



INSPIRING
WOMAN
AFRICA

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Prof
OLAYINKA
DAVID-WEST

DEAN ON THE FRONTLINES OF AI,
BUSINESS STRATEGY AND INTELLIGENCE

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How to Invest in Stocks with Discipline, Not Drama



**Kemi
Ajumobi**

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Welcome!

Dear Readers,

Happy New Month!! Trust me when I say March is one of my favourite months in the year. It is another opportunity to celebrate women around the world. IWA is passionate about celebrating women so you understand why this month is sooooo special to us.

I am quite particular about how the month kicks off at IWA, and we thought, who best to begin this great month if not the Dean of Deans. The brainy, exceptional, professional to the core, distinguished woman of honour and great value to Nigeria and Africa as a whole. The one and only PROFESSOR OLAYINKA DAVID-WEST, the Dean on the Frontlines of AI, Business Strategy and Intelligence, sitting graciously at the helm of affairs at the prestigious Lagos Business School (LBS) as Dean. Applause please? Thank You!

With an illustrious career spanning several decades in IT and financial services, she has made significant contributions to academia, research, and the advancement of business practices through her insightful analyses and strategic thinking.

As the Dean of Lagos Business School, Professor David-West brings visionary leadership to one of Africa's premier business institutions.

We are grateful for the privilege she gave to IWA to share her inspiring journey with us and of course, how do you have an interview with a Professor without asking those pertinent questions that matter? We certainly did and like the Prof that she is, she gave it all and we took notes. Today, we share this inspiring interview with you all. Trust us when we say it will be worth your time.

Also, we celebrate her on her recent appointment as an Independent Member of the Africa Governance Council at KPMG Africa. We trust she will add great value to the council and we wish her all the best!

Here are other articles in this edition:

FINANCIAL ADVISEHER: How to Invest in Stocks with Discipline, Not Drama. By Sola Adesakin.

WOMAN EXECUTIVE: Reimagining the Narrative of Women in Leadership. By Wola Joseph-Condotti.

HER POINT OF VIEW: A Female Professional's Guide to Thriving Under a Difficult Boss. By Chinyere Okorocho.

GENDER INSIGHT: Tackling Technology-Facilitated Gender Based Violence and Violence Against Women and Girls in Nigeria. By Asmau Benzies-Leo.

HOLISTIC LIVING: Why Holistic Living Is the New Productivity. By Dr. Maymunah Yusuf Kadiri.

TRIBE WITH THE VIBES: Beyond footnotes, 3 Nigerian Women Who Rewrote History. By Zainab Aderounmu.

WOMAN AT THE HELM: Fatoumata Doro, Board Member, Ecobank Transnational Incorporated, Niger.

WE'VE GOT MEN: Makhtar Diop, MD of the International Finance Corporation (IFC).

EVENTS: Climbing Strategically: Heels and Ladders, the New Playbook for Women's Career Ascent. Chinyere Okorocho's book launch as covered by Zainab Aderounmu.

We pray for peace around the world, now more than ever before, and we remain optimistic that all will be well.

Stay Safe!



COVER INTERVIEW

Professor OLAYINKA DAVID-WEST

DEAN ON THE FRONTLINES
OF AI, BUSINESS STRATEGY
AND INTELLIGENCE

Kemi Ajumobi



Professor Olayinka David-West is an esteemed academic and thought leader renowned for her expertise at the intersection of business management, technology, and artificial intelligence (AI). With an illustrious career spanning several decades in IT and financial services, she has made significant contributions to academia, research, and the advancement of business practices through her insightful analyses and strategic thinking.

As the Dean of Lagos Business School, Professor David-West brings visionary leadership to one of Africa's premier business institutions. She is passionate about digital transformation, inclusive finance, and the role of AI in enhancing business models and strategies. Her leadership has propelled LBS to attain international accreditations and global rankings, and she has held critical positions, including faculty member, faculty director, academic director, and associate dean.

Her research and practice engagements focus on the transformative impact of technology, particularly AI, on business models, strategy, and organisational dynamics. She advocates for policy interventions that foster digitally transformed businesses and society. Professor David-West's thought leadership is exemplified by her numerous publications in renowned



"I studied computer science and began a career in technology with the core goal of driving technological transformation across business and society"



journals, particularly in digital transformation, innovation adoption, and technology-driven disruption across various industries. She is often sought after as a keynote speaker, panellist, and consultant by organisations looking to navigate the complexities of modern business environments influenced by AI. Since 2015, she has led the Sustainable and Inclusive Digital Financial Services (SIDFS) initiative, a research and advocacy initiative dedicated to enhancing financial inclusion in Nigeria. Under her leadership, SIDFS has become the leading capacity-building platform for operators and regulators within the financial service ecosystem. Her collaborations with businesses, startups, and governmental bodies have led to pragmatic solutions that bridge the gap between theory and practice, particularly in leveraging AI.

