop (Prof) Vincent Iyawe (l), Chairman, Hon. Justice Samson O. Uwaifo and Dr. Honestus A. Obadiora (r)



Participants at the 27th Annual LAPO Development Forum



Advocacy visit to Benin Medical Care (BMC)



International School Meal Day: proper nutrition at Ogbeni Primary School, Benin City



NGOs/CBOs undergoing Mentorship Programme organized by LAPO in Benin City



Head, Communications and Branding, LAPO MFB Mr. Oluremi Akande Receiving CBN Agricultural Credit Guarantee Scheme Funds (ACGSF) 2020 Award



Dialogue and Awareness, Programme at Oka Community Edo State in commemoration of 2021 World Water Day

PHOTO SPEAKS



2020 LAPO Outstanding Women Leadership Award (LOWLA)
Winners: Mrs Evelyn Akpomedaye (l),
Mrs Ugbo Magdaline (m) and Nkechi Aham



2021 LOWLA Winners: Christiana Ovieba Ebitimi (l),
Joke Kolaja Adesina (m) and Felicia Funmilola Babalola



Advocacy visit to Edo State Universal
Basic Education Board, Edo



Oredo Community Health Outreach,
Edo State



World Cancer Day: Community Sensitization
at Egor Market, Benin City.



Cancer Sensitization and Screening at Igando Community,
Lagos State to Commemorate World Cancer Day



Advocacy visit to Edo State Ministry of Health



Water, Sanitation and Hygiene (WASH) Campaign
at NASATH School, Lagos State

Stemming the Tide of Rape and Defilement of Minors

By Philomena Elijah

The incidence of rape and defilement are on the increase in every part of Nigeria. This situation has become worrisome to many Nigerians especially as it concerns minors. A day hardly passes without heart-rendering reports of women and minors being raped across the country. Often defilement involves relatives, married men, and professional people. Worse still, some men rape or defile their daughters. Victims of rape range from two-months-old baby to over 100 years-old women. One wonders whether babies also dress indecently or provocatively to provoke sexual assaults.

While Nigeria has no reliable statistics which could show the extent and prevalence of rape, media reports and statements from law enforcement agency such as the police provides insight into the magnitude of the problem. Between January and May 2020, Nigeria's Inspector General of Police stated that the force arrested 799 suspects associated with 717 rape cases. Out of this figure, 631 of these cases have been charged to court while 55 cases were still being investigated (The Guardian, 16 June 2020).

It is said that Africa has the highest prevalence rate of child sexual abuse around 34.4 percent. This was further proven with a report from The Centre for Environment, Human Rights and Development that 1,200 girls had been raped in 2012 in Rivers, a coastal state in southeastern Nigeria. A case in point is the rape and murder of a 22-year-old 100 Level student of Microbiology at the University of Benin, Edo State, Vera Uwaila Omozuwa inside a Church in Benin City while reading. The tragic incident, which happened on May 28, 2020, according to reports, saw her attackers smashing her head with a fire extinguisher and leaving her unconscious around the Ikpoba Hill area of Benin City, the state capital. Despite being rushed to the intensive care unit of a hospital, Omozuwa could not make it as she succumbed to the injuries sustained during the savage attack. Also, in 2016, a report made available to UNICEF (United Nations Children Emergency Fund) in Bayelsa state revealed how a four-year-old girl was raped to death by a 40-year old man in Southern Ijaw Local Government Area. A seven-year-old died of

HIV/AIDS which she contracted after being raped by a full-grown man. There is also the pathetic case of the gang rape of a 13-year old girl in Yenagoa, the state capital. In Enugu State, a 60-year old widow was raped by a youth of between 17 and 25 years in the Opi Local Government Area.



In many cases, victims are silent about its occurrence. They never report to concerned authorities and those who manage to report never pursue the case to the court because of the social stigma it brings as well as the burden of proof necessary for conviction.

Like never before, fathers also seem to have become more attracted to their daughters and jeopardising the chances of finding a haven for their girl-children. In Delta State, the police arrested a 46-year old man, for allegedly defiling his 11-year old daughter.

