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KHADIJAT ABDULKADIR

PHILANTHROPIST BUILDING TECHNOLOGY TO IMPROVE
INCLUSION AND STRENGTHEN SYSTEMS

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Welcome!

Dear Readers,

IWA is here for you again this beautiful Tuesday and we are excited about this very juicy edition. There aren't a lot of women leading in the tech space globally, even here in Nigeria. So, when I see the few making the mark, I do not hesitate to celebrate them. Khadijat Abdulkadir is one of them and she graces our cover today. She is a philanthropist, tech evangelist and the Founder of INGRYD Group, a visionary leader dedicated to empowering African youths through technology. As a trained software engineer and serial tech entrepreneur, she is the driving force behind INGRYD Academy, which is a specialised technology training and placement organisation that has trained over 4,000 individuals yearly to date. She is building technology to improve inclusion and strengthen systems. This interview has a lot of information we can work with as a nation. We wish her success as she propagates her laudable causes.

Here are other articles in this edition:

FINANCIAL ADVISE HER: You Don't Have a Money Problem, You Have a Money Understanding Problem. By Sola Adesakin.

WOMAN EXECUTIVE: Faith in the Field: How Executives Can Lead with Spiritual Roots in Secular Spaces. By Wola Joseph-Condotti.

HER POINT OF VIEW: The Omelette Without Eggs: Why Your Career Strategy Must Start With the Basics. By Chinyere Okorocho.

GENDER INSIGHT: Democracy and the Battle for Electoral Reform in Nigeria: Women's Perspective. By Asmau Benzies-Leo.

HOLISTIC LIVING: How You Eat and How You Move Shape Your Whole Life. By Dr. Maymunah Yusuf Kadiri.

TRIBE WITH THE VIBE: 5 Important Conversations before 'I do'. By Zainab Aderounmu.

WOMAN AT THE HELM: Nike Kerstin Akerele-De Souza, Co-Founder/Board Member, Teach For Nigeria.

WE'VE GOT MEN: Kunle Elebute, Chairman, Gerrard Capital Advisory Services

February is running fast. I hope you are every inch closer to your set goals? Stay focused and pursue it with every strength you have got, it will pay off at the end.

See you next week for another powerful edition.

Take Care!



COVER INTERVIEW

KHADIJAT ABDULKADIR

PHILANTHROPIST BUILDING
TECHNOLOGY TO IMPROVE
INCLUSION AND STRENGTHEN
SYSTEMS

Kemi Ajumobi



Khadijat Abdulkadir is a philanthropist, tech evangelist and the Founder of INGRYD Group, a visionary leader dedicated to empowering African youths through technology. As a trained software engineer and serial tech entrepreneur, she is the driving force behind INGRYD Academy, which is a specialised technology training and placement organisation that has trained over 4,000 individuals yearly to date. She previously served as the Senior Special Assistant on ICT to the Inspector Generals of Police, where she significantly advanced Cybersecurity and ICT trainings for the NPF and led the digitisation of the Nigerian Police Cooperative and Microfinance Bank. Her transformative work included deploying the Nigerian Police Cooperative platform while working as the Chief technology officer of Africa Prudential Plc, a digital solution serving over 387,000 police officers to date. She also led the launch of the Nigerian Police Digital Bank under IGP Adamu, which provides automated banking services to all police officers across Nigeria.

Khadijat's entrepreneurial journey includes founding Xerde Technology among other fintechs like Tudo app. Her extensive career spans tech roles at global organisations in the United States such as Microsoft, Accenture, and Apside Belgium. She also founded Digital African Woman, a Belgium

“Growing up in the United States, technology was integrated into everyday living, so it never felt distant or exclusive”



based social enterprise co-financed by the EU which was recently launched in Nigeria. In the last 10 years DAW has empowered 6,000 African and European migrant entrepreneurs to Start and scale businesses in various sectors. In her personal time, Khadijat enjoys reading, playing with her kids, and developing future AI models to advance the education sector.

Take us back memory lane and influence till date

I grew up in an environment where exposure shaped what felt possible. Technology was part of my life from an early age. I had my first computer around the age of nine, and that early access meant I wasn't just consuming technology, I was learning how to use it to build, explore, and bring ideas to life. I took courses outside of school, experimented with different tools, and

developed an early comfort with systems and problem-solving. Growing up in the United States, technology was integrated into everyday living, so it never felt distant or exclusive. It was simply a normal part of how life worked, and that normalisation mattered. It built confidence, curiosity, and a mindset that kept asking, "What can be improved?" and "What can be built differently?" That foundation shaped how I think and how I lead today. It taught me to adapt quickly, to learn continuously, and to see technology as a tool for impact, not just a career path. Looking back, it influenced not only what I pursued professionally, but also the kind of work I'm drawn to now, building systems that expand access and create opportunity.

Inspiration to become a tech evangelist and philanthropist, including how your journey began in the world of technology

My journey in technology was never defined by a single moment. It was the result of years of exposure, curiosity, and experience. Technology had been part of my life early on, but as I grew professionally, I became more intentional about the kind of impact I wanted to create through it. Initially, my drive was centred on building products, particularly within financial services. I was interested in technology that could scale, improve inclusion, and strengthen systems. But as I began to build more deeply and engage with markets, I recognised a more fundamental reality: products do not scale without people. The quality of talent behind innovation ultimately determines what gets built, what survives, and what truly transforms. That shift shaped how I began to think about impact. It became less about technology as an end in itself and more

about access, opportunity, and capacity building. Over time, that led me naturally toward work that supports talent development, strengthens ecosystems, and expands participation in the digital economy. For me, evangelism is not about promoting technology for its own sake. It is about advocating for the systems, education, and structures that allow people to benefit from it, contribute to it, and lead within it.

What is the vision behind INGRYD Group and what makes it unique in empowering African youths?