Professor David-West's contributions have been recognised with numerous awards and accolades, highlighting her impact on academia and the business community. Her ability to translate complex concepts, including those related to AI, into actionable insights has garnered respect and admiration from peers, professionals, and students. Holding advanced business administration and technology management qualifications from renowned institutions, Professor David-West is committed to continuous learning and exploring the evolving dynamics of business, technology, and AI. She holds expert certifications in financial inclusion policy and digital money, is a member of the governing council of the Fintech Association of Nigeria, and is a member of African Women in Finance and Payments. Additionally, she is a

Certified Information Systems Auditor (CISA), Certified in the Governance of Enterprise IT (CGEIT), and an academic advocate for the Information Systems Audit and Control Association (ISACA). She is also a qualified Skills Framework for the Information Age (SFIA) practitioner.

Professor David-West is dedicated to mentoring young women in STEM and AI. She was featured in the Tech Women of Lagos exhibition, listed among the Leading Women in Nigeria's Financial Technology Industry, and profiled in FintechTimes as a leading financial inclusion expert in Africa. Professor David-West is dedicated to mentoring young women in STEM. She was featured in the Tech Women of Lagos exhibition, listed among the Leading Women in Nigeria's Financial Technology Industry, and profiled in FintechTimes as a leading financial inclusion expert in Africa.

“Lagos Business School is a unique organisation that was established with a social mission centred on the Christian identity of man”



▶ **Take us through your formative years**

Growing up was a learning adventure; we were encouraged to seek learning opportunities. Thus, the art of reflection was established early with day-to-day activities and visits. For example, on family holidays, we were tasked with writing essays about our experiences. Knowing you had to write interesting things, we became more observant and curious.

▶ **Share your journey to the role of Dean at Lagos Business School, and what motivated you to pursue a career in academia and business management?**

Honestly, I am an “accidental academic”. I studied computer science and began a career in technology with the core goal of driving technological transformation across business and society. After about 10 years in several IT roles, including research and development, I sought a deeper understanding of technology adoption in business and joined a bank. There, I experienced first-hand the misalignment of business and technology. My 2003 foray to Lagos



Business School was to engage business people and educate them about how technology could transform their work. Even though I had been engaged in administrative activities since 2006, my journey to becoming Dean was quite unexpected.

▶ **What are the key challenges and opportunities you see for business schools in Africa today?**

Business schools in Africa face significant challenges. First, competition, especially from Ivy League

“LBS's strategies are embodied in our core values - community, mutual respect, integrity, spirit of service and professionalism”

business schools in the global north. Second, even though the COVID-19 pandemic accelerated our digital teaching and learning, the infrastructural deficit in terms of

quality connectivity and high-end audio-visual equipment is expanding the digital divide. Third, faculty availability and development are another barrier, especially in the era of “Japa”. Finally, quality assurance standards stamped by global accreditation bodies like AACSB, EQUIS, and AMBA (or the triple crown) are out of reach.

▶ **As a leader, what strategies do you employ to foster a culture of innovation and inclusivity within the Lagos Business School community?**

Lagos Business School is a unique organisation that was established with a social mission centred on the Christian identity of man. Our mission states, “Lagos Business School is a community of people committed to creating and transmitting management and business knowledge based on a Christian conception of the human person and economic activity that is relevant to Nigeria and Africa at large. We strive to be a world-class business school which will significantly impact the practice of management.” Thus, our strategies are embodied in our core values - community, mutual respect, integrity, spirit of service and professionalism.

▶ **How do you define digital transformation, and why is it critical for businesses in today's economy?**

In the digital era, we use three terms synonymously, even though they are somewhat different. First is digitisation, the digital reproduction of physical items such as documents, pictures, and music, facilitating storage/retention and collaboration. Next is digitalisation, which automates business processes and activities to enhance decision-making and productivity/efficiency. Finally, digital transformation is about technologically enabled change of the entire entity - processes/work activities, people, culture, etc., driven by new business/economic models, competitiveness and changing customer/user experience.



