

BUSINESS DAY

WOMEN'S HUB

MARCH 17, 2023



**WOMEN IN
TECHNOLOGY:
PROMOTING GENDER
EQUALITY IN THE
DIGITAL AGE**

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Editor's Note

It is another opportunity to serve you interesting articles for your weekend relaxation.

Still in celebration of International Women's Month and in line with the theme for 2023, 'DigitALL: Innovation and technology for gender equality', some women in technology share their views on the theme and proffer solutions to the eradication of all forms of gender biases and inequalities. We share their views with you.

Life is about choices and 'You have the freedom to do what you want!' but there is more. Find that out in our story from the title mentioned.

Check out our article on 'Personal finance lessons from Silicon Valley Bank'. A lot to learn indeed.

You need to know how 'Building and scaling a real estate investment portfolio' will be of benefit to you, and reading how this can be done in our story will help you.

Have you gone through various relationships, and you are done with giving it another shot? Please do not be discouraged. We share '3 journeys you need to make to become desirable after several failed relationships' and we trust it will inspire you greatly.

Also, we share 'How sexual intimacy can benefit your mental health.'

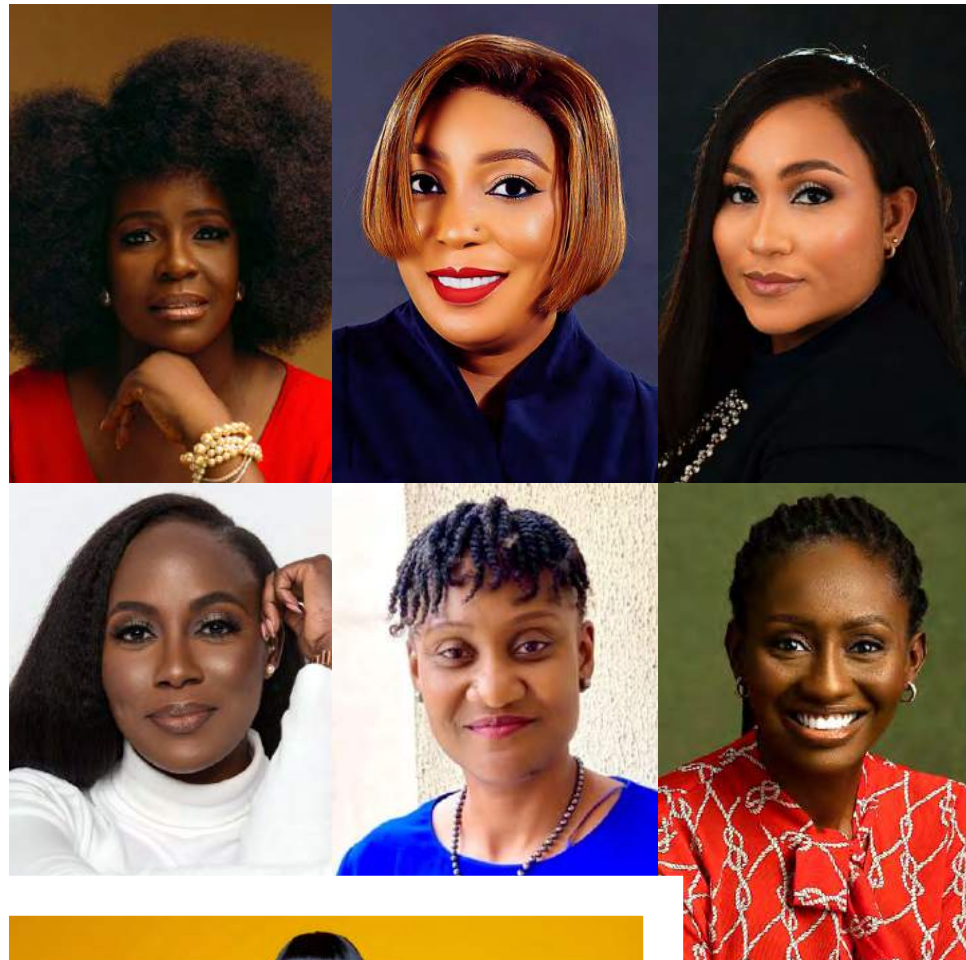
Indeed, 'Your self care shows you love your children.' What do we mean when we say this? By the time you read the story, the picture we are trying to paint will be crystal clear.

For fashion, it is DONNA MAISON to the rescue and for meals to enjoy, check out the yummylicious ham casserole and fish cakes.

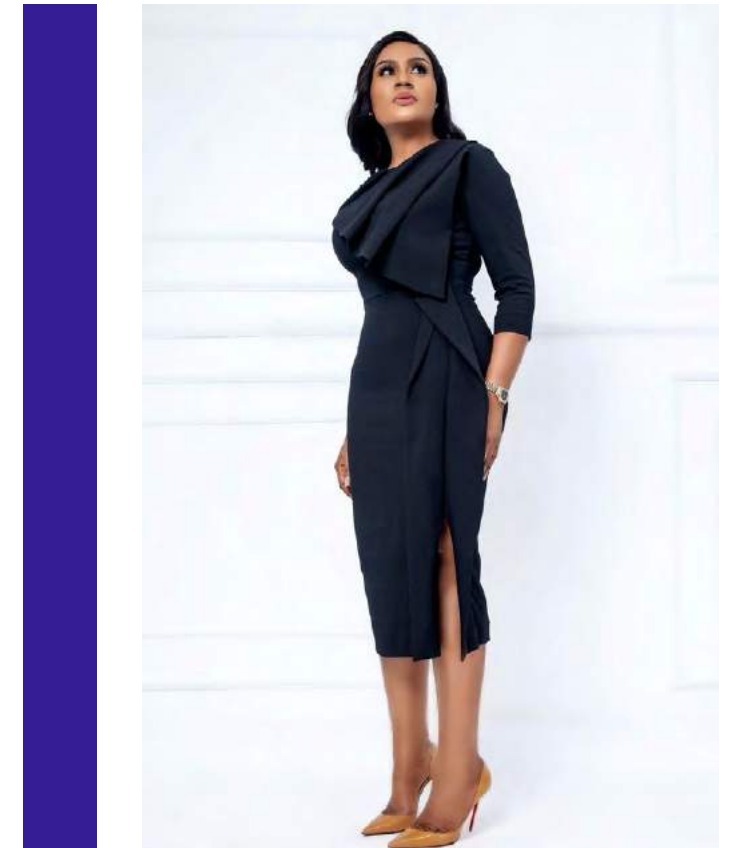
Finally, it is Mother's Day on Sunday, celebrate all mothers and make them feel special.