In many cases, victims are silent about its occurrence. They never report to concerned authorities and those who manage to report never pursue the case to the court because of the social stigma it brings as well as the burden of proof necessary for conviction. The Nigerian police like their counterparts in other parts of the world have not helped matters as they have sometimes been accused of trivializing such cases, which results in less reporting of the act (Elisson, Louise; Munro, E Vanessa; Hohl, Katrin and Wallang Paul (2015). Challenging criminal justice? psychological disability and rape victimization).

The Foundation for African Cultural Heritage (FACH) listed lack of forensic evidence, refusal of parents to allow their wards to testify, and social stigma as the major constraints in prosecuting offenders. The Secretary, Ifeyinwa Awagu said daily defilement reports in the media are alarming to keep us aware and awake to the need to stamp out the cankerworm from society.

cont'd in next edition



“I don't worry about terrorism. I was married for two years.” Rudy Giuliani Edmund came home tonight again, reeking of potent alcohol, so much so that I thought I saw it dripping from his skin pores.

This was the same husband of mine who knelt in holy sobriety before me early January and promised, with quivering lips, that his new year resolution was to stop drinking and womanizing. How could he jettison the promise so early in the year? How could he? Edmund!

Now...what was that new thing that I perceived? Female perfume? There was also a patch of red on his shirt, near the breast pocket...it was truly red and well defined in shape; the shape of female lips was stamped there, the shape seemed to be staring me in the eyes, jarring at me, and daring me to fight back. I jarred back, grinning at the shape as if the strange woman stood before me, mocking me, daring me. I could fathom her in my mind's eye; the shapely beast of a woman, Jezebel incarnate, the husband snatcher, the heartbreaker...and now, my heart is giving way! I felt the pang of blood pressure, something like a needle gripped my chest, the pain ran to my neck and down my back. This was not just adrenaline. I was suffering a heart attack. Bewildered, I ran from him as far as my legs could carry me towards my room and made for the drawer where I kept my medicine. I only managed to throw the aspirin into my mouth, no time to secure it under my tongues as Matron Akinbanji had directed me before I was enveloped in a thick cloud of darkness, but in that darkness, I heard Edmund's nerve-wracking screams.

“My love! My love!!! Wake up!! Somebody help!!!”
**

I came to Dr. Bamidele's private ward, and the first person I saw was Edmund. I saw his eyes lit up with joy as he sprang forth and held me, planting warm kisses all over me, whispering sweet nothings into my ears. Then floods of memory came rushing in. I recalled the episode earlier. Then my spirit revolted against his warmth. I pushed him away as tears welled up in my eyes. My head throbbed. He burst into tears himself as he fell to his feet, pleading for forgiveness.

“Forgive you? My potential murderer? You came to this life just to see me dead, and you're succeeding at it, ain't

you? Now I am certain I need a divorce. And please, don't sermonize over this again. It is long overdue. I can't go on. Marriage is not by force. Just look at me; 44 years old, and looking like 65 years old, wizened by an unnecessary hard-knocked way of life, blessed with three children who are already

traumatized by these hard knocks meted to them by their father; I have borne this curse for too long, with a wayward husband whose only contribution to family upkeep is ensuring his miasma of alcohol pervades the entire house while used condoms have become artistic imprints in all corners of the home. Home? Do I call that bedlam a home anymore? The boxing ring where Mr husband practices his punching skills with his wife and children as punch bags?



Edmund, I have no doubt God has given me this second chance to make one last appraisal of my life and walk away from this madness. As it is, if high blood pressure doesn't kill me, your hard punches would eventually lead me to an untimely grave. Should I not stay alive to fulfill my destiny? I wasn't thrust into mortal existence just to die an uncanny death in your hands, or was I? Please, Edmund, I need a divorce.”

I felt the pang of blood pressure, something like a needle gripped my chest, the pain ran to my neck and down my back.

I looked at him now. I saw his face become pale as he clenched his fists; then I heard his muscles creak as he wrung his shoulders and put a foot forward, trying to rise from his kneeling position. He suddenly pulled the Intravenous drip stand to himself, grabbed the IV plastic line, tied it around his clenched fist, and began to pull it up...