▶ **AI is rapidly changing the business landscape. What are some of the most significant ways you believe AI will impact business models in the next decade?**

Indeed, AI is here to stay, and the mantra is that all digital transformations should leverage its power. Regarding business models, these are simply manifestations of how organisations create and deliver value - this will change with AI. We've moved past seeing AI as just

“Indeed, AI is here to stay, and the mantra is that all digital transformations should leverage its power”

another digital tool; it is now the very architectural foundation for how businesses create and deliver value. In the next decade, we'll see a shift from selling 'products' to selling 'guaranteed outcomes,' where AI manages the complexity behind the scenes to ensure customers always get the results they pay for. Ultimately, the most successful business models will be those that use AI to achieve hyper-personalisation at scale, treating every single customer as a market of one.

▶ **Elaborate on the role of technology in enhancing financial inclusion, particularly in Nigeria**

Digital technologies, such as mobile phones and mobile money, have been instrumental in advancing access to

finance (or financial inclusion). These technologies have made it easier for underserved populations, especially in rural areas, to access financial services without a traditional brick-and-mortar bank.

▶ **Your work with the Sustainable and Inclusive Digital and Financial Services initiative has been impactful. What have been some of the most rewarding outcomes of this initiative?**

At the Sustainable and Inclusive Digital and Financial Services Initiative, some of our most rewarding outcomes have been:

- 1) Providing a holistic lens on Nigeria's digital financial services ecosystem with the annual publication of our State of the Market reports.
- 2) Being a convening platform for open conversations between policy makers, operators and civil society towards unpacking Nigerian issues.
- 3) The Product Innovation Lab (PIL) to support the product design and innovation capabilities of financial services providers.

▶ **How do you approach research, especially in the fast-evolving fields of digital transformation and innovation adoption?**

Research is a process of scientific enquiry, and in the fast-evolving fields of digital transformation and innovation adoption, I am not researching the emerging technology itself, but its impact on business and society. So, we identify the technology, pose the types of questions, and choose a method/approach to conduct the study. For example, during my doctoral project, I wanted to ensure we had a way to define and measure the quality of electronic banking services, and I created a tool to do so.

▶ **What are the most pressing policy interventions you think are necessary to support digitally transformed businesses in Nigeria?**

When you think about Nigeria, the majority of businesses are categorised as small and medium enterprises (SMEs), and their digital transformation will be



more catalytic than that of traditional corporates. These SMEs have limited resources and capabilities, including access to digital solutions and talent. While the government has skilling programmes like the 3MTT, these skills are globally sought after, and SMEs are often unable to compete on remuneration terms. Thus, we need incentives for skilled IT workers to build and support affordable platforms and products for SMEs.

and learning and scientific enquiry (research). For example, in research, AI can help find related scientific papers and synthesise them - a process that could ordinarily take 6 - 9 months.

technology trend or business area. But one thing we can be certain of is that the pace of technological innovation will be much faster. For example, the garnet hype cycle will be more frequent. On the business side, again, it will not be one business area, but rather one focused on capturing markets, such as opportunities through the African Continental Free Trade Area (AfCFTA), which can expose you to cross-border opportunities.

▶ **What emerging trends in technology or business do you believe will have the most significant impact on African economies in the coming years?**

Honestly, there will not be one

▶ **You advocate for mentoring young women in STEM and AI. What specific actions do you take to inspire and support them?**

Mentoring happens in many formal and informal settings. On the formal side, I am an active mentor to some women-focused development programmes, and I am typically assigned to women with a science background. Speaking informally at events is also an opportunity to engage with young women and provide a role-modelling perspective.

▶ **In your experience, what are the main barriers young women face in pursuing careers in STEM?**

I would say that the main barriers are the informal factors that manifest at the individual and systemic levels. For example, traditional norms about the role of women are a deterrent when the communities we live in do not support such choices.

▶ **What is your take on mentorship and what ideals should young people be seeking for in people they desire as mentors?**

Mentorship is not a magic bullet. In my view, it offers a perspective to guide decision-making. Nonetheless, we are all independent beings and can choose freely.

▶ **Looking ahead, how do you envision the role of academia evolving in response to technological advancements and shifts in the business landscape?**

With a technology like AI, everything changes. In academia, AI is a double-edged sword in the business of teaching



▶ **What continues to inspire you personally and professionally in your work?**

The desire to see how technology can serve business and society. The desire to see an inclusive Nigeria that works for all.

▶ **Can you share a defining moment in your career that significantly influenced your path?**

Completing my doctorate in business administration (DBA) and the self-discovery of an individualised learning path.

▶ **Day never to be forgotten and why?**

Today. My philosophy is that every day presents a special opportunity to be.

▶ **What makes LBS tick?**

LBS is an example of what Nigeria can be when a diverse group of people are committed to a mission. They show up every day and do their best in each role they play. In sum, great and committed people ensure we deliver high-quality education in a world-class facility.