Have an amazing weekend!

Enjoy!



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WOMEN IN TECHNOLOGY: PROMOTING GENDER EQUALITY IN THE DIGITAL AGE

In celebration of international women's month and in line with the theme for 2023, 'DigitALL: Innovation and technology for gender equality', some women in technology share their views on the theme and proffer solutions to the eradication of all forms of gender biases, inequalities and the need for more women in the digital space. Associate Editor, KEMI AJUMOBI writes.



YEMI KERI

Founder, Heckerbella

There are several ways in which digital innovation and technology can be used to promote gender equality:

Closing the Digital Gender Divide: Providing greater access to digital technologies for women will promote their full participation in economic, social, and political spheres. This includes access to basic digital tools such as smartphones, laptops, and the internet. This can be addressed through community-driven initiatives that provide support to women in technology.

Encouraging More Women to Pursue Careers in Technology: The technology industry needs more women, and one way to achieve this is by creating an inclusive environment where women can prosper. It entails breaking down barriers to entry, promoting diversity and inclusion initiatives, and offering professional development opportunities to women in technology.

Developing Gender-Inclusive Digital Products: Incorporating gender-inclusive design practices in the development of products and services will help to eliminate bias and increase access to technology for everyone. This could mean developing products that cater to the unique needs of both men and women and promoting the creation of digital products and services that are inclusive of different genders.

Involving Women in Technology Decision-Making Processes: Ensuring that women are involved in technology decision-making processes can help to promote gender equality in the digital age. This includes recruiting more women to technology leadership roles, increasing the visibility of women's perspectives on tech policy issues, and actively engaging with diverse communities to ensure that digital innovation benefits everyone.

Overall, addressing the current gender gaps in digital innovation and technology is an essential step towards achieving gender equality.



CHARLOTTE ESSIET

**Director, Corporate &
Regulatory Affairs, AOS
Orwell Limited**

Innovation and technology have the potential to drive significant progress towards achieving gender equality. With the rise of digital tools and platforms, we are seeing new opportunities for women to gain access to education, healthcare, and employment, while also enabling them to participate in political and social decision-making.

One of the key areas where technology is having an impact on gender equality is in education. Online learning platforms and digital resources are making it easier for women to access education and training, regardless of their location or personal circumstances. This is particularly important in developing countries where traditional barriers such as poverty, social norms, and limited infrastructure can make it difficult for girls and women to access education.

Another area where technology is having an impact is in healthcare. Mobile health apps and telemedicine platforms are enabling women to access healthcare services remotely, which is especially important in areas where healthcare facilities are scarce or inaccessible. This technology is helping to reduce maternal mortality rates and improve overall health outcomes for women.

Technology is also creating new opportunities for women in the workforce. Remote work and flexible working arrangements are making it easier for women to balance their work and family responsibilities, while also providing access to new job opportunities. Additionally, digital platforms and marketplaces are enabling women entrepreneurs to reach new customers and markets, while also providing access to financing and other resources.

Despite these opportunities, it is important to note that technology alone is not enough to achieve gender equality. It is essential to ensure that women have the skills and resources to effectively use technology, and that they are not excluded from accessing technology due to factors such as affordability or social norms. Additionally, efforts must be made to address the gender biases that exist within the technology industry, and to ensure that women are represented and included in the development and design of new technologies.

In conclusion, innovation and technology have the potential to drive significant progress towards gender equality. By providing new opportunities for education, healthcare, and employment, and by empowering women to participate in key decision-making processes, we move several steps closer to achieving the world we all dream of – one of equality and equity for all.

Happy International Women's Month!



HARB CYNTHIA IGE

**CEO/Director, Internet
Solutions Nigeria Limited**

Innovations and technology has steered the world to move at an unprecedented pace and will continue to do so more rapidly. Indeed this is shaping the future, yet, women are still underrepresented in this space with about 28% presence in STEM.

It's time to accelerate gender equity initiatives for the inclusion of women and girls in this digital age. We are challenged to explore the progress made in the past years, evaluate the impact on the society, review the lessons we have learned, and be able to chart the course going forward to drive inclusion of women and overcome the barriers that exists.

Gender equity and empowerment in the innovations and technology space should remain a priority but with more consciousness in order to drive transformative change. Women in the technology space should become a norm and not a wow factor, this is the goal. Not just in talks but actions, we need to value and embrace equity in tech by actively supporting within our ambit of influence, especially to encourage STEM for girls. In a bid to level up the female gender deficit in innovation and technology space, it is necessary to start building the interest of girls in ICT-related courses at the early stage – Catch them young.

To create an inclusive world for women, our girls need to embrace STEM. Girls are systematically tracked away from STEM throughout their education, limiting access and preparation for opportunities in these fields as adults. Gender stereotypes, discrimination, cultural biases, amongst others, are some of the issues to draw attention to and address.

It's time to reflect on how we can be part of the solution by bridging the confidence gap, this will go a long way to create an enabling environment and achieve equity.

Therefore, there is need to increase advocacy and awareness amongst girls with an enhanced vocational counseling for career in innovation and technology.