I never bargained for what followed.
**

...to be continued.



Our Lives With LAPO

Stories by Onome Azegbeobor

Name of Client: Marian Briggs

Age: 54 years

Marital Status: Married

No. of Children: Five

Year Joined LAPO: 2010

Business Location: Rivers State

Current Loan: N300,000 (USD 835.30)

Mrs. Marian Briggs, 54, a successful businesswoman who joined LAPO in the year 2010 is married to Mr. Briggs. She is a native of Brass LGA in Bayelsa State and blessed with five children.

Her early life was rough and unstable due to her polygamous background. She has 21 other siblings and first amongst her mother's children. Mrs. Briggs passed out from St. Scholastica Girls High School, Bakana in Rivers State in 1984 with five credits. She desired to further her studies but was compelled to stop due to a lack of sponsorship.

In 1985, she secured a job in a supermarket with N103 as a monthly salary and rose to the position of a supervisor after six years of diligent service. Mrs. Briggs discontinued her appointment and veered into a private business of selling wrappers with her savings. She took her wares to offices, banks, hospitals, and other public places for sale and was thus able to assist her mother in the training of her siblings in tertiary institutions. Her desire to expand her business and live above poverty influenced her decision to join LAPO in 2010. Her sister-in-law who introduced her described LAPO as a friendly organisation with an affordable interest rate. Her first stage loan of N30,000 (USD 83.53), after the compulsory eight weeks of pre-loan training, was used to revitalize her clothes business. With a second loan of N40,000 (USD 111.37), she was able to

buy a double bail of wares. As her business continued to grow, she could now purchase wares worth N145,000 (USD 403.73) and make a profit of N50,000 (USD 139.22). Mrs. Briggs currently takes a loan to the tune of N300,000 (USD 835.30) and has enjoyed an educational loan of N80,000 (USD 222.74) as well.

Since her husband retired from service in 2014 with a delay in the payment of benefits, she has been the one responsible for all the family expenses including children's school fees, feeding, house rent, health care, and clothing. One of her children, Emmanuel Captain Briggs won the LAPO scholarship in 2015 when he was 13.

Mrs. Marian Briggs says she has benefitted from several social empowerments and health programmes in LAPO including knowledge of blood pressure (BP), sugar level, HIV status, the importance of breastfeeding, sleeping under a mosquito net, having a savings culture, and generally how to live a healthy lifestyle. She says that even her son and his friend now save with LAPO.

She hopes to diversify into cucumber and snail farming which she says are very profitable, and advised other women to venture into productive businesses instead of becoming dependent on their spouses.



Our Lives With LAPO

Name of Client: Gift Eberé

Age: 43 years

Marital Status: Married

Year Joined LAPO: 2014

Business: Location: Rivers State

Current Loan: N130,000 (USD 361.97)

Industrious and enterprising, Mrs. Gift Eberé joined the Lift Above Poverty Organization (LAPO) in June 2014 when she needed microloans to expand her tailoring business.

With the financial support of LAPO over the years, she has been able to add two sewing machines, an industrial weaving machine; a baking oven, a deep freezer, and a generating set to the one sewing machine she had. She promptly repaid her first stage loan of N30,000 (USD 83.53) and took the second one of N40,000 (USD 111.37) to develop her business. Since then, she has accessed several loan products from LAPO, including educational loans, to facilitate her business. Her current loan is N130,000 (USD 361.97). This financial support, she says, has been the main source of her business sustenance, making her economically fulfilled and self-reliant.

Born in 1978 into a humble family in Imo state, Madam Eberé desired to become a Mass Communication professional. After her secondary school in 1994, she worked as a clerk in Limca Bottling Company for few months after which she got admission into the University of Port Harcourt (UNIPORT) to study Mass Communication. Due to a lack of funds, she could not further her university education. She waited patiently for several years hoping that a benevolent family member

will come to her aid. The alternative was to acquire skills in tailoring.