The vision behind INGRYD is rooted in a long-term commitment to developing talent at scale. The objective has never been training alone. It has been to build a pipeline of skilled, competitive professionals who can contribute meaningfully to Africa's digital transformation and also compete globally. What makes INGRYD distinctive is our focus on structure, outcomes, and credibility. We think about talent development as a system: training, professional standards, certification, and readiness for real work environments. We are intentional about producing people who are not only knowledgeable, but equipped to execute, build, and sustain technology solutions over time. We also recognise that empowering young people means more than teaching tools. It means developing competence, confidence, and discipline. It means creating pathways that lead to opportunity and long-term growth, not short-term excitement. Ultimately, INGRYD exists to close critical talent gaps and strengthen the ecosystem. When talent is properly developed and supported, innovation becomes sustainable, and that is the kind of impact we are committed to building.

"At INGRYD Group, we are intentional about producing people who are not only knowledgeable, but equipped to execute, build, and sustain technology solutions over time"

► **The training programmes at INGRYD Academy, how has it evolved over the years, and key skills you focus on to prepare individuals for the tech industry?**

INGRYD's training programmes have evolved intentionally over the years, largely in response to what the market demands and what the ecosystem requires. We quickly learned that training alone is not enough. People need pathways that prepare them for real work, real performance standards, and long-term professional growth.

Over time, the Academy has strengthened its focus on employability and credibility. That includes building structured learning experiences, emphasising professional certification, and ensuring that learners are not only introduced to technology but equipped to deepen their skills and specialise.

The skills we prioritise include strong technical competence, problem-solving, adaptability, and the professional discipline required to perform consistently. We also emphasise readiness: how to work within teams, how to build with structure, how to learn continuously, and how to develop depth rather than remain at the surface.

As technology continues to change, the objective remains the same: to prepare individuals who can build, contribute, and grow within the industry, not simply participate in it.

► **As a former Senior Special Assistant on ICT to the Inspector General of Police, what were the biggest challenges you faced in advancing cybersecurity for the Nigerian Police Force?**

I would not describe my role as advancing cybersecurity for the Nigerian Police Force in isolation, because that would give me too much credit for what has been a collective institutional effort. Progress in that area has been shaped by successive leadership within the Force, including previous Inspectors General, ICT leadership, and other stakeholders who had already contributed to

“In Africa especially, digital systems have created opportunities for accessibility and efficiency that even some more established economies are still working toward”

strengthening those capabilities. My specific focus during my time there was on building internal cybersecurity capacity. One of the most significant challenges was the heavy reliance on external vendors for critical technical functions. While outsourcing can be necessary, it can also limit institutional ownership, continuity, and long-term resilience. Strengthening internal capability therefore became a priority. Another challenge was shifting mindset. Building technical systems is often easier than building confidence in using and managing them. Developing the culture of internal responsibility, where officers see themselves as custodians of their own technological infrastructure, required deliberate investment in training, exposure, and trust.

Fortunately, the Inspector General at the time was deeply committed to capacity development and provided strong support for initiatives aimed at strengthening internal competence. That level of leadership alignment made a significant difference. It meant that the work was not just approved, but actively supported and resourced.

The guiding question behind my efforts was simple: how do we ensure that police officers themselves are equipped to manage their own systems, protect their infrastructure, and take responsibility for their technological operations? The programmes we implemented were designed around that principle, and today there are officers handling critical functions who emerged from those training initiatives.

► **Can you elaborate on your experience with the digitisation of the Nigerian Police Cooperative and Microfinance Bank? What impact has it had on accessibility for police officers?**

Technology is one of the most powerful tools for expanding access. It has the ability to move systems forward at a pace that would otherwise take decades, and in many cases it allows countries to leapfrog traditional limitations entirely. In Africa especially, digital systems have created opportunities for accessibility and efficiency that even some more established economies are still working toward.

For me, participating in the digitisation of the Nigerian Police Cooperative and Microfinance Bank was fundamentally about improving access for officers. Before that transition, many routine financial processes required physical presence. There were cases where cooperative members had to travel long distances, sometimes across states, just to submit requests or complete simple transactions. Similarly, many officers needed to visit physical bank branches to access their own funds.

Digitisation changed that experience significantly. Officers could now access their accounts remotely, make transfers, request services, and complete transactions without leaving their location. What once required travel, paperwork, waiting in queues, and significant time investment could now be done quickly and efficiently.

Given the size of the Nigerian Police Force, this shift was essential. Moving financial services into a digital environment improved not only





convenience but also timeliness, efficiency, and overall user experience. It reduced logistical barriers and allowed officers to interact with financial services in ways that were faster, simpler, and more reliable.

Ultimately, the impact went beyond convenience. Improved access strengthened trust and engagement. When people can access their financial resources easily and confidently, it improves their relationship with the institution providing those services. In that sense, digitisation did not just modernise systems, it improved how officers experienced those systems.

► **How did your experiences with organisations like Microsoft, Accenture, and Apside Belgium shape your approach to technology and entrepreneurship in Africa?**

Working within global organisations exposed me to structured environments where performance, accountability, and systems thinking are non-negotiable. It also gave me the opportunity to lead and collaborate within diverse teams across different cultures, mindsets, and expectations. That experience shaped both my leadership style and how I approach building technology. Those environments taught me how to think at scale, how to

prioritise clarity in decision-making, and how to build systems that can operate beyond individuals. They also reinforced the value of strong processes and strong people. You begin to understand very quickly that sustainable outcomes come from structure, not improvisation.

When I began building and working across African markets, that foundation mattered. It allowed me to approach entrepreneurship with discipline and systems thinking, while still paying attention to context and culture. It also deepened my belief that the long-term success of African innovation depends heavily on human capital and the pipelines that produce it.

► **Discuss the mission of Digital African Woman and the impact it has had on migrant entrepreneurs. What are your hopes for its future in Nigeria?**

Digital African Woman was born out of a moment that made representation very real to me. While attending a parliamentary session in Europe where the digital agenda was being discussed, I observed that conversations about inclusion, women, and participation were happening with limited representation from the people being discussed. That disconnect stayed with me.

Digital African Woman was created to ensure that African women are not only present in critical conversations but actively shaping them. Over the years, it has created visibility, access, and confidence for women navigating professional ecosystems across borders, particularly women in the diaspora who are building businesses, careers, and networks in new environments.

In terms of impact, it has helped expand what feels possible. It has demonstrated that African women can participate in policy and ecosystem level conversations, influence agendas, and contribute meaningfully in spaces where decisions are made.