▶ **As we commence the IWD for 2026, what do you want to say about this year's theme and your message to women generally?**

This year's IWD theme, Give to Gain, reminds me that we all have something to give, beyond money - a smile, a hug, time, while breaking the spirit of reciprocity of not expecting a reward. Essentially, it's the freedom to share your essence!

“ This year's IWD theme, Give to Gain, reminds me that we all have something to give, beyond money - a smile, a hug and time”

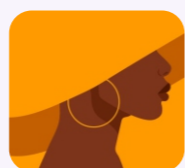




WOMAN EXECUTIVE

Reimagining the Narrative of Women in Leadership

By Wola Joseph-Condotti



Growing up, most of us were taught how to fit in. How to be “likeable.”

How to earn our seat quietly. And when we got there, we were told, “Just be grateful you are in the room.”

But the truth is women were never meant to be just subjects of a system. We are called to be stewards of transformation within it. We were never created merely to fill quotas. We are here to build legacies, shift cultures, and rewrite stories.

The Mould We Inherited

Many of us entered leadership roles trying to mirror what had always been done. We inherited power structures that were not designed with us in mind and instead of transforming them, we adjusted ourselves to survive within them.

We modulated our tone to seem “less aggressive.” We questioned whether we were “too much” for the boardroom. We played small even when we carried vision on the inside. We became subjects in a story we did not author. But something is shifting.

The Stewardship Mandate

The next generation of women leaders must move from subject to steward. From silent inclusion to intentional transformation. From making history to shaping the future.

A steward does not just occupy a seat. She uses her position to unlock access, raise others, and redesign systems that were never meant to hold all of who we are.

Leadership, in this light, becomes less about acceptance and more about agency. It is not about being palatable. It is about being purposeful. It is about recognizing that being the first or the only is not a badge it is a burden we must carry with strategy and vision, so we are not the last.

Biblical Stewards of Legacy

Consider Deborah, a prophetess, judge, and national leader in Israel. She did not just “make space” in a male-dominated structure; she redefined leadership in her time.

She was not a token. She was a transformer. She led armies, settled disputes, and sang songs that still echo today.

Her story reminds us that God does not need us to imitate power. He invites us to steward influence in His way. And in doing so, He gives us a voice not just for victory, but for vision.

Rewriting the Script

To move from subject to steward, we must: Stop waiting for validation. Power is not something we beg for. It is something we walk in, rooted in purpose and identity. Design tables, not just sit at them. Ownership begins when we stop being

grateful to be invited and start being intentional about who else we invite. Invest in succession. Stewardship is incomplete if it ends with us. We must mentor, empower, and release the next generation to lead boldly and differently.

Shaping Legacy, Not Just Milestones

Legacy leadership is not built in moments of applause. It is built in the unseen choices. How we lead our teams, how we challenge injustice, how we model balance and bravery.

It is in saying no when it is easier to say yes. It is in choosing impact over popularity. It is in choosing to walk away from roles, deals, or positions that compromise our integrity.

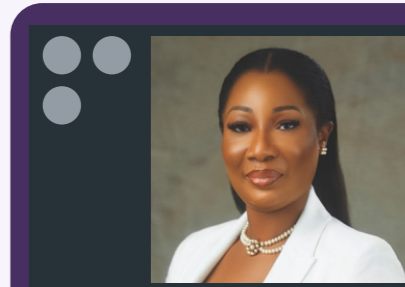
We do not just break glass ceilings. We must redesign the architecture. Because if we only teach women to survive within broken systems, we are not stewarding, we are simply adjusting.

Final Thoughts

The future of women in leadership is not about fitting into the mould. It is about breaking it, reshaping it, and building anew.

To every woman reading this: You are more than a subject of legacy. You are a steward of history. You carry influence not for applause, but for assignment.

Lead with the future in mind. Speak with generations in your heart. And never forget, you are not here to decorate the table. You are here to design the room.



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

Tackling Technology-Facilitated Gender Based Violence and Violence Against Women and Girls in Nigeria

Asmau Benzie Leo



As Nigeria's digital landscape expands rapidly, a disturbing shadow has grown alongside it, technology-facilitated violence

against women (TFV). From cyberstalking and non-consensual sharing of intimate images to online harassment and digital blackmail, Nigerian women are increasingly finding that the internet, far from being a safe space, has become a new arena for gender-based abuse.

Technology-facilitated violence encompasses any form of abuse enabled or amplified by digital tools; social media platforms, mobile phones, messaging apps, and the internet. In Nigeria, the problem is particularly acute. A 2023 report by the Paradigm Initiative revealed that a significant percentage of Nigerian women had experienced some form of online harassment, with young women, activists, female journalists and content creators, facing disproportionate targeting.