After her wedding in 2000, she went further to acquire life-transforming skills in catering and interior hall decoration at Obigbo and then set up a multifaceted tailoring and catering business with the support of her husband. She has trained over seven young women in fashion designing with some already established in the business and doing well.

Mrs. Eberé whose daughter has also benefitted from the LAPO Scholarship scheme says she can now support the family budget to the delight of her husband who now has more confidence in her.

Apart from credit support, Mrs. Eberé says she has also benefitted from the health awareness programmes of LAPO. She aspires to build a skill acquisition centre to train people on different skills as she loves seeing youths and women engaged in economically productive activities rather than become idle, involved in vices, or dependent on their husbands as full-time housewives.

In all, she is excited about her relationship with LAPO and commended the organization for making the progress and development of women its priority.



Agriculture & Rural Development

Agricultural Production And

Food Security In Nigeria:

It Is Time For Action

By Chief Olusegun Obasanjo

Food security is a situation in which people have available access at all times to sufficient, safe, nutritious food to maintain a healthy and active life. In short, food and nutrition security involve availability, affordability, accessibility, and balance.

In Nigeria however, we are far from attaining food security as UNICEF's report estimates that about 65 percent of Nigeria's population is food insecure.

This means we have got some serious national problems to confront because, to be “food insecure” means that there is hunger in the land, and if the hunger is not already with us, it is fast approaching. But it is already with us. Indeed, available findings from studies reveal that household purchasing power is fast deteriorating; hence, more families in the country are becoming food insecure.

Ensuring food security is quite cumbersome as there are challenges in the efforts to produce enough food for our teeming population as well as export agro-products for foreign exchange earnings. Our farming is still largely on a small-scale basis, with rural farmers still using cutlasses and hoes. A good number of farmers especially in the rural areas do not have access to fertilizers and improved seeds as well as credit facilities. There is also the problem of access to land for crops despite the Land Use Act which is not being fully utilized. And now, the menaces of cattle herdsmen-farmers clashes have come to confound our efforts at sustainable agriculture and food security. While these challenges might seem countless, we cannot overlook the problem of drought and water management, as well as flooding in the Niger Delta and some states along the Niger-Benue banks. Some of these problems might indeed be natural, the majority of them are self-inflicted.

In the area of access to credit facilities for rural, groups like the Lift Above Poverty Organization (LAPO) has gained nationwide recognition owing to its achievement in reportedly dispensing over N20 billion over the years as agricultural loans to support livestock (poultry, fishery, piggery) and arable crops as well as tree crops. It is worthy to note that the returns from the investments are very encouraging.

While individuals and non-governmental organizations are working to improve the agricultural sector and invariably food security, the government must make efforts to support

the private sector in growing agriculture and agri-business in our country. The government may not be a good producer mainly because of its red tape; nonetheless, it can and should provide the necessary incentives for the private sector to thrive in the agri-business to ensure food security.



Chief Olusegun Obasanjo

Furthermore, we must examine what has worked in the past and build on it. We also need to learn from others to adopt and adapt what is relevant to our situation and make good use of the Land Use Act for agribusiness.

The governments on the other hand need to be enablers, catalysts, givers of incentives, and encouragers not producers. The government also needs to partner with the private sector in providing a conducive environment for the sector to produce maximally; make credit facility available for all levels of farmers commercial, medium-scale, and small-scale; make available inputs through the private sector or PPP agro-centers.

There is also a need for Certification Centres to establish Agro commodity exchange, access international markets for agro and agro-processed products.

As we proffer solutions to the problem of food insecurity, we need to understand that it is a collective responsibility, not just for the private sector, the government, or the farmers, it is our responsibilities as citizens to encourage the Agro-industry by eating what we produce and buying what we make. We must all pledge to do something positive either as a producer, financier, catalyst, enabler, advocate, processor, marketer, or exporter, do something positive and productive in and for agribusiness without sacrificing quality on the altar of gain. We can make Nigeria's food and nutrition secure by 2025 and make Nigeria among the ten largest economies in the world by the same year.

the government must make efforts to support the private sector in growing agriculture and agri-business in our country.