WENDY A. OKOLO

**Associate Project Manager & Aerospace
Research Engineer at NASA**

“Innovation, technology is critical for gender equality, and it is important for us to utilise existing tools at our disposal to see how we can minimise inequality for women particularly considering the unconscious biases that are inherent in a lot of our processes, from schools and universities to organisations in the technology space.”



ONYECHE TIFASE

Vice President, Grid
Consulting, Siemens
Energy

We need all women working in digital, innovation and tech fields to achieve social, economic, and political equality for humanity to attain a sustainable future. As a female, African, engineering professional I have seen firsthand the power of diversity.

Women in STEM fields bring new perspectives, compassion, strength, resilience, warmth, and sparkle to the workplace. They are also capable of creating safe spaces that enable more women to thrive in male dominated fields. I am confident of a better future as we unleash the power of DigitALL to ensure equal opportunities and improved working conditions for women.” Tifase stated.





FOLAKE OWODUNNI

Co-Founder, Emergency Response Africa

Technology has a pivotal role to play in achieving gender equality globally. Many corporates and governments already collect gender-specific data about key indicators of success and development, including things like pay gap, access to education, and access to credit. The problem is we often stop at collecting data and quoting statistics. One of the most meaningful activities that we can do, not just this international women's month, but every day, is to commit to intentionally turn our data insights into innovative initiatives that advance gender equality. Whether it is an equal pay for equal work initiative in your workplace, or proactively sponsoring women in STEM as role models for future generations, it is our time to act. Used correctly, data can help us close the gap between women's potential and their achievements.



You have the freedom to do what you want!

by Gladys Agwai

“You are free to choose, but you are not free from the consequences of your choice.” Stephen Covey

Having the freedom to do what you want is one of the greatest blessings of life. The ability to make your own decisions, pursue your passions and interests, and live life on your own terms is a privilege that many people around the world do not have. Having more freedom can make you feel more empowered and in control of your life. You can make choices and decisions that align with your goals and values, that motivate you. But with this freedom you will be more aware of the consequences of your decisions knowing the direct impact on your life and the life of others. This could be challenging as you become more self-aware and honest about your own shortcomings and mistakes. With freedom, you are more inclined to take risks and push boundaries. While taking risks can lead to personal and professional growth and development, with risk you may be more prone to make mistakes and engage in risky behaviors. As a result, it is important to approach your newly found freedom with a sense of awareness and enjoyment so that you can make the most of your opportunities while also remaining grounded and responsible.

The negative impact on individuals and society from your freedom to do whatever you want results from these negative behaviors:

- **Selfishness and Lack of Concern for Others:** When prioritizing your own desires and needs over those of others like an extramarital affair, it leads to a lack of empathy and concern causing relationship conflict, tension, and a lack of trust.
- **Lack of Self-Control and Discipline:** Behaviors such as overeating, overspending, and drug or alcohol abuse can have negative consequences on your physical and mental health, personal and professional relationships.
- **Lack of Responsibility and Accountability:** You may not feel responsible for the consequences of your action when lying, cheating, or stealing leading to a lack of accountability for your decisions negatively impacting your partner, client, employees, friends, or citizens.

- **Lack of Structure and Order in Society:** You may decide not to abide by the set of rules and guidelines that everyone must follow. This leads to chaos and disorder, unsafe driving, pollution, and noise pollution harming the environment and creating unpleasant living experiences for everyone.
- **Lack of Purpose and Direction in Your Life:** This leads to feelings of emptiness and a lack of motivation to achieve personal goals. This lack of direction can be particularly harmful for young people who are still figuring out their place in the world.

it is important to recognize the potential negative impacts of freedom and strive to balance individual freedom with responsibility and accountability for your actions. Freedom is often seen as a positive value in society, something that everyone desires and works towards. Having more freedom to do what you want can give you the ability and power to:

- Pursue Your Passions and Interests
- Choose How You Spend Your Time and Resources
- Save Money
- Build Stronger Relationships

- Develop a deeper sense of self-awareness and self-confidence
- Have a More fulfilling and meaningful life overall

Having the freedom to do what you want does not necessarily guarantee financial success or fun. It still requires hard work, dedication, and smart decision-making to achieve your goals. However, having the freedom to pursue your passions and interests can provide a sense of purpose and motivation that can help you overcome challenges and achieve success in the long run with greater fulfillment and happiness in your life.

Whether you choose to pursue your passions, start your own business, or take advantage of opportunities to save money, having the ability to make your own decisions and live life on your own terms is a powerful asset that should not be taken for granted. Use it wisely and make the most of every opportunity that comes your way. Being free to do whatever you want can have its negative impact. As a result, it is important to recognize the potential negative impact of freedom and strive to balance individual freedom with responsibility and accountability for your actions.

*“Freedom is not doing everything you want to.
Freedom is not having to do what you don’t want to do.” Joyce Meyers*



Gladys Agwai is the Founder of Ignite Within and an International Author, Speaker, Life Coach, and Trainer. She transitioned as a business owner in 2014 after spending 30 years as a global corporate executive within IBM in the US, Nigeria, Ghana, and Kenya. She is the author of *Dumped! NOT Dumped On! How to stop reliving the negative impact of re-*

jection in your life, business, and career! and *IMPOSTER: Five Strategies to Your Authentic Self.* Gladys helps professionals and leaders who want to make organizational, career, and life transitions gain the clarity and right mindset required to take uncomfortable actions to achieve sustainable success. She can be reached at ignitewithin.org



PERSONAL FINANCE LESSONS FROM SILICON VALLEY BANK

SOLA ADESAKIN

The Silicon Valley Bank (SVB) is a California-based bank that recently collapsed because it couldn't make money available to its customers after a rash of withdrawals, and this is a news that has created a lot of stir on the internet and especially in the start-up/venture capital sector. SVB failed on March 10, 2023, as a result of a run on bank deposits. Concerns were raised about SVB's financial health when it had to sell its bonds at a big loss because it didn't have enough cash, which led to the frenzy and then the news about its failure.