Looking ahead, my hope is that its work continues to deepen in Nigeria by strengthening local networks, creating more structured pathways to opportunity, and supporting women entrepreneurs with the access, tools, and visibility required to scale sustainably.



“If we invest intentionally in people and create environments where talent can grow, Africa will not simply participate in the future of technology, we will actively shape it”

“One of the realities I have encountered is that credibility is not always granted automatically”

► **Advice for young Africans seeking to enter the tech industry? What resources or platforms should they explore?**

My advice is to prioritise focus, discipline, and depth. It is easy to chase quick wins, especially in a field that changes rapidly. But sustainable success comes from committing to a craft, building competence over time, and staying consistent.

Technology rewards specialisation. There will always be room for professionals who have developed real depth in a specific area. The goal should be to choose a direction you are genuinely interested in, build strong fundamentals, and then expand your capabilities strategically.

In terms of resources, there are many platforms available today, but tools are only helpful if there is commitment behind them. What matters most is consistency, curiosity, and the willingness to learn continuously. In the long run, those qualities build competence, credibility, and opportunities that are sustainable.

► **On developing future AI models for the education sector, can you share more about this project and its potential impact on learning?**

Education is fundamentally about access. For learning to be effective, it must be accessible, adaptable, and responsive to the needs of individuals. Today more than ever, people need to access knowledge faster, in formats that suit them, in languages they understand, and in ways that align with how they learn best. This is where artificial intelligence becomes transformative. AI allows us to rethink traditional education models and move beyond one uniform approach to learning. Instead of expecting everyone to learn the same way, at the same pace, and through the same structure, we can now create systems that support personalised



and customised learning experiences. One of the projects I am currently working on is centred on expanding access to this kind of adaptive education. The goal is to build solutions that allow individuals to learn at their own pace, access content in multiple languages, and develop skills that are relevant to real economic and societal participation. AI makes it possible to tailor knowledge delivery to the learner rather than forcing the learner to adapt to the system.

In the past, education was largely standardised. Today we can ask more

meaningful questions. What if learning could adjust to the individual? What if people could explore subjects more deeply based on curiosity and need? What if education could respond dynamically instead of remaining static?

I believe the future of education will be shaped by systems that are both technologically advanced and deeply human centred. If we use AI intentionally, we can build learning environments that expand opportunity, strengthen capability, and prepare people not just for today's workforce, but for the realities of the next hundred years.

▶ **How do your personal interests, such as reading and spending time with your kids, influence your professional life and decision-making?**

At my core, I am a very human-centred person, and that perspective shapes everything I do. I have never been able to separate who I am from the work I do, because my values, my mindset, and my outlook on life naturally influence how I lead, how I build, and how I make decisions. I am also a deeply reflective and spiritual person, so personal growth has always been something I invest in intentionally.

Reading plays an important role in that process. It allows me to explore ideas, understand how other people think, and expand my perspective beyond my own experiences. It strengthens my ability to analyse situations from multiple angles and helps me remain open to new ways of thinking.

Spending time with my children grounds me in a different but equally important way. Children approach the world with curiosity, imagination, and freedom. Being around that energy reconnects me to creativity and reminds me of the importance of play, exploration, and possibility. Those moments often bring clarity and balance, which carry directly into how I approach my professional responsibilities.

Because of that combination of reflection and grounding, I tend to make decisions with a long-term view. I naturally consider multiple outcomes before acting, weighing impact, sustainability, and consequence. In many ways, my personal life strengthens my professional judgement, because it keeps me centred, thoughtful, and aware of the broader human impact behind every decision.

▶ **What is the future of technology in Africa, and what role do you see yourself playing in that future?**

The future of technology in Africa will be shaped largely by human capital. Infrastructure matters, capital matters, policy matters, but talent will ultimately determine how far the continent can build and compete.



“ Challenges will always exist, but resilience, competence, and patience remain powerful tools for overcoming them”

Africa's advantage is not only market potential, it is also its people. But potential must be converted into capability, and that requires deliberate investment in education, professional development, and systems that produce competitive talent at scale.

My role in that future is centred on building those pipelines. I remain committed to contributing to how talent is developed, certified, and positioned to build technology solutions that are relevant locally and competitive globally. If we invest intentionally in people and create environments where talent can

grow, Africa will not simply participate in the future of technology, we will actively shape it.

▶ **Throughout your career, what have been some of the greatest challenges you've faced as a woman in tech, and how have you overcome them?**

One of the realities I have encountered is that credibility is not always granted automatically. In many environments, especially those that are highly technical or traditionally male dominated, trust must be earned deliberately and consistently.



“It is important to live as impact-driven individuals, civically conscious citizens, and intentional builders of lasting systems”

Rather than seeing that as a barrier, I approached it as a responsibility. I focused on preparation, clarity, and results. Over time, performance speaks for itself, and consistency builds confidence among the people you work with.

I have also learned that representation matters. Being present, contributing meaningfully, and maintaining composure in complex environments helps reshape perceptions. Challenges will always exist, but resilience, competence, and patience remain powerful tools for overcoming them.

▶ **A day never to be forgotten and why?**

There have actually been many unforgettable days in my life, so it is difficult to choose just one. Some of the

most meaningful moments are also very personal, and not all of them are stories I am ready to share with the world yet. What I can say is that those defining days, whether public or private, are often the ones that shape you quietly. They stay with you, influence your decisions, and remind you of what truly matters. I consider myself fortunate to have experienced many moments like that, even if some of them I choose to keep just for myself.

Conclusion

For me, life is ultimately about legacy. It is about impact, creating value, sustaining value, and building institutions that outlive us. The work we do should not exist only for our own

comfort. It should exist to improve the lives of people we may never meet. I believe deeply that meaningful progress comes when we begin to see our lives as contributions to something larger than ourselves. We are building not just for today, but for generations we will never see. Every society that exists today was shaped by people who made decisions with the future in mind, and we carry that same responsibility forward. In everything we do, especially across Africa, we must recognise that we are custodians of tomorrow. The choices we make today will define the world our children, and their children, inherit. That is why it is important to live as impact-driven individuals, civically conscious citizens, and intentional builders of lasting systems.