Agriculture and Food Security In Nigeria

As Nigeria attempts a diversification of its economy, experts provide an opportunity to actualize this dream pointing to Agriculture as most promising. Ibigotemieari Adebisi caught up with the Permanent Secretary Edo State Ministry of Agriculture and Natural Resources, Pharm. (Dr) Godwin Okonofua, to assess what the state government has put and is putting in place to achieve food security, especially in these challenging times. Excerpts:

What is Food Security?

Food security is when every kind of food (edible substance) items that human beings need for their growth and development is available, affordable, and easily accessible not just by some but by all especially those in the lower class, all year round.

What is the place of agriculture in ensuring Food Security?

Agriculture is solely about food. If there must be food security, it involves agriculture. Agriculture will have to provide the necessary machinery for ensuring that food is available to all.

What effort is the government making in developing the agricultural sub-sector in the state?

The government is very involved in the development of its agricultural sector by funding those who want to venture into the agricultural sector which is very essential. Encouraging investors to come in and also doing extension services to ensure that those in the agricultural sector use the most efficient method to enhance production. The government is also partnering

with various stakeholders who are involved in the agricultural sector to facilitate

increased food production through some of its many programmes. The first major programme is the Commissioner of Agriculture Credit Scheme (CACS), where a variety of foods such as rice, maize, soya bean, and cassava has been grown in quite a large number. There's also the Independent Farmers Initiative (IFI) programme, which has just rounded up, the N-cares programme, among many others. The government selects and provides funds for farmers in these programmes using existing farmer's database, farmers' surveys, data from farmers associations, community leaders as well as publicly inviting farmers to key into them.



With the pandemic still ravaging and the rise of the Farmers-Herdsmen crisis, what is the government doing to ensure food security?

In the aspect of food security, one of the aims of setting up the IFI programme is to ensure that there is food for all during and after the COVID-19 period. Governor Obaseki did commit quite a large amount of funds and as of today, over 2,500 farmers have benefitted across the state. Also, the N-Cares is another programme that the government keyed in to ensure that there is food security during and after the COVID period. All these programmes which I have narrated are all geared towards ensuring food

security in the state. For the Herdsmen, so many security meetings are ongoing and strategies are being adopted to ensure security. I may not be able to disclose some of the plans but as you may have heard in the news, the Governor has made one or two pronouncement that security meetings are ongoing. The government has established a new constabulary; this has been put in place to ensure that there is security. Compared to the rate of insecurity we had during November- December 2020 and this year, we can say that there is improvement in the area of security and that is because there are plain and marked policemen all around the state.

Is there a part of the programme where farmers are provided access to vital farming equipment to aid more food production?

For the IFI programme, outside the land preparation which is clearing, the government is involved in the output, input, and harvesting even to update. The government provides everything from planting till the end. The same goes with the CACS.

How is the government supporting farmers to scale up their farm enterprises and possibly going into exportation?

It is not just about food security but making agriculture a business, that is the essence of having commercial agriculture, which the government is driving to establish, and that gave rise to the CACS programme. We also have the oil palm programme

because, with subsistent farming, it's just for your stomach. Measures are already in place for the exportation of products. The oil palm is coming up. Recently, about ten of the big-time players have come into the oil palm sector and I can assure you that in 2-3 years you will see other palm sectors aside from Okomu palm. There will be a lot of entrance into the value chain. Agriculture in Edo state is all about the agricultural business and we are just at the foundation stage.

What is the government doing to ensure that there is a regulation of food prices so that it can be affordable to all?

Price is purely a market-driven factor. It greatly involves production... which is why we are still under commercial agriculture. If you go to other states where they produce, the prices come down. So if we produce our own, definitely it will come down. Let me give an example, we produce rice, so by the time the country has rice available for everybody, the local rice price will go down. By the time cassava is produced, it comes down. At times, cassava comes down when everybody is producing. So as soon as we produce, the prices become even far lower. The government is not involved in telling a businessman how to run their business. It is purely a demand and supply issue. But if there are man-made factors then that's a different case entirely. Those are fraudulent activities and the government will not tolerate them when they do shady things to inflate prices. But usually, price is always a demand and supply theory. When there is scarcity, prices go up and when there is a surplus it goes down.