The Federal Deposit Insurance Corporation (FDIC) usually steps in to protect deposits up to a certain limit, which is currently \$250,000 per depositor per insured bank in the US, and those who have monies lower than that will get their funds.

The Nigeria Deposit Insurance Corporation (NDIC), which is similar, was started in 1988 to protect depositors and make Nigeria's banking sector safer and more stable. It is an independent agency of the federal government of Nigeria. They protect Nigerian bank depositors against possible losses in the event that a bank fails by giving them insurance. Up to a cap of N500,000 per depositor per bank, the insurance covers all deposit types, including savings, current, and term deposits.

Bank failures do not happen all the time, but it is a good time to talk about how to reduce risk and make sure your financial assets are safe. From a personal finance point of view, you could lose part or all of your money if a bank that holds your uninsured cash collapses, and there may be a few serious repercussions from this, including:

- Loss of savings and investment funds: If you have uninsured money in a bank that collapses, you could lose it, especially if it falls above the range of funds that can be insured. A loss of funds could be disastrous for your ability to make ends meet.
- The inability to pay bills or make required expenditures: such as those for housing, food, or medical costs.
- The unpleasant effect your financial decisions have on people who depend on you, businesses, and other people who are directly or indirectly affected by them.

There is a need to take a number of steps and use different strategies to protect your personal finances or wealth. Here are some pointers to help you safeguard your financial or material wealth:

Ask questions about your deposits, savings, and investments, especially those done through your bank. Check with your bank to see if your deposits are insured; if not, think about dividing your money among several institutions so that each deposit is covered to the fullest extent possible. This might be practically impossible if you have a lot of funds, but it is a precautionary measure to be aware of.

Create a budget and follow it. Maintaining a budget is one of the best strategies to safeguard your personal finances. You can manage your expenditures and prevent overspending with the use of a budget.

Create an emergency fund. An emergency fund helps protect your finances by giving you a safety net in case of unexpected expenses or a loss of income. Try to have at least three to six months' worth of living

expenses saved up.

Diversify your investments. Spreading your money across different asset classes and industries makes it less likely that you'll lose all of your money in one place.

Scams and fraud are prevalent, and you should do all you can to avoid falling victim. Do your research on possible investments, avoid offers you didn't ask for, and check the credentials of any financial counselors or brokers you might work with.

For the online security side of things, employ two-factor authentication and strong passwords. By using strong passwords and turning on two-factor authentication, you can safeguard your online accounts.

Think about insurance: It can shield your personal finances from unforeseeable occurrences like accidents, diseases, and natural catastrophes.

The list isn't complete, but if you adopt these tips, you are more likely to protect your financial future and personal assets.



Sola Adesakin (FCA, FCCA CPA MBA) is a Personal/ Business Finance Coach and Chartered Accountant with over 20 years of hands-on experience. She is passionate about helping people understand the "make-manage-multiply money" message, maximize their resources, achieve their crucial financial milestones and build true wealth through the concept of financial planning.

As a financial enthusiast, Sola is an advocate for SDG5 and SDG10, with a firm belief in achieving gender equality and reducing inequality via financial literacy and access to funding. Sola is the author of currently eight (8) published books and several unpublished articles in the public domain. She has recently been admitted into the Forbes Coaching Council, as she continues to leverage global alliances and partnerships to amplify the money message around the world.

Building and scaling a real estate investment portfolio

Ichechi Okonkwo

Building and scaling a real estate investment portfolio can seem complicated, especially during turbulent times. However, with the right strategy and mindset, investors can navigate these uncertain times and build a successful real estate portfolio. In this piece, we will discuss some strategies for building and scaling your real estate investment portfolio while mitigating risks and maximizing returns. By following these strategies, investors can set themselves up for long-term success and achieve their financial goals.

The first step in building a successful real estate investment portfolio is to have a clear strategy. This includes defining your investment goals, identifying your target market, and outlining your investment criteria. It is critical to have a clear strategy and stay focused on your investment goals. This can help you identify the best investment opportunities and avoid dis-

tractions or impulsive decisions that can lead to losses.

The second step is to focus on cash flow. Cash flow is critical for building and scaling a real estate investment portfolio, especially during turbulent times when market conditions can be unpredictable. Positive cash flow can provide stability and help you weather any short-term fluctuations in the market. This includes identifying properties with strong rental income potential, managing expenses, and maximizing your returns.

The third step is to diversify your portfolio. Diversification is essential for managing risk and maximising returns. This includes investing in different property types, locations, and investment strategies. During turbulent times, diversification can help you spread risk and minimise losses. For example, investing in both commercial and residential properties can help you balance your portfolio

and mitigate any market-specific risks.

The fourth step is to build strong relationships. Real estate investment is a people-driven business, and building strong relationships with other investors, real estate professionals can help you access new investment opportunities, secure financing, and manage your properties more effectively. During turbulent times, building strong relationships can help you stay informed about the market, identify new investment opportunities, and mitigate any challenges that may arise.

The fifth step is to leverage technology. Technology has revolutionised the real estate industry, and leveraging the latest tools and platforms can help you build and scale your real estate investment portfolio more effectively. This includes using online marketplaces to identify new investment opportunities, using property management software to manage your properties more efficiently, and using social media to connect with potential tenants or buyers.

The sixth step is to focus on long-term growth. Real estate investment is a long-term game, and focusing on long-term growth can help you build a successful investment portfolio. This includes re-investing your profits, identifying new growth opportunities, and staying focused on your investment goals. During turbulent times, it can be tempting to focus on short-term gains, but this can lead to impulsive decisions and missed opportunities for long-term growth.

The seventh step is to stay informed about the market. Real estate is a dynamic and constantly evolving market, and staying informed about the latest trends and developments can help you make informed investment decisions. This includes reading industry publications, attending real estate conferences and events, and networking with other investors and real estate professionals.