WOMAN EXECUTIVE

Faith in the Field: How Executives Can Lead with Spiritual Roots in Secular Spaces

By Wola Joseph-Condotti



There is a quiet assumption in many professional spaces that faith should be parked at the door of the boardroom. That belief and business must stay separate. That conviction must give way to calculation. That in high-stakes corporate leadership, spirituality is too soft a tool. I believe otherwise. In fact, I have come to see faith not just as a personal compass, but as an executive advantage. Not in a preachy,

performative way but as a foundation for wise, values-based leadership. Because let us be honest: many of us operate in industries that are volatile, ambiguous, and demanding. Data isn't always enough. Analysis cannot always explain. And sometimes, the difference between a right decision and a risky one is not intellect but discernment.

The Myth of Compartmentalisation
Faith is not a title. It is a root system. You cannot water it only on Sunday and expect it to bear fruit in Monday's

strategy session. For those of us called to both Kingdom and career, leadership is not a secular assignment. It is a divine deployment. I love how Ibukun Awosika once put it: "We are Christians in the marketplace. Our business is not separate from our faith. It is the place where our faith is to be lived out." That quote has guided me through some of my most difficult decisions—when I had to choose between what was easy and what was right. When I had to lead with integrity in an environment that

rewarded compromise. When I had to carry my values into a room that did not always recognize them.

Purpose Beyond Profit
Faith-based leadership does not mean quoting scriptures in board meetings. It means carrying divine principles into human systems: Honouring people even when performance is poor. Making decisions that consider legacy, not just quarterly gains. Refusing to play politics with people's lives or livelihoods. Upholding

truth even when it costs you visibility or contracts. In the book of Daniel, we meet a young Hebrew man who rose to the highest ranks of Babylonian government not because he compromised his faith, but because he lived it with wisdom, excellence, and consistency. He was a man of prayer and a man of policy. And both flowed from the same source. That is the model.

Faith in High Places

The higher you rise, the lonelier leadership can feel. Decisions get weightier. The stakes grow higher. The scrutiny intensifies. And in those moments, faith becomes more than a belief system. It becomes your secret place. There are days I have walked into meetings praying under my breath. Days I have received divine nudges to speak up or stay silent. Moments when I knew a door opened not because of my CV, but because of God's favour. Faith has steadied me when the numbers did not. It has softened me when ambition tried to harden me. It has reminded me that I am not just building empires, I am building eternity.

Final Thoughts

To every executive woman of faith navigating the boardroom, the bank floor, the policy roundtable, the tech lab, know this: You were not called to separate your faith from your field. You were called to merge them with wisdom. Let your decisions be spirit-led. Let your excellence be God-honouring. Let your values be unshakable. Because when faith enters the field, transformation happens. Not just in outcomes. But in cultures. In lives. In legacies. We do not lead to prove ourselves. We lead because we are sent. And where God sends, He equips.



Wola Joseph Condotti

Chief Executive Officer, Eko Electricity Distribution Company

Wola is the CEO of Eko Electricity Distribution Company (Eko Disco).

Prior to her current role, she was the Group MD/CEO of West Power & Gas Limited, the parent company of Eko Electricity Distribution PLC (EKEDP) and six other affiliate companies with interests in both conventional and renewable energy sectors. In addition to this role, she serves as the Director of the Power and Renewable Division at the Women in Energy Network (WIEN) in a non-executive capacity.

Wola Joseph Condotti was also the pioneer Chief, Legal & Company Secretariat at EKEDP. During her tenure, she also held multiple key positions simultaneously including Head of Regulatory Compliance, Chief Human Resources and Administration Officer, Supervising Chief of the Customer Service Department, and Data Protection Officer. Her previous experience includes roles as General Counsel/Company Secretariat Lagoon Home Savings and Loans, and Legal Associate at Banwo & Ighodalo.

Wola holds a law degree from the University of Ibadan, an LLM in International Finance Law from Harvard Law School, and an MBA from INSEAD Business School. She is also an International Finance Corporation (World Bank) Board Evaluation Certified Professional and Corporate Governance Trainer.

Wola's achievements have earned widespread recognition. Most recently, she received the inaugural Leadership Excellence Award of the Year at the Legal Era Africa Awards 2024, becoming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group MD/CEO, a milestone applauded for redefining leadership pathways in the legal profession.

She is a member of the Institute of Directors and the Society for Corporate Governance Nigeria. Additionally, she is an associate member of the Institute of Chartered Secretaries and Administrators of Nigeria, and Women in Management, Business, and Public Service.

GENDER INSIGHTS

Democracy and the Battle for Electoral Reform in Nigeria: Women's Perspective

Asmau Benzie Leo



Nigeria's democracy is once again at a defining crossroad as the National Assembly debates amendments to the Electoral Act ahead

of the 2027 general elections. What might seem like routine legislative harmonisation has evolved into a national reckoning about electoral integrity and for Nigerian women, about political survival and representation.

At the heart of the debate is the question of electronic transmission of election results. After the controversies surrounding the 2023 elections, many Nigerians are demanding for a stronger safeguard to preventing electoral manipulation during collation. Coalition of Civil society organisations including women groups and activists have expressed deep concern in the Nigerian Senate's position which appeared to weaken the mandatory real-time electronic transmission provision.

Conflicting interpretations have raised concerns on Senate's initial disapproval of real-time transmission. Another question that came up is whether the Senate did merely retain discretionary powers for INEC? Or did it replace the word "transmit" with "transfer" and quietly remove the "real-time" qualifier? This lack

of clarity ignited public distrust and triggered protests, including the now symbolic "Occupy NASS" demonstrations, where citizens including women's groups are demanding transparency, accountability, and alignment with democratic best practices.

Women organisations have argued that electronic transmission is not a technological luxury, but a democratic necessity. Female candidates often lack the political machinery and financial resources to defend contested results in prolonged legal battles. Real-time transmission from polling units to a public portal creates an immediate digital record, reducing opportunities for tampering during manual collation. Importantly, advocates clarify that this does not mean electronic voting, but rather the prompt uploading of results already publicly announced at polling units.