The drivers of TFGBV in Nigeria are deeply embedded in existing social structures. Patriarchal norms that normalise control over women's bodies and lives have simply migrated online. Low levels of digital literacy among women make them more vulnerable to manipulation and exploitation, while widespread anonymity on digital platforms

emboldens perpetrators. Economic dependency and poor awareness of digital rights further expose women to abuse by intimate partners and strangers alike.

The consequences for survivors are far-reaching. Victims suffer severe psychological trauma, including anxiety, depression, and post-traumatic stress disorder. Many withdraw from online spaces entirely, losing both economic and social opportunities in an increasingly digital economy. In extreme cases, TFGBV has driven victims to suicide.

Reputational damage from non-consensual image sharing has destroyed careers, relationships, and family ties, sometimes permanently.

Despite the scale of the problem, effective response remains elusive. Nigeria's legal framework, including the Violence Against Persons Prohibition (VAPP) Act and the Cybercrimes Act, contains relevant provisions, but enforcement is inconsistent. Many victims face victim-blaming attitudes when they report cases to law enforcement.

Social stigma silences survivors, and the technical complexity of investigating digital crimes stretches the capacity of Nigerian police and prosecutors.

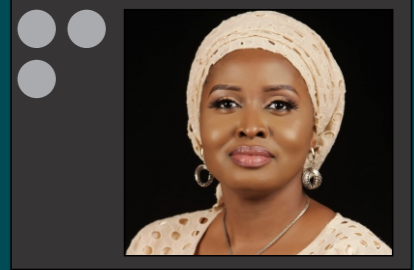
The Way Forward

Addressing TFGBV demands a multi-pronged approach. The government must strengthen enforcement of existing laws and invest in training law enforcement on digital crimes. Tech companies operating in Nigeria should be held accountable for

swift content removal and user protection. Civil society organisations must scale up digital literacy programmes targeting women and girls.

Above all, Nigeria must confront the cultural norms that make gender-based violence online or offline seem acceptable.

The digital revolution must be made safe for everyone. Nigerian women deserve to participate fully in the online world, free from fear and intimidation.



Dr. Asmau Benzie Leo

Executive Director, Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)

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.



FINANCIAL AdviseHER

How to Invest in Stocks with Discipline, Not Drama

By Sola Adesakin

The stock market is not a lottery ticket. It is ownership in real businesses.

When you buy a stock on the Nigerian Exchange, you are not buying a blinking number on an app. You are buying a piece of a company. A bank generating profits. A consumer goods firm selling products daily. An oil and gas company exporting value. That is what equities represent: participation in enterprise. And when the NGX is flying, as we have seen in strong seasons, the temptation is to chase.

Prices are up year to date. Headlines are glowing. Social media analysts are multiplying. Suddenly, everyone sounds like a market expert.

But here is the truth. If the market is already significantly up, you are not early. You are likely mid-cycle.

Excitement is loud. Discipline is profitable.

Before you invest in stocks, you must understand what this asset class really is.

What Stocks Actually Offer

Stocks are growth assets. They offer two primary benefits:

Capital appreciation – the value of your shares increases over time if the company performs well.

Dividends – some companies distribute a portion of profits to shareholders.

Historically, equities outperform many other asset classes over long periods. But

they are volatile. Prices rise and fall daily. Sentiment changes quickly. Policies shift. Global events ripple through local markets.

So your job is not to predict tomorrow's price.

Your job is to participate for years.

The goal is simple:

- Build wealth.
- Avoid big mistakes.
- Stay consistent long enough to win.

The Pitfalls to Avoid

When markets are strong, three common mistakes appear.

1. Chasing momentum blindly.

You hear that a stock has doubled. You rush in. No research, no valuation or understanding of the business. You are buying excitement, not ownership.

2. Concentration risk.

Putting all your capital into one "hot" stock is not conviction. It is vulnerability. One bad earnings report or regulatory shift can wipe out gains quickly.

3. Emotional trading.

Buying high because of hype. Selling low because of fear. Emotional reactions destroy compounding.

Remember: the stock market transfers money from the impatient to the patient

How to Structure Yourself Properly

If you want to participate intelligently in a strong NGX market, structure matters more than timing.

1. Know why you are investing.

Is this for retirement? Wealth building over 10–20 years? Dividend income? Your goal determines your strategy.

2. Start with what you understand.

If you understand banking, study Nigerian banking stocks. If you understand consumer goods, analyze those companies. Do not invest in businesses you cannot explain.