Building and scaling a real estate investment portfolio during turbulent times can be quite challenging, but it is not impossible. By following these strategies,

investors can build a successful real estate investment portfolio that can weather any market fluctuations and provide long-term growth and stability. It is essential to have a clear strategy, focus on cash flow, diversify your portfolio, build strong relationships, leverage technology, focus on long-term growth, and stay informed about the market. With the right mindset and strategy, investors can achieve success in the real estate market, even during turbulent times.



Ichechi Chinarhu Okonkwo 'CEO of Lagos' is the CEO of Victoria Crest Homes, Deputy Managing Director Nedco-moaks Ltd, a leading player in the real estate industry in Nigeria providing affordable luxury home developments for over a decade.

Victoria Crest Homes (VCH) is a real estate company passionate about delivering excellence and providing affordable housing solutions that exceeds their client's expectation.

Okonkwo is an accomplished business woman who has attended diverse management courses within and outside the country in entrepreneurship, sustainability, and business strategy including Metropolitan School of Business and Management UK, Special Executive Master's Programme in Global Business Strategy and Women on Boards IE Business School, Madrid Spain.



3 Journeys you need to make to become desirable after several failed relationships

NIKE FOLAGBADE

Is it not tiring to give your all in a relationship only to end up in another disaster?

It's easier when you have a support system that can guide you through healing but what happens when you are on your own? Fighting for your sanity may be your only option.

It's pointless fighting an ex. It reduces your worth to the minimum wage, pun intended.

For me, I was tired. I remember my single days and my many experiences with failed relationships.

The first man made great promises, but his attitudes didn't make it better. Never willing to apologize or make things work, I felt like I was the only one in the relationship.

The second man made more heavenly promises but got confused along the way.

In all of these, I had my own flaws, but I hadn't seen nor known them yet.

The more I kept trying, the more it failed on a worse tone, so I decided to pause dating and reflect.

What was wrong?

What was I missing?

Where am I ignorant?

Did you notice how I kept referring to myself and not my exes?

"Until you pick the lessons, you will keep making the same mistakes."

Along the line, I focused on myself. That's not too much of self-love, I simply had to find my bling and reposition myself.

Here are the 3 journeys I made:



1. A self-awareness journey:

Truth is, all the while I was basking in plenty love promises and hoping to settle down soon, I was completely ignorant of myself.

I didn't know my purpose, temperament, values, strengths and weaknesses. I didn't know my worth. I thought men were doing me a favor of loving me.

Oh! I didn't love myself enough and I was partially disconnected from the true source of love —God.

So, I began my journey and started investing in myself. I paid for courses that changed my life and also read books.

I read books on purpose, dating, marriage and spirituality. That was my scope as at then and I began to grow. I spent more time with God, and I gave out value from the little I had.

I shared a lot about my journey and the red flags I ignored in my book; *Get the Ring* (www.nikefolagbade.com/getting)

2. Healing Journey:

While I started to build self-awareness, I thought I had healed.

I was still bitter, and I kept stalking my ex online. A part of me wanted more answers and closure but I never got it. I pretended like I was fine, but I wasn't.

I had nights where I listened to soul music just to rock myself to bed in tears.

Memories flew through my mind in diverse colours like the rainbows.

Well, it took me years to finally heal, and it paid off. I learnt that closure may not happen directly with my ex, but I can pick the lessons, work on my weakness and position myself for the best. I tuned into what God has for me in the future and gradually began to let go. Healing is a journey you do not force but it has to be intentionally activated.

3. Discovery journey:

Everything I listed above led me into self-discovery. This is different from self-awareness. The former is about knowing your worth and personality. While the latter helps you to understand your being, your purpose and your message to the world. It's about contributing to this world and walking into a journey of extraordinary living.

There is more to who you are.

You can't afford to keep wallowing in pain. Your mess points to a message. You need to find the you in YOU.

Relationships are great if you know what you want and stick with someone who shares same or close values.

If you are single today, be grateful for your journey so far and gift yourself the ability

to rise above it through walking in wonders. Your life is more precious than you think, and you should not define yourself by your current status.

If you need help with navigating your single journey, don't forget to my book, *Get the Ring*, it will be the shift you need in this season. www.nikefolagbade.com/getting



Nike Folagbade is a family life coach and counsellor. She is the founder of Nike Folagbade International.

She's a Master Practitioner of Neuro-Linguistic Programming and Results Coach; an Associate of Family Systems Engineering and a certified emotional intelligence and anger management coach. Equally, she's a SYMBIS facilitator, who helps engaged and married couples prepare for the 'before and after' of their marriages.

Nike has written over seven books including 'Get The Ring', 'Untold Secrets That Wreck Marriages', to mention a few. Her signature course, Warrior Brides Network, has created a movement of single and married women (in over 10 countries) please visit her website www.nikefolagbade.com

She is also the founder of the 'Love and Life Hub' platform that equips singles and married with the right knowledge on love, dating, marriage and purpose.



HOW SEXUAL INTIMACY CAN BENEFIT YOUR MENTAL HEALTH

DR. MAYMUNAH YUSUF KADIRI

There once lived a married couple by the names of Jack and Jane. After ten years of marriage, Jack and Jane welcomed two children. Although they had a strong affection for one another, over time their relationship had grown strained, and they felt estranged from one another. They frequently felt lonely and unfulfilled as they went to bed at night.

One day, Jack read a piece on the advantages of sexual intimacy and how it may enhance connections and general well-being. After he showed Jane the essay, the two of them made the decision to begin including intimate acts in their regular activities.



At first, they were both a bit nervous and unsure, but as they began to engage in sexual activity more regularly, they both noticed a positive change in their relationship. They felt closer to one another, and their communication improved. They were able to talk about their feelings and concerns more openly, and their emotional connection deepened.

they observed physical advantages as they continued to have intimate sexual relations. Jane felt less anxious and had a more upbeat attitude on life, while Jack discovered that he had more energy and could sleep better.