Another contentious issue is the proposal for downloadable voter cards. In 2023, millions of registered voters failed to collect their Permanent Voter Cards (PVCs), effectively disenfranchising them. For instance, most Women, rural dwellers, persons with disabilities, and young voters were disproportionately affected. Allowing secure downloadable PVCs could expand participation and dismantle structural barriers that limit inclusion.

Electoral timelines have also sparked debate. Proposals to shorten statutory deadlines, such



as the 360-day notice period for elections by INEC have also raised concerns about inadequate preparation and legal uncertainty. Civil society groups insist that compressing timelines increases logistical risks and undermines electoral credibility.

Perhaps most troubling is the provision restricting the review of disputed results solely to reports filed by INEC officials. Critics warn that excluding candidates, political parties, and accredited observers from initiating review processes weakens accountability and risks administrative capture.

In response to mounting pressure from citizens and the Occupy NASS protest, the Senate then convened an emergency plenary and subsequently established a "conference committee" to liaise with their counterparts from the House of Representatives. This committee has been tasked with reviewing and harmonising contentious provisions, including electronic transmission, downloadable voter cards, electoral timelines, and review procedures. The move signals acknowledgment that Nigerians are closely watching and demanding reforms that reflect public interest rather than partisan compromise.

For women, this debate transcends procedure. Electoral integrity determines whether women can contest, win, and serve without being sidelined by manipulation or exclusion. As Nigeria approaches 2027, the harmonised Electoral Act will serve as a litmus test of whether democratic institutions are ready to prioritise transparency, accountability, and inclusion. For Nigerian women, the struggle continues not only for seats at the table, but for a system that protects their right to occupy them.



Dr. Asmau Benzie Leo

Executive Director,
Centre for Nonviolence and
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Dr. Asmau Benzie Leo is a development practitioner with extensive national and international expertise in gender equality, peace-building, governance, and humanitarian action.

She holds a PhD in Public Governance and Leadership, a Master's degree in Conflict Management and Peace Studies, and executive certifications from leading institutions including Howard University, Harvard University and Glasgow Caledonian University.

As Executive Director of the Centre for Non-violence and Gender Advocacy in Nigeria (CENGAIN), she has led ground-breaking advocacy initiatives on women's political participation, gender-based violence prevention, and security sector reform across multiple World Bank, UN and EU-supported projects.

Internationally, Dr. Leo has represented civil society at the United Nations, contributed to regional dialogues on Women, Peace and Security, and partnered with global networks advancing gender justice and inclusive governance.

She is a UN Recognised Global Ambassador on Women, Peace and Security. Her expertise bridges grassroots action with policy advocacy, making her a respected voice in advancing gender equality and sustainable peace in fragile and conflict-affected contexts.



By Sola Adesakin



Most people think they have a money problem. They believe the issue is not earning enough, not getting a better

job, not landing a bigger client, not receiving that long-awaited promotion. But after years of working in finance, I have come to a different conclusion. For many, it is not a money problem. It is a money understanding problem. Here are seven underrated money truths that can quietly change your financial life if you truly reflect on them.

1. Your money is in other people's hands. Always.

Your salary comes from someone else's account.

Your business income comes from someone else choosing to pay you.

Your investment returns come from businesses creating value somewhere.

Money moves toward value. Not vibes or wishes or entitlement.

If you want more money, increase the value you offer. Improve your skills. Solve bigger problems. Serve better. Money is rarely hiding from you. It is waiting for you to become useful enough to attract it.

2. Smart spending makes you richer.

The conversation about money often focuses on earning more. But spending habits quietly determine whether wealth grows or leaks.

You do not need to stop spending. You need to stop spending unconsciously. Emotional spending feels good for five minutes and painful for five months. Deliberate spending builds stability.

When you know why you are spending, where your money is going, and what return you expect from it, you are already richer than someone earning twice your income but spending blindly. Smart spending is not about being stingy. It is about being strategic.

3. Hoarding money can make you poorer.

It sounds counterintuitive, but keeping all your money idle does not protect you.



Inflation quietly reduces the value of cash. Money sitting in a drawer, or even in a low-yield account, is slowly shrinking in purchasing power. Money must move to multiply. This does not mean reckless investing. It means understanding that a portion of your money should be working for you through investments, businesses, or structured systems. When money flows intelligently, it grows. When it stagnates, it weakens.

4. There are rooms you will never enter without spending money.

Some doors open with faith. Some open with preparation. And some open with payment. Courses. Certifications. Travel. Conferences. Access to high-level networks.

Under-investing in yourself is expensive in the long run.

If you refuse to spend on knowledge, exposure, and development, you may save money today but lose opportunities tomorrow.

Money spent wisely on growth is not an expense. It is leverage.

5. Money sown is money increased.

The principle of sowing and reaping applies in finance too. Investing in productive assets. Supporting the right causes wisely. Funding ideas with long-term potential. Money that circulates intelligently expands. Money that hides shrinks. This is why structured giving, strategic investing, and thoughtful reinvestment matter. Wealth grows in motion, not in fear.

6. Your money understands you.

Your money reflects your habits.

If you avoid tracking your finances, your money will quietly disappear.

If you ignore financial literacy, you will repeat the same mistakes monthly.

If you are impulsive, your bank statements will show it.

Money amplifies who you already are.

If you cultivate discipline, patience, and intentionality, your money will mirror those traits. If you do not, it will expose your weaknesses.

Financial literacy is not optional. It is survival.

7. Income does not change your financial life. Structure does.

This may be the most important truth of all. Many people earn more and still struggle. Lifestyle expands as income expands.

Expenses quietly grow to match pay raises.

Few people earn strategically and build wealth because they build structure.

They have budgets.

They have investment plans.

They track progress.

They separate consumption from wealth building.

Structure creates stability. Stability creates growth. Growth creates freedom.

Time will pass whether you understand money or not. Years will roll by.

Opportunities will appear and disappear. The real question is this: are you becoming someone who understands money deeply enough to manage it well?

Money is not mysterious. It is patterned. Learn the patterns, respect the principles and build the structure.

And watch your financial life change, quietly but powerfully.



By Sola Adesakin

Founder and Lead Coach,
Smart Stewards

Sola Adesakin is a highly respected wealth coach and chartered accountant with over two decades of transformative impact in the finance industry. As the visionary founder of Smart Stewards Financial Advisory Limited and Smart Stewards Advisory LLC, she has revolutionized the financial wellbeing of countless individuals and businesses across 40 countries. Her methodical approach to 'make-manage-multiply' money principles has elevated many from financial stress to prosperity, and mediocrity to exceptional achievement.