3. Diversify wisely.

Spread across sectors. Banks, industrials, energy, telecoms. Consider ETFs or mutual funds if you prefer professional management. Diversification protects capital.

4. Phase your entries.

Instead of deploying all your capital at once, stagger your investments. This

reduces regret and smooths volatility.

5. Protect capital first.

Before thinking about how much you can make, ask how much you can lose. Wealth is built by surviving cycles.

6. Pair stocks with other assets.

Stocks should not be your only asset class. Balance them with fixed income, cash equivalents, real estate, or dollar-denominated assets depending on your situation. Asset allocation reduces overall risk.

The Discipline Advantage

When markets rise sharply, discipline becomes your greatest advantage. Excitement makes people chase. Discipline makes people profit.

Discipline means:

- Reading financial statements.
- Watching earnings trends.
- Understanding macroeconomic signals.
- Ignoring noise.
- Staying invested through volatility.

Veteran investors know that strong markets are opportunities to build positions in quality companies, not gamble on speculative names.

They also know something else: markets move in cycles.

Bull runs feel permanent until they are not. Corrections feel catastrophic until recovery begins. If you build your strategy only for good times, you will panic in challenging times.

Stay Calm. Stay Structured.

The Nigerian capital market can create real wealth. It has done so for disciplined investors over time. But it rewards structure, not excitement.

You do not need to predict next quarter's movement.

You need a long-term plan.

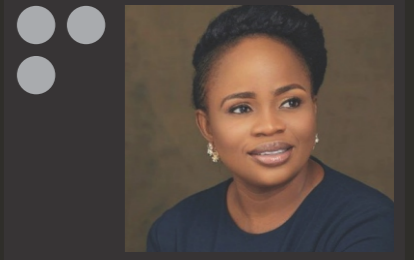
Build wealth deliberately. Avoid big mistakes.

Stay consistent long enough to win.

When the NGX is flying, celebrate wisely. But invest calmly.

Because in the end, wealth is not built by noise.

It is built by knowledge, discipline, and time.



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

A Female Professional's Guide to Thriving Under a Difficult Boss

Chinyere Okorochoa



Over the years, I have had many conversations with brilliant female professionals who felt stuck, overwhelmed, or emotionally drained, not because they lacked competence, but because they worked under difficult bosses. For many women, this experience is more common than we admit. A demanding supervisor with unpredictable moods, harsh feedback, or unrealistic expectations can slowly chip away at confidence and joy at

work. When you add unspoken gender dynamics and the pressure to “prove yourself” without being labelled difficult, the experience can feel even more daunting.

But here is what I always remind women in these situations: a difficult boss does not have to derail your career. If navigated strategically, it can become one of the most defining growth phases of your professional life.

Ada came to me at such a crossroads.

She had recently joined a top consulting firm, excited about the exposure, the learning curve, and the opportunity to work on high-impact projects. However, within months, the shine began to fade. Her boss was highly competent but deeply demanding, impatient with questions, blunt in communication, and unforgiving of even the smallest mistakes. One email in particular, titled “Are You Really Up for This?”, shook her confidence. She began

doubting herself, dreading meetings, and questioning whether she truly belonged.

When Ada asked me what to do, my first advice was simple but crucial: do not internalise your boss's behaviour as a reflection of your worth. I explained that difficult bosses often operate from pressure, fear of failure, or their own leadership gaps. The mistake many women make is turning someone else's behaviour into self-doubt. Instead, I encouraged Ada to anchor herself in facts, her track record, her qualifications, and the reason she was hired in the first place.

Next, I advised her to stay relentlessly professional, especially when emotions run high. Reacting defensively or emotionally, no matter how justified, rarely works in your favour. I told her to let her work speak loudly and consistently. Professionalism is not passivity; it is control. Over time, calm competence earns respect in environments where emotional reactions are expected.

We then spoke about empathy, not as an excuse for poor behaviour, but as a strategy. I encouraged Ada to observe her boss more closely. What pressures was he under? What outcomes mattered most to him? Once she understood this, she could align her communication accordingly. Difficult bosses often value efficiency and results, not long explanations. So I advised her to adjust her style: be concise, anticipate needs, and clarify expectations early. This shift alone often reduces friction dramatically.

When conflict arises and it inevitably will, I told Ada that timing is everything. Challenging a difficult boss in the heat of the moment is rarely productive. Instead, choose calm moments to offer alternatives, framed around solutions and outcomes. I reminded her that influence grows when you are seen as someone who adds value, not resistance.