One of the most significant benefits they both noticed was an improvement in their self-esteem. They felt more confident and valued in their relationship, and their sense of worth was reinforced. This led to a greater sense of happiness and overall well-being.

Over time, Jack and Jane's relationship continued to thrive, and they felt a deep sense of love and connection. They realized that incorporating sexual intimacy into their daily routine had been the missing piece that brought their relationship back to life.

Sexual intimacy can have a significant impact on a person's overall health and well-being. From physical to mental health benefits, engaging in sexual activity can provide a range of positive outcomes.

PHYSICAL HEALTH BENEFITS

Sexual intimacy provides many physical health benefits, including:

Boosts immunity: Engaging in sexual activity has been shown to boost the immune system, helping the body fight off illnesses and infections more efficiently.

Lowers stress: Sexual activity has been shown to reduce stress levels, as it releases endorphins, the feel-good hormones, which can help to relieve stress and improve mood.

Improves cardiovascular health: Sexual activity can also improve cardiovascular health, as it increases blood flow, reduces blood pressure, and strengthens the heart.

Promotes healthy sleep: Sexual activity has been shown to promote healthy sleep,

as it increases the release of melatonin, the hormone that regulates sleep, and improves overall sleep quality.

Supports pain management: Sexual activity has been shown to provide relief from chronic pain, as it releases endorphins, which have a natural pain-relieving effect.

MENTAL HEALTH BENEFITS

In addition to physical health benefits, sexual intimacy can also have a significant impact on a person's mental health, including:

Improves self-esteem: Engaging in sexual activity can improve self-esteem, as it provides a sense of validation and reinforces a person's sense of self-worth.

Relieves anxiety: Sexual activity has been shown to relieve anxiety, as it provides a sense of comfort and security, helping to reduce feelings of nervousness and worry.

Increases happiness: Sexual activity has been shown to increase happiness and overall well-being, as it provides a sense of pleasure and satisfaction, which can improve overall mood and emotional state.

Enhances relationships: Sexual intimacy can strengthen relationships and promote intimacy, as it provides a sense of closeness and connection with a partner.

Reduces depression: Sexual activity has been shown to reduce symptoms of depression, as it releases endorphins and increases feelings of happiness, which can help improve mood and overall well-being.

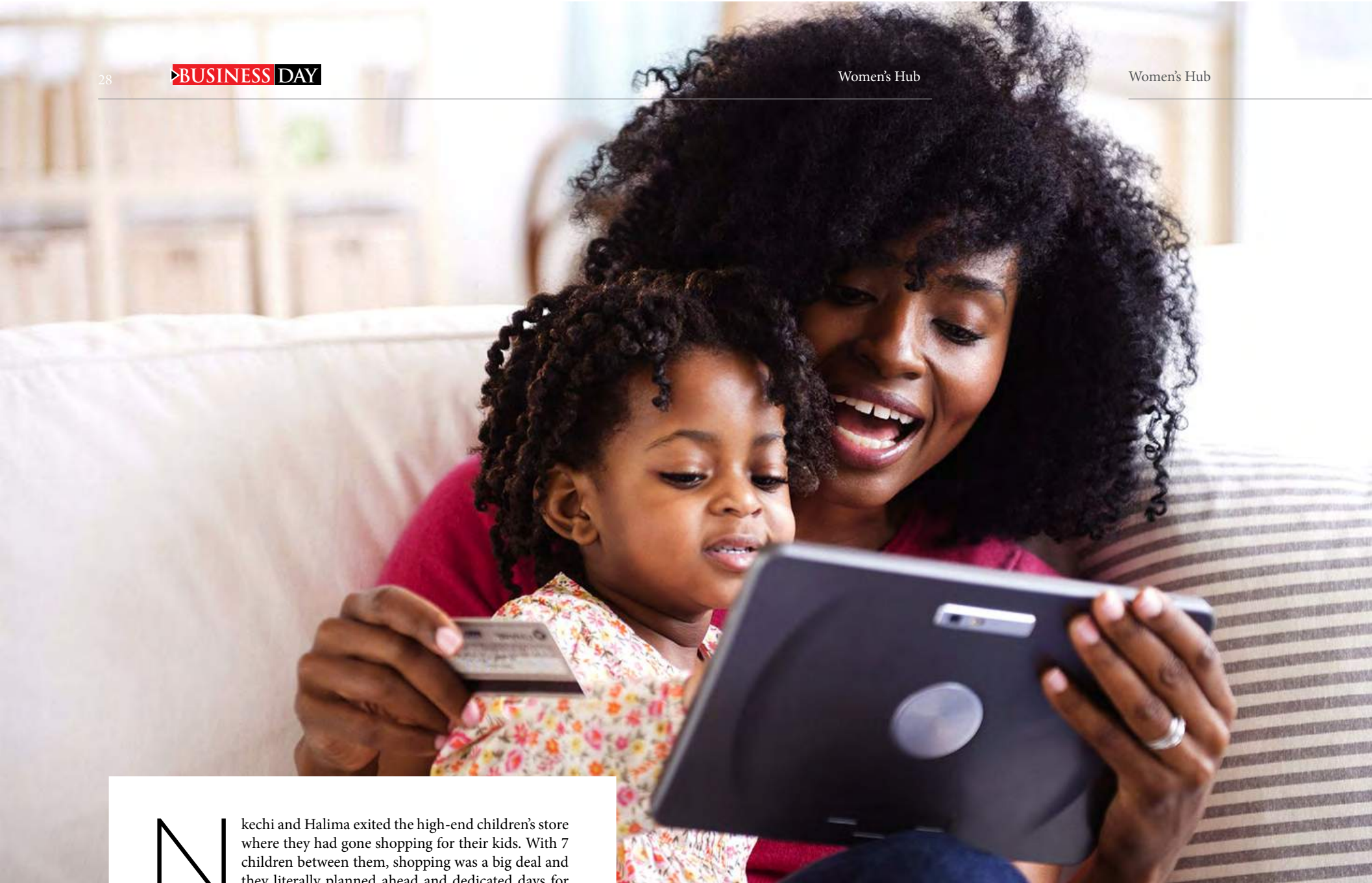
Sexual intimacy can provide many benefits to a person's health and well-being, and engaging in sexual activity can be a positive experience for both partners. However, it is important to note that engaging in sexual activity can also have potential risks, such as sexually transmitted infections, unwanted pregnancy, and sexual trauma.