Sola is a strong supporter of SDG5 and SDG10, as she seeks to close the gender gap and reduce inequality through financial education, financial technology, and access to funding. Sola's dedication to achieving gender equality and reducing inequality is evident in her work as an alumna of the Academy for Women Entrepreneurs, an initiative of the US Embassy in Nigeria, and the Cherie Blair Foundation's Road to Growth Program. She is also an alumna of Goldman Sachs 10,000 Women program and a member of the Select Global Women in Tech (SGWIT) Mentorship Network of the United States of America. Through the FRUIT Foundation, which she serves as Founder and CEO, she has partnered with the US consulate in Nigeria to champion the economic empowerment of women, assisting them to start and scale their business ventures.

Her impressive academic credentials include a BSc and an MBA degree from Oxford Brookes University and Edinburgh Business School, respectively. She is a fellow of the Institute of Chartered Accountants of Nigeria (ICAN), the Association of Chartered Certified Accountants of the United Kingdom (ACCA), and a member of the Chartered Professional Accountants of Canada (CPA). In addition to her impressive credentials, Sola Adesakin is also a Certified Financial Education InstructorSM and a member of the Personal Finance Speakers Association.

HER POINT OF VIEW

The Omelette Without Eggs: Why Your Career Strategy Must Start With the Basics

Chinyere Okorocho



That omelette question became one of many stories I told later with humour, but it also left me thinking more deeply than I expected. Because while I was laughing, a quiet truth settled in. This is exactly what career growth can feel like.

We are ambitious. We are hardworking. We're trying to excel at work and still show up for our families, our health, and our lives. We want support systems that work. We want guidance that makes sense. We want mentors, coaches, and strategies that actually help us move forward.

Yet sometimes, in our search for career growth, we also meet "experts" who don't know the basics. We get advice that sounds nice but changes nothing. We follow generic tips that don't fit our realities. We attend trainings that inspire us for two days, then leave us with no plan. We work harder, stay busier, and still feel stuck.

And then we wonder, "What am I missing?" Often, it's not effort. It's eggs. It's the basics.

Because the truth is, advancing your career requires more than hard work. It requires clarity, strategy, and guidance from someone who understands how the whole thing actually works.

Hard work is important, but hard work without direction is like trying to make an

the endless search for a reliable cook who could help me manage meals at home so I could free up more time and mental space for my career. I wasn't looking for magic. I wasn't even looking for perfection. I simply wanted competence. Someone who understood the basics and could deliver without constant supervision. But what I kept finding were "chefs" who didn't know their onions, literally and professionally.

"Chef George, can you make me an omelette?"

He looked at me with the seriousness of a man about to take on a Michelin-star assignment and asked, "Is it with egg, ma?" I stared at him in disbelief, then burst into laughter. An omelette without eggs? In that moment, I realised I had entered a new chapter of adulthood:

omelette without eggs. You may move around the kitchen, you may make noise, you may even sweat, but you will not produce the result you want.

So, what are the "eggs" of career growth?

The first egg is clarity. You cannot accelerate what you haven't defined. Many professionals say, "I want to grow," but growth to where? Into what? By when? With what kind of responsibilities? In what direction? Clarity is not just motivation, it is precision. It turns your ambition into a target.

The second egg is strategy. Clarity without strategy becomes frustration. You can know what you want and still remain stuck if you don't know the steps that will get you there. Strategy means understanding the skills you must build, the visibility you must create, the relationships you must nurture, and the decisions you must make to position yourself intentionally.

The third egg is guidance. There is a reason women who have strong mentors and sponsors rise faster. Guidance saves time. It helps you avoid needless mistakes. It helps you see blind spots. It helps you move with confidence. When someone has walked the path before you, they can show you where the potholes are and where the shortcuts live.

And the fourth egg is a plan you can execute. Not a dream. Not a wish list. A real plan. Something you can measure weekly. Something you can adjust. Something that keeps you accountable long after the inspiration fades.

That is what I have learned, both as a professional who has built a long career and as someone who mentors ambitious women. Breakthroughs are rarely random. They are usually the product of consistent, intentional actions guided by clarity and a roadmap. So, what can you do if you want to grow without burning out or feeling directionless?

Start with an honest audit. Ask yourself, what do I want in the next 12 months? Not what sounds impressive, what do I actually want? A promotion? A new role? A career pivot? More income? More influence? More balance? Write it down clearly.

Then identify the one to three things that will move the needle most. Is it visibility? Is it leadership experience? Is it communication? Is it stakeholder management? Is it technical depth? Many women do ten things at once and wonder why they feel overwhelmed. Focus creates momentum.

Next, build your 90-day roadmap. Break your goal into actions you can take weekly. If you need visibility, decide where you will show up. If you need leadership experience, decide what you will lead. If you need stronger relationships, decide who you will reconnect with. If you need skills, decide what you will learn and how you will practise it.

Finally, protect your work-life balance with support systems. Balance is not achieved by doing more. Balance is achieved by doing what matters and delegating what doesn't. The right support at home and at work is not indulgence, it is strategy. That omelette moment reminded me that you don't need more noise. You need the right ingredients.

And that is exactly why I created the Career Accelerator Blueprint Webinar. It is designed to help ambitious professionals set clear goals, develop a practical 90-day roadmap, and finally experience the breakthrough they have been working so hard for.

Career success doesn't have to come at the expense of work-life balance. With the right clarity, strategy, and support, you can build both.

Because your career deserves more than effort. It deserves a plan. And yes, it deserves eggs.



Chinyere Okorocho

Partner in the Law Firm of JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorocho has established herself as a leading voice in law, leadership, and career growth for women. As a partner in one of the most prestigious law firms in the country, she has not only navigated the complexities of a competitive industry but has consistently broken barriers to become a sought-after leader, mentor, and advocate for women in the workplace.