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War Against Cancer: 2.7M Community Members Sensitized

One of LAPO's key operating assumptions is that poverty is further reinforced by diseases and ignorance. Today, cancer is the number one killer disease of mankind. Cancer kills more people than HIV/AIDS, malaria, and tuberculosis combined. The worldwide burden of cancer doubled between 1975 and 2020. In Nigeria, over 102,000 Nigerians are diagnosed with cancer every year, out of which about 80,000 die due to late detection.

To change this sad narrative, the organization set up the **LAPO Community Campaign for Cancer Control (LAPO-C4)** project in 2016, aimed at reducing cancer-related deaths in Nigeria. The project, which consists of mass **awareness, screening, and referral services** is designed to assist community members in Lagos, Imo, Abuja, Rivers, and Edo State detect cancer ailments early for uptake of preventive treatment.

Between November 2016 and December 2020, **LAPO** created mass awareness about cancer in target communities across the country under the LAPO-C4 project, sensitized 2,776,580 community members against cancer, screened 38,595 persons, and referred 26,215 for further screening and treatment in government-approved health facilities.

The Executive Director, Dr. Honestus Ayo Obadiora expressed concern that almost 102,000 new cases of

cancer occur annually in Nigeria with over 60% in women due to breast and cervical cancer.

He traced the main barriers to cancer control in Nigeria to poor access to screening services and inadequate awareness and advised women to regularly check their health status as breast and cervical cancer pose a serious threat to their lives.

Meanwhile, **LAPO** joined the international community to create mass awareness on cancer across the country in commemoration of this year's World Cancer Day.

The exercise which featured rallies, distribution of Information, Education, and Communication (IEC) materials, free cancer screening, and tests for 1,918 persons, received a commendation from community members nationwide.

Executive Director, **LAPO**, Dr. Honestus Obadiora, said that the organization was committed to the empowerment of poor and vulnerable people in Nigeria through the implementation of innovative financial and non-financial development programmes.

He said the awareness which centred on cervical, breast, and prostate cancers was part of activities to mark the 2021 World Cancer Day and called on the federal and state governments to provide cancer treatment support for indigent individuals due to the high cost of management and treatment.

Agricultural Development: LAPO Supports Farmers With N12.2BN

LAPO is determined to address the problem of food security in Nigeria. *Since 2007, the LAPO Rural Development Initiative (LARDI)*, an organization vested with the mandate to improve the quality of life of rural dwellers through committed support for livelihood activities, has made a huge impact in rural agricultural financing.

Over N53 billion has been disbursed to beneficiaries since its inception. In the 2020 financial year alone, **LARDI** disbursed the sum of N12.2 billion to 152,446 rural farmers in 253 branches across 21 states. This figure represents 12% growth over the sum of 10.9 billion disbursed during the year 2019.

The Executive Director, Dr. Honestus Ayobami Obadiora, who stated this while reviewing the

performance of the **LAPO Rural Development Initiative, (LARDI)**, in Benin City, restated that the organization is committed to Nigeria's agricultural development.

He attributed **LAPO's** outstanding performance over the years to strong institutional strength, staff commitment to excellence, and hard work, adding that the organization was ready to maintain its superior performance trajectory.

Dr. Obadiora enjoined low-income farmers to take advantage of the affordable loan opportunity offered by **LAPO** to enhance the growth and development of their farm enterprises.

Community Health Improvement

Maternal and child mortality remains unacceptably high in Nigeria, ranking among the highest in the world. Nearly 20% of all global maternal deaths occur in Nigeria. The rate of reducing these deaths has been slow as many of the contributory factors remain unaddressed.

As a development organisation, health intervention has always been one of the poverty alleviation strategies of Lift Above Poverty Organization (LAPO). In 2020, the organisation improved the health conditions of 913,628 vulnerable community members across the country. The beneficiaries were educated on quality maternal and child health practices with key focus on antenatal care and nutrition, family planning, water, sanitation, and hygiene.