To reap the benefits of sexual intimacy, it is important to practice safe sex, communicate openly with partners, and prioritize sexual health. Additionally, engaging in sexual activity should be a positive and enjoyable experience for both partners, and consent should always be obtained before any sexual activity takes place.

In conclusion, sexual intimacy can provide a range of physical and mental health benefits, from boosting immunity and reducing stress, to improving self-esteem and strengthening relationships. While engaging in sexual activity can also have potential risks, practicing safe sex and prioritizing sexual health can help to ensure that sexual intimacy is a positive and beneficial experience for both partners.



Dr. MAYMUNAH YUSUF KADIRI (aka DR. MAY) is popularly referred to as "The Celebrity Shrink." She is a multiple award winning mental health Physician, advocate and coach. She is the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria, prominent in the application of innovative clinical approaches in the management/treatment of a wide range of psychological, emotional, and behavioral related disorders. Dr. Kadiri is a Consultant Neuro-Psychiatrist with almost 20 years' experience as a practicing Physician. She is a trained and certified Rational Emotive and Cognitive Behavioural Therapist from Albert Ellis Institute, New York, USA. She is also a certified Trauma Counsellor and Neurofeedback Practitioner.



Nkechi and Halima exited the high-end children's store where they had gone shopping for their kids. With 7 children between them, shopping was a big deal and they literally planned ahead and dedicated days for the activities. Both mothers were career women who were tried hard to achieve a good work-life balance, and scheduling had helped them a lot in this regard.

The thought of supporting their spouses to give their children the best choices in life was a big motivating factor on days that work was very demanding. One of their colleagues had joked one day after seeing their shopping receipts, "you ladies don't play oh, these your children are VIPs". Nkechi had replied, "We are here giving away blood, sweat and tears for these children and we pray that they realise how much we love them."

The shopping mall where the children's store was located also had several women wellness outlets and Halima was a regular customer. Nkechi usually declined visiting any of them saying that she needed to go sort out some more things for the children. Over the past couple of weeks, Halima had observed that her friend had taken some days off work on account of ill health, and she knew that Nkechi was stressing herself more than she ought to. She decided that she would confront her on her poor self-care practices.

"Babe, do you love your children", Halima asked her friend quietly.

"What kind of question is that one now? If I didn't love them, would I be out here running around like this for them to make sure that they look great? Would I even be working as hard as I currently

YOUR SELFCARE SHOWS YOU LOVE YOUR CHILDREN

DR. AGILITY OBI-IHESIE



am? I think that is an insensitive question to ask", Nkechi replied a bit angrily. What could have possessed Halima to throw such a query at her?

"I don't mean to upset you. I'm just trying to understand something. You know I love you and have only your best interests at heart. My second question is this, in what state are you most useful to your children; healthy, sick or dead?"

By this time Nkechi didn't hold back her anger. "God forbid! I will not die. See, if anyone sent you to me today, just tell them that I'm not available for any morbid ideas or discussions. You need to check your mind and make sure you aren't projecting any bad ideas onto me."

Halima knew this was exactly how her friend will react but was ready for her. If she couldn't tell her the hard truth she needed to hear, she didn't really love her.

"Babe, I know why I'm asking you these questions. Any time we go shopping for the children, you spend in 7 figures. Your children attend the best schools. You make sure you feed them the best natural and organic food. The nannies that take care of your children are hired through a process that is more stringent than that of even multinationals.

Yet compare the level of care you give them to the one that you give yourself. You're forever looking for the cheapest bargains when you go to buy your own clothes, you eat a lot of junk food, your skincare products are the lowest quality, you don't exercise, you have no healthy lifestyle schedule to take care of yourself. How many times have you fallen ill in the past few weeks? Should I continue?"

"So, I'm going to ask you again, do you think that loving your children also means that you need to start paying attention to your self-care so that they have a healthy mother who is strong enough to be there for them for as long as possible?"

By this time, Nkechi's head was bowed with a sombre look at her face. She had never thought of it this way, that investing in her own self-care and wellness was

a way of expressing her love for her children, not a waste of money.

"Thank you for helping me see clearly and looking out for me. I will begin to do better from now on," she quietly said to Halima who knew that finally, her friend would take her self-care seriously.



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DONNA MAISON

Indeed Nigerians are highly gifted. Check out these gorgeous outfits made in Nigeria and tell me you don't feel proud to be a Nigerian, and I will say you told me a lie.

Measured with precision, sewn to fit and beauty to behold.

Imagine you are going for an interview, a presentation, cocktail, high level meeting... name it, stepping out in any of these outfits is a head turner any day any time.

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HAM CASSEROLE

Ham Casserole – A quick, effortless, and delicious wonder-filled casserole perfect for brunch or dinner. Fantastic, cheesy, and flavourful! The hearty cheddar cheese mixture complements the savory ham and tender party of veggies.