Chinyere's career journey is a testament to her resilience, vision, and versatility. She has held numerous leadership positions, served as a director on multiple boards, and is widely admired for her strategic thinking and ability to inspire teams toward excellence. Beyond her professional accomplishments, she has also graced stages as a speaker, sharing insights on leadership, career growth, and the unique challenges women face in their professional lives.

A devoted wife and proud mother of three, Chinyere understands firsthand the challenges of balancing the demands of a thriving career with a fulfilling personal life. Through her own experiences, she has mastered the art of work-life integration, demonstrating that women can achieve extraordinary professional success without sacrificing the joys of family and personal well-being.

Her career development platform, Heels & Ladders, is dedicated to mentoring and guiding women who aspire to redefine success, achieve career mastery, and lead with purpose. Whether you're navigating leadership challenges, striving for balance, or looking to amplify your influence, Chinyere's expertise will help you transform ambition into achievement.



WOMAN AT THE HELM

Nike Kerstin Akerele-De Souza

Co-Founder/Board Member, Teach For Nigeria

Nike Kerstin Akerele-De Souza is co-founder/Board member at Teach For Nigeria. Teach For Nigeria is a 2-year youth leadership initiative (fellowship) addressing educational inequities. They work in disadvantaged communities to turn around education outcomes. Some of their Alumni transition to build social enterprises to address critical areas in education innovation, quality, access and delivery.

Nike's strength lies in supporting institutional strengthening and capacity development, advising and guiding strategy development and execution (the strategic doing), governance, risk management, compliance, human resources, and building structures and systems.

She has been fortunate to live and work across sub-Saharan Africa, the USA, and the UK, building a career that has been as diverse as it has been fulfilling.

Her path has taken her through the worlds of Big 4 consulting, private enterprise, international development, social impact, and entrepreneurship — each chapter adding new layers to her skills, perspective, and purpose.

In 2003, she transitioned into entrepreneurship. She said building human resources (HR) consulting business from the ground up was exhilarating and humbling. "It challenged me to think strategically while staying grounded in people's needs." Nike stated.

To founders/CEOs, Nike says it is important to recognise you can't save the world if you don't first take care of yourself. She says this because she came to

the conclusion that many of them face burnouts. She advises that they take time out, seek wellness and mental health support, and not to be afraid to ask for help. She further states that they must consider individual or group coaching and/or mentorship for perspective and shared support. In addition, she says "Be transparent with your board and funders and work with them to re-evaluate capacity, strategy, and sustainability." According to Nike, you must also "Strengthen governance, leadership, and succession planning to spread responsibility."

Nike is committed to investing in human capital development on the African continent, with a personal focus on education (skills development, employability), leadership development, gender, and youth empowerment.



WE'VE GOT MEN

Kunle Elebute

Chairman, Gerrard Capital Advisory Services

Kunle Elebute is a distinguished business forerunner and leadership strategist with 40 years of professional experience advising clients in West and Sub-Saharan Africa. His experience in finance, consulting and board direction is indeed commendable and this cuts across both public and private sector areas.

While at KPMG Africa, he was Chairman from 2017 to 2022. Before he became Chairman, he was Partner and directed the Financial Advisory Services division. Later in 2008, he became Head of the Advisory.

The Economics graduate of the University of Manchester and Fellow of the Institute of Chartered Accountants of Nigeria (ICAN), aside financial services, has over the years shown his competence in other

sectors like infrastructure, energy, health care and natural resources.

Appointed member of the Central Bank of Nigeria (CBN) Technical Committee for Banking Consolidation, he was also a member of the Securities and Exchange Commission (SEC) Committee on Corporate Governance amongst others.

Elebute's view on leadership in an interview he granted a while back is thought provoking. For him, when you have leadership that is not responsible, coupled with the fact that government controls too many things, it is difficult for the environment to develop and evolve. "For me, if government cannot run airport, they should concession it to those who can handle it; if government cannot run the refineries,

petrochemical plants, pipelines, and power plants, they should just hand them over to the private sector. Whether they privatise or concession them, they would be run and managed properly, efficiently and profitably." He said.

In Kunle's view, if government is really serious and wants to accommodate the private sector, they need to show long-term commitment.

His opinion certainly holds truth because from when he granted the interview till date, though some private sector's input are evident in changes observed in Nigeria today, however, a lot more is needed for growth and greater good of the nation.

Kunle Elebute is currently the Chairman, Gerrard Capital Advisory Services.



HOLISTIC LIVING

The Spaces We Live In: Why Holistic Living Begins with Our Environment

By Dr. Maymunah Yusuf Kadiri

John never thought much about where he lived. Like many people, he assumed that if he exercised regularly, ate reasonably well, and showed up for work, his health would take care of itself. But slowly, something began to change. He became unusually tired during his runs. Headaches became frequent. Concentration felt harder. What he dismissed as stress turned out to be something far more revealing, his environment was quietly making him unwell.

John's story is not rare. It is simply under-recognised. Holistic living asks us to look beyond habits and genetics and examine the spaces that hold our daily lives. Our environment is not neutral. It

is either nourishing us or slowly draining us. Holistic living begins with understanding that health does not exist in isolation. It is shaped by the air we breathe, the water we drink, the food we consume, and the places where we work, rest, and recover. Long before symptoms become visible, the body responds to its surroundings. And when those surroundings are compromised, health quietly pays the price. The Air We Breathe, The Life We Live Air pollution remains one of the most underestimated threats to personal wellbeing. From industrial emissions to traffic fumes and even indoor pollutants, poor air quality affects respiratory health, cardiovascular

function, and cognitive clarity. Chronic exposure has been linked to asthma, bronchitis, reduced concentration, fatigue, and long-term lung disease.

In urban environments especially, polluted air does not simply affect the lungs, it strains the entire body. The brain works harder. Sleep becomes lighter. Stress hormones remain elevated. Over time, this creates a body that is constantly compensating. Water, Food, and Invisible Exposure Water contamination is another silent disruptor of health. Pollutants from industrial waste, agricultural runoff, and aging infrastructure can introduce harmful substances into drinking water. These exposures often manifest as recurrent illnesses, digestive

disturbances, fatigue, or headaches before they are ever identified.