The Acting Executive Director, Dr. Honestus Ayobami Obadiora who stated this in Benin City said 650,738 persons were reached with direct services in target communities while 262,890 were empowered through Information, Education, and Communication materials.

He said LAPO equally carried out health outreach in

Oredo Primary Health Centre in Benin City during the period, reaching 1,236 community members with health counseling, free treatment, and referral services.

The Executive Director expressed worry that a high percentage of women and children in Nigeria are vulnerable to illnesses, disability, and even death due to lack of access to comprehensive health services, a situation that has made the country one of the highest in maternal and under-5 mortality rates amongst developing least developed and sub-Saharan countries.

Dr. Obadiora said LAPO was determined to change the narratives of high maternal and under-5 child mortalities in Nigeria with its health intervention programmes to mitigate the detrimental effect of maternal mortality on the socio-economic development of the nation.

He charged members of the public to imbibe the culture of regular medical check-up to enable early detection and management of health conditions, adding that routine community-based health screening and awareness creation by the organization has contributed significantly to the wellbeing of community members.

LAPO MFB Wins Best Supporting Bank, 2020

LAPO Microfinance Bank Limited has been announced the "Best Supporting Bank" (national level) in 2020 in the Best Farmers and Participating PFIs Awards organized by the Agricultural Credit Guarantee Scheme Funds (ACGSF).

The award which recognizes LAPO's services to the nation's vital agricultural sector that contributed about 22% to the country's GDP in 2019 is doubly significant because of the impact of the pandemic last year.

The honour is also a testimony to the significant milestones and impact that LAPO MFB has attained since it joined the Agricultural Credit Guarantee Scheme Funds (ACGSF) in 2012.

In a related development, LAPO Microfinance Bank clients won the "Best Farmer" category in Lagos, Ogun, Edo, Niger, Sokoto, Kaduna, Nassarawa, Osun, Kwara, Kebbi, Ondo states respectively.

The LAPO MFB network covers 31 states in Nigeria,

namely: Delta, Bayelsa, Edo, Anambra, Ebonyi, Enugu, FCT Abuja, Kaduna, Nasarawa, Niger, Lagos, Benue, Kogi, Gombe, Jigawa, Kano, Plateau, Katsina, Kebbi, Sokoto, Zamfara, Ekiti, Ondo, Oyo, Abia, Imo, Akwa-Ibom, Cross-River, Kwara, Osun and Ogun states.

Between January 2012 and December 2020, the bank disbursed over N27 Billion naira. The bank's strategic goal for 2021 is to deepen its reach in the sector by disbursing N12 billion

It currently supports over 34,000 clients, including farmers and other agro-value chain operators across the country

ACGSF is an offshoot of the Agricultural Credit Guarantee Scheme (ACGS) which was established in 1977, under the management of the Central Bank of Nigeria.

The scheme was designed to encourage banks to increase lending to the agricultural sector by providing guarantees against inherent risks.

LOWLA: Acknowledging Women's Contributions To Nation Building

LAPO has set the pace over the years as a development organization advancing the cause of women and eliminating barriers hindering their social-economic progress. In 2013, the organization took a step further by instituting the **LAPO Outstanding Women Leadership Award (LOWLA)** as a part of the activities to commemorate International Women's Day (IWD). *The Award* is specifically dedicated to recognizing, honouring, and celebrating Nigerian women who have distinguished themselves and recorded outstanding success in **Business, Farming, and Professional Life**.

At the 9th edition of the Award held in Benin City on Monday, March 8, 2021, three women leaders have been bestowed the Awards bringing the total beneficiaries to 27 persons to date. They are Mrs. Felicia Funmilola Babalola (Professional Category), Mrs. Adesina **Kolaja** Joke (Farming Category), and Mrs. Christiana Ovieba Ebitimi (Business **Category**).

The CEO of LAPO, Dr. Godwin Ehigiamusoe congratulated the awardees for surmounting enormous challenges to make a huge impact in their environment and described them as *true change-makers*.