I also stressed the importance of building a support system. No woman should navigate a difficult workplace in isolation. I encouraged Ada to seek mentors, both

within and outside her organisation, who could offer perspective and guidance. Colleagues, too, can be invaluable sounding boards. Strong networks do not just support you emotionally; they sharpen your thinking.

One practical habit I insisted on was documentation. I advised Ada to keep records of key conversations, instructions, and decisions. This was not about being defensive, but about clarity and protection. Documentation reinforces professionalism and helps prevent misunderstandings, especially with bosses who may later deny or reinterpret conversations.

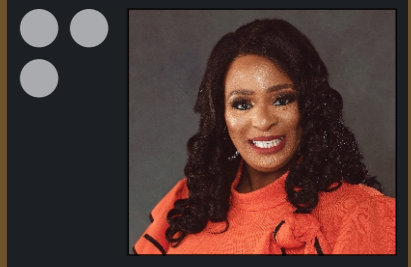
When Ada asked if and when to involve HR, I told her this: seek help strategically, not emotionally. Escalation should be calm, factual, and focused on impact, not accusations. When handled professionally, it often opens doors to support rather than conflict.

Finally, I reminded her to protect her well-being. Working under constant pressure without relief leads to burnout. I encouraged her to prioritise rest, relationships, and activities that grounded her outside work. A regulated nervous system is one of the most underrated career assets.

Over time, Ada began to notice a shift. Her boss became more trusting, more receptive to her input. But even more importantly, she became stronger, more confident, emotionally intelligent, and self-assured.

Ada's experience reinforces what I have seen time and again: a difficult boss can either break you or build you. With the right mindset and strategy, it becomes a training ground for leadership, resilience, and self-belief. For female professionals, the goal is not merely to survive such environments, but to rise from them wiser, stronger, and ready for the next level.

Sometimes, the toughest bosses produce the most formidable women.



Chinyere Okorochoa

Partner in the Law Firm of JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorochoa 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

Fatoumata Doro

Board Member, Ecobank Transnational Incorporated, Niger

Kemi Ajumobi

Fatoumata Doro, born in Niger into a modest family, yet she worked her way through all life had for her to get to where she is today. From local to international leadership positions with outstanding global organisations, she has indeed proved her mettle.

Fatoumata, in her rising career became part of the first Francophone African team at Procter & Gamble, and from there proceeded to become the first female African Managing Director at Arla Foods, where she built one of Ghana's fastest-growing dairy businesses, driving revenue from €100K to €11M in just three years. From there, she moved on to become the first female MD of a textile company. With each position came its challenges but Fatoumata surmounted them all.

Fatoumata is a growth-focused and impact-driven C-suite leader with 15+ years of experience transforming businesses and scaling operations across Africa and the Middle East. She has a

knack for driving complex P&L and operational performance, having led organisations of up to 760 employees and €136M in revenue, where she was consistently delivering measurable growth and sustainable turnaround.

Described by Ivania Casco, Director of Innovation, Cheese at Arla Foods as "one of the most market oriented leaders I've worked with, always using the customer voice as a compass for both strategic and tactical decision making. This also enabled her growth in Arla Foods, in which she grew into a larger GM role with P&L responsibility and leading end to end functions." She certainly left her mark on a good note at Arla Foods.

Also, Wilfried ASSI, Director of Communications & Foundation - ExCo Member, Société Générale Côte d'Ivoire, had this to say about her "I worked with Fatou, MD of Vlisco Ghana, and we were together in the global board of Vlisco Group. I was very impressed and satisfied with her level of leadership and skills in business management.

One day, I asked myself who among us could replace our manager, the CEO of the group, and Fatou was the person I was seeing.

I have seen her demonstrating resilience during the economic crisis Ghana was facing in 2022, as well as dealing with tough Ghanaian unions at our factory. On top of that, we share common values: skills, knowledge and value sharing, and authenticity, which I really value with her." He said.

She is a recipient of several awards and some include: CEO of the Year – Textiles Industry, 2023. Nominated among 100 Most Influential African Women, 2022 and First African Female MD of Vlisco Ghana Cluster & Arla Foods SSA.

She has a Master's in Management & Financial Mathematics – ISM Dakar, Master's in Statistics & Econometrics – UCAD Dakar, and Degrees in Mathematics & Finance – Université Paul Sabatier (France), Gaston Berger (Senegal).



WE'VE GOT MEN

Makhtar Diop

MD of the International Finance Corporation (IFC)

Kemi Ajumobi

I was going through my LinkedIn feed like I often do and saw him interviewing his guest virtually. He caught my attention. I admire leaders who, despite their dignified position enjoy doing something extra that inspires, and he was having an interview he obviously was enjoying. I speak of Makhtar Diop, the Managing Director of the International Finance Corporation (IFC), the largest development institution focused on the private sector in emerging markets and developing economies.