The same applies to food. Modern agriculture relies heavily on chemicals that may improve yield but compromise health. Over time, repeated exposure to pesticides and additives affects hormonal balance, immune response, and overall vitality. Holistic living invites us to be more intentional—not obsessive, but informed—about what enters our bodies. The Places We Live and Work Our homes and workplaces are extensions of our nervous systems. Poor ventilation, overcrowding, excessive noise, and exposure to chemicals or dust increase both physical and mental strain. Work environments that demand constant alertness without adequate recovery

quietly accelerate burnout.

A healthy environment is not about perfection. It is about creating spaces that allow the body to regulate, the mind to focus, and emotions to settle. When this is missing, people often blame themselves for symptoms that are environmental in origin. Mental Health Lives in Our Environment Too Holistic living recognises that mental wellbeing is deeply environmental. Cluttered spaces increase anxiety. Constant noise heightens irritability. Lack of natural light disrupts mood and sleep. Conversely, simple environmental shifts can produce powerful mental health benefits.

Decluttering creates mental space. Introducing plants or natural light restores calm. Warm lighting, soft textures, and quiet corners signal safety to the nervous system. Even reducing screen exposure, particularly at night, can significantly improve sleep and emotional balance.

Small Changes, Meaningful Impact Holistic living does not require dramatic relocation or expensive upgrades. It begins with awareness and small, consistent actions:

- Improve ventilation where possible
- Filter drinking water if needed
- Spend regular time outdoors
- Create screen-free moments
- Introduce mindful practices like breathing, meditation, or gentle movement

These adjustments may appear simple, but their cumulative effect is profound. Our environment shapes our health long before illness announces itself. When we care for our surroundings, we are not being indulgent—we are being preventative.

Holistic living asks a simple but powerful question: does this space support my wellbeing? When the answer is no, it is not a personal failure. It is a signal to adjust.

By protecting our environment, at home, at work, and in our communities, we protect our bodies and minds. Health does not begin in the hospital. It begins in the spaces we inhabit every day.



Dr. Maymunah Yusuf Kadiri

Psychiatrist-In-Chief at Pinnacle Medical Services

Dr. MAYMUNAH YUSUF KADIRI (aka DR. MAY) popularly referred to as "The Celebrity Shrink," is a multiple award winning Mental Health Physician, Advocate & Coach. She is the convener of "The Mental Health Conference" and the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria's leading and foremost Psychology and Mental health clinic 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 dynamic Consultant Neuro-Psychiatrist and a Fellow of the National Post Graduate Medical College of Nigeria (FMCPsych) 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.

Dr. Kadiri has wide experience in psycho-therapeutic techniques and has perfected her skills whilst in private practice and whilst working for a variety of organizations. She is a recognized radio and television guest Psychiatrist and Psychotherapist. She also contributes to articles published in magazines and newspapers.

She is the only Nigerian with the 14Ps.....Physician, Psychiatrist, Psychologist, Psychotherapist, Practitioner (NLP, BFB, NFB), Public Speaker, Published Author, Producer (movies), Proficient Coach, Parent, Philanthropist, People oriented, Public Health Advocate and Passionate about God and life.

The founder of Pinnacle Health Radio, African's #1 online health radio and a non for profit organization, "Pinnacle Medicals SPEAKOUT Initiative" which is geared towards creating Mental Health literacy in Nigeria and beyond.

The Executive producer of award winning movies, Pepper soup (focused on drug abuse) and Little Drops of Happy (focused on depression, postpartum depression and suicide) and creator of the most innovative mental health app in Africa, HOW BODI.

TRIBE WITH THE VIBES

5 Important Conversations before *I do*

By Zainab Aderounmu



Love is the greatest feeling in the world, and it's perfectly fine to allow yourself to be swept off your feet. However, love cannot replace alignment and you can only ensure you're aligned with your significant other by having those tough conversations. So, just before you gleefully say I do, here are five must-have conversations.

1. Individual Dreams:

Marriage is a fusion of systems and individual goals. If you're the type of person who wants multiple degrees or radical career growth, it's not a conversation you gloss over or assume will sort itself. No, never cross the bridge when you get to it, instead, equip yourself with information about the bridge so crossing it becomes easier. Or, you may just discover that it's not worth crossing. I once had a friend whose boyfriend told her she'd have to pick between graduate studies or marriage. Don't close your eyes to red flags in the name of love.

2. Personal Development:

This is closely tied to the above, but here, you discuss the logistics of your personal development. Imagine you're taking a 6-weeks course that requires hours of intense study, what kind of support would you want your significant other to provide? Who procures dinner? It sounds normal until you realise the details weren't communicated and you're not getting the support you need.

3. Gender Roles:

Gone are the days when you can safely assume what the other person ought to believe about gender roles. This isn't about modernisation or feminism; it's just choosing who and what works best for you. Some men are chefs (professionally) and are happy to handle the food, while some women are at home in the kitchen. One might expect



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Graduating Student from the Lagos State University, Lagos Nigeria. She's a professional Master of Ceremonies, known as 'The Hijabi Comperer', a public speaking coach and Communications Professional. She is currently a Youth advisor to the European Union where she doubles as the Spokesperson and Head of Communications & PR for the Youth Sounding Board.

the man to provide 100% while he's inclined towards shared responsibility. Do not wait to be surprised.

4. Finances:

What will the financial structure look like? If there's a sharing system, what would the quota be? Beyond a sharing system, this is a conversation about what money means to you, your money beliefs and habits, expectations or fears. You might be a spontaneous spender who believes there's more to come and the other person is a saver. Talk about it, iron out your differences before committing.

5. Counseling:

I have a friend whose significant other didn't believe in counseling. It was a big red flag and thankfully, he spotted it. The myth is that counseling is only for broken people and that's not it. It provides expert guidance for growth, understanding or reconciliation even before conflicts arise. Finally, don't get caught up planning a wedding that you forget the actual marriage. Sit through tough conversations, plan, align, adjust and most importantly, don't ignore the red flags.

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Established in 2014, The Henna Place is Nigeria's leading traditional spa, bringing centuries old Moroccan, Northern Nigeria and Arab beauty rituals into the general wellness market. Specializing in Moroccan hammam treatments, sugar waxing, herbal hair care, and intricate henna designs, the spa provides a deeply relaxing and culturally rich self care experience.

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