He said **LAPO** has been involved in community health improvement since its inception in 1987 and playing a major role in addressing the challenges limiting the progress of women, including economic powerlessness, social exclusion, and ill-health.

Dr. Ehigiamusoe said the organization reached 913,628 vulnerable communities with direct and indirect health

intervention services in 2020 despite the COVID 19 pandemic.

In his remarks, Chairman, Board of Directors, **LAPO**, Dr. Osarenren Emokpae commended LAPO for consistently hosting the award over the years and expressed optimism that in due course, women in Nigeria will have more representation in public life like Rwanda, Cuba, and Bolivia where there are more women in parliament.

On her part, Hon. Justice Esther Amenaghawon Edigin, the Chief Judge of Edo State and chairperson at the event, challenged women to always seek pathways to excellence, emulate distinguished women leaders like Dr. Ngozi Okonjo-Iweala and work assiduously to add value to humanity.

In her keynote paper, Comrade Grace Ese Obakina, Executive Director, Caring Heart Initiative, urged women to create their own space and work towards reaching the pinnacle of their career even as she advocated more protection for their rights.

United in thoughts, LAPO Board members and other critical stakeholders enjoined women who are desirous of achieving greatness to seek the right role models and remain focus to succeed in their various undertakings.

The theme of this year's International Women's Day, #ChooseToChallenge, encourages women to challenge the status quo and aim for greater heights in their chosen profession.

LAPO Seeks Proper Nutrition For Children

As a pro-poor development organization, LAPO is concerned about malnutrition, especially amongst orphaned and vulnerable children. Poor diet now represents the leading risk factor for the global burden of diseases, according to a recent report published by Risk Factor Collaborators in 2018. Worldwide, 149 million children under the age of five are stunted, 49.5 million are wasted, 40 million are overweight and many millions are suffering from micronutrient deficiencies. Nutritional problems beset many young children, particularly in low and medium-income countries thereby affecting their cognitive, physical, and overall development. Experts believe that a collaborative effort is a key to addressing the challenges of proper nutrition in Nigeria.

Experts believe that a collaborative effort is a key to addressing the challenges of proper nutrition in Nigeria. It is therefore delightful when we see prominent organizations like LAPO tackling this challenge.

Speaking at the 2021 International School Meals Day organised across the country, LAPO Executive Director, Dr. Honestus Ayobami Obadiora highlighted the

importance of quality nutrition for children and drew attention to the connection between healthy eating, education, and better learning.

Dr. Obadiora described the theme of the celebration, "Eat for the Health of it," as appropriate as childhood malnutrition is one of the major causes of childhood morbidity and mortality in Nigeria with about 2,300 under-five and 145 women of childbearing age lost every single day.

He said the overall goal of Nigeria's food policy is to improve the nutritional status of all Nigerians, with particular emphasis on the most vulnerable groups, i.e., children, women, and the elderly.

Dr. Obadiora expressed confidence that with the support of all stakeholders, Nigeria can achieve the Sustainable Development Goal (SDG) target of reducing the maternal mortality ratio to less than 70 per 100,000 live births and end the preventable death of newborns and under-five children to as low as 25 per 1000 live births by the year 2030.

ADMISSION

LAPO Institute for Microfinance and Enterprise Development (LIMED) hereby invites applications from eligible candidates for admission into the following programme for the 2020/2021 academic session:

National Diploma (ND)

- Microfinance and Enterprise Development

Admission type

- Full- Time

Eligibility

1. Candidate **MUST** have participated in the 2020/2021 Unified Tertiary Matriculation Examinations (UTME) and met JAMB Minimum Requirements.
2. Candidate **MUST** have scored not less than 120 in the UTME exercise.
3. Candidate **MUST** have five credit passes in WAEC, NECO, NABTEB, GCE (O' Level) including English Language, Mathematics and any other subjects relevant to the course in not more than two sittings.

How to Apply

1. Visit www.lapoinstitute.edu.ng
2. Applicants are expected to pay a non-refundable fee of NGN10,000 only in favour of LAPO Institute, Zenith Bank 101-4465-081.

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