It was in celebration of #BlackHistoryMonth and he was in conversation with jazz icon Wynton Marsalis — a nine-time Grammy Award winner, Pulitzer Prize honoree, educator, and UN Messenger of Peace — on the Creative Development podcast. A beautiful conversation they had. I love the depth of their discussion, the way he exuded

a grace that spoke volumes. The way he expressed himself, though a seasoned economist, there was cordiality in his attitude that showed he was enjoying the dialog while frankly curious to hear and learn from his guest. Makhtar said “Wynton reminds us that culture is not ornamental—it is foundational. Jazz, like development, is built on discipline, respect for tradition, education, and community. It carries history forward while creating space for innovation.”

He adds “From the jazz clubs of New Orleans to stages across Africa and beyond, Wynton’s journey embodies the enduring power of Black artistry.”

Talk about imprinting your mark of greatness in the organisation you lead and Makhtar comes to mind. His tenure as the Managing Director at IFC has been

marked by a strategic focus on creating sustainable, inclusive growth that addresses global challenges such as poverty, inequality, and climate change.

A distinguished leader both in the economic and social development field, Makhtar Diop was named among 100 most influential Africans in the world and also received the prestigious Regents’ Lectureship Award from the University of California, Berkeley.

Interestingly, his leadership and direction at the IFC has ensured that financial and economic inclusion is taken seriously with evidence seen in how he supports the need for women’s access to funding even in rural communities. Hence the reason we celebrate him on IWA’s first edition in the month of March as a HeForShe in words and deeds.

HOLISTIC LIVING

Why Holistic Living Is the New Productivity

By Dr. Maymunah Yusuf Kadiri



John is not lazy. He is not careless about his health. He is simply busy. Like millions of professionals today, his days are packed with meetings, deadlines, responsibilities, and expectations that leave very little room to pause. For a long time, John believed that personal wellbeing was something he would return to “when things slowed down.” But they never did.

Holistic living begins with a hard truth many of us resist: life will not get quieter on its own. If we do not design health into our routines, busyness will quietly design illness for us.

In a culture that celebrates productivity and constant availability, caring for oneself is often framed as indulgent or optional. Yet holistic living reminds us that wellbeing is not an interruption to life, it is the foundation that allows us to function, think clearly, and remain emotionally steady under pressure.

Holistic Living Is Not About Doing More

One of the biggest misconceptions about holistic living is that it requires adding more tasks to an already full schedule. In reality, it is about alignment, not accumulation. It asks a simple but powerful question: how do

your daily habits support or sabotage your body and mind?

John learned that small, intentional shifts mattered more than dramatic changes. A short walk between meetings helped regulate his stress. Packing simple meals reduced energy crashes. Stepping away from screens at night improved his sleep. These were not grand gestures, just consistent ones.

Movement as Regulation, Not Punishment

In holistic living, movement is not a form of punishment for what we ate or failed to do. It is a way the body

processes stress and restores balance. Research consistently shows that even brief, regular movement improves mood, concentration, and cardiovascular health.

For busy individuals, the goal is not perfection. It is integration. Walking calls instead of sitting through them. Stretching between tasks. Choosing stairs when possible. These moments accumulate into resilience.

Food as Fuel, Not Convenience

Nutrition often suffers first in a busy life. Skipped meals, fast food, and sugar-filled snacks become coping tools rather than nourishment. Holistic living reframes food

as fuel for sustained energy and emotional stability.

Simple preparation—keeping healthy snacks nearby, planning basic meals, staying hydrated protects both physical stamina and mental clarity. The body under-fueled is the mind under strain.

Rest Is a Biological Requirement

Sleep is often treated as negotiable in high-demand environments. But holistic living recognizes rest as a biological necessity, not a reward. Inadequate sleep impairs decision-making, emotional regulation, and immune function.

Creating small rituals around rest such as consistent sleep times, reduced screen exposure, quiet evenings—helps the nervous system shift out of constant alertness. Rest is not laziness. It is maintenance. Mental and Emotional Care in Busy Lives Busyness does not cancel emotional needs. In fact, it amplifies them. Chronic stress without emotional processing often shows up as irritability, anxiety, headaches, or exhaustion.

Holistic living encourages simple stress-regulation practices: mindful breathing, moments of silence, journaling, prayer, or brief walks. These practices are not escapes from responsibility, they are tools that allow us to meet responsibility with clarity.