INGREDIENTS

Topping

- 1 cup Ritz crackers, crushed (any butter cracker will do)
- 1 tablespoon butter, melted
- 1 teaspoon parsley flakes

Ham Casserole

- 1 12-ounce package (340g) egg noodles
- 1½ pounds (680g) ham, cubed
- 2 tablespoons (30g) butter
- 1 teaspoon (5ml) olive oil
- 1 yellow onion, diced
- 1 stalk celery, diced
- 4 cloves garlic, minced
- 1 teaspoon (1g) fresh thyme, minced
- 2 medium carrots, diced
- 1 small green bell pepper, diced
- 1 tablespoon (5.5g) Italian seasoning
- ¼ cup (30g) all-purpose flour



- 2 cups (470ml) whole milk
- 1½ cups (350g) sharp cheddar cheese, shredded
- 4 ounces (113g) cream cheese, softened
- 2 teaspoons (10ml) Worcestershire sauce
- Salt and freshly ground black pepper to taste

INSTRUCTIONS

- Preheat the oven to 350°F/177°C. Spray a 9×13-inch baking dish lightly with cooking oil spray. Set aside.
- Combine crushed crackers, melted butter, and parsley flakes in a small mixing bowl. Mix using a spatula until fully combined. Set aside.
- Cook egg noodles according to package instructions to al dente. When ready, drain the noodles, and set them aside until ready to assemble the casserole.
- Meanwhile, melt butter over medium-high heat in a large cast iron skillet, then add olive oil. Add onion, celery, minced garlic, and thyme when the oil is slightly hot and the butter melts. Saute for about 2-3 minutes until the onion is translucent.
- Then add carrots, bell pepper, and Italian seasoning. Continue to saute for 3-4 more minutes until vegetables are slightly cooked. Sprinkle the flour over the veggies and stir until fully combined and the flour dissolves. Cook for another minute or two to remove the raw flour taste.

- Reduce heat to low, then whisk in milk and continue stirring until the mixture thickens enough to coat the back of your spoon, about 3-5 minutes. Then stir in the cheddar and cream cheese, leaving about a handful of the cheddar cheese for the topping. Mix with a wooden spoon until completely melted.

- Add drained egg noodles, ham, and Worcestershire sauce. Stir well—season with salt and pepper to taste.

- Transfer the ham casserole into a prepared baking dish, then sprinkle the remaining cheese evenly over the surface and top with the cracker mixture. Bake at 350°F/177°C until heated through and bubbly, 20-25 minutes.

- As soon as the casserole is heated through, take it out of the oven, sprinkle the remaining shredded cheese and chopped fresh parsley over the top, and serve.

TIPS & NOTES:

- If you have leftover ham, that works great. But if not, packaged cubed ham from the grocery store will work.
- Use any of your fave vegetables for this recipe: broccoli, peas, mushroom, etc. but make sure to chop them into bite-sized pieces.
- If you don't have egg noodle pasta, you can substitute it with another small pasta shape, such as penne or farfalle.
- Ritz crackers can be subbed with an equal amount of crushed potato chips, panko breadcrumbs, or other crackers.
- If you want to make this ahead, add a little extra milk so the al dente noodles don't soak up too much liquid and dry out your casserole.
- Do cook the flour before adding the milk so you don't get that raw flour taste in your finished casserole.
- Use an ovenproof pot to saute everything, and assemble everything in the same pot. Then put it in the oven for easy cleanup and a truly one-pot meal.




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Women's Month



FISH CAKES

Fish Cakes are a trending delicacy of fish and herbed mashed potatoes coated in mouthwateringly crispy panko breadcrumbs. Whether you call it fish cakes, croquettes, or patties, this tender, flaky comfort food will take away your blues in a heartbeat. Then top it with your favorite sauce for a guaranteed winner!

INGREDIENTS

- 1½ pounds (680g) russet potatoes
- 1 pound (450g) white-fleshed fish fillet, cut into 1" chunks
- 1½ teaspoons (8g) salt (divided)
- ¼ teaspoon (.5g) black pepper

- ¼ teaspoon (1g) Creole seasoning, optional
- 1 tablespoon (15ml) oil
- 1 tablespoon (14g) unsalted butter
- ¼ cup (15g) onions
- 1 teaspoon (3g) garlic, minced
- ¼ cup (25g) celery finely diced
- 1 green onion, finely chopped
- 2 tablespoons (7g) fresh parsley, finely chopped
- 1 cup (120g) flour
- 2 eggs, lightly beaten
- 1½ cups (90g) panko breadcrumbs
- Canola oil, for frying

INSTRUCTIONS

- Peel the potatoes and cut them into big even-sized chunks. Wash them and place them in a large pot with about a teaspoon of salt and enough water to cover them.
- Cook until they're fork-tender. Drain the water, put the potatoes back on the heat, and simmer for about a minute to remove excess moisture.
- Mash roughly with a fork and set aside.
- Sprinkle fish with salt, pepper, and Creole seasoning.
- Mash roughly with a fork and set aside.
- Add oil and butter to a skillet and cook the fish for about 4 minutes. Be careful not to overcook it. Set aside.



- Add onion and celery and sauté for about 2 minutes. Then add the garlic, green onion, and parsley, and sauté for 2 more minutes.
- Pour the mixture into the mashed potatoes.
- Gently mix in the fish, being careful not over-mash the fish or potatoes.
- Scoop out ¼ cup of mixture and mold into a firm 2-inch patty. Place it on a tray and repeat until the fish cake mixture has been used.
- Refrigerate the tray of patties for an hour.
- Place the flour, egg, and breadcrumbs on separate plates.
- First, coat the patties in flour, shake off the excess, and dip them in the egg. Then coat them with breadcrumbs.
- Heat oil on medium-high heat in a skillet and cook fish cakes in batches for 2 minutes on each side until golden.
- Transfer to a paper-towel-lined plate until all the fish cakes are done. Serve with tartar or remoulade sauce and enjoy.

TIPS & NOTES

- Be mindful in choosing the type of fish. Oily fish have a stronger flavour, while delicate or dry fish fall apart easier. Frozen white fish fillets will also work well.
- Mash the potatoes roughly to add texture rather than a mushy center. Mashing instead of dicing creates an excellent binder so your fish cakes keep it together.
- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.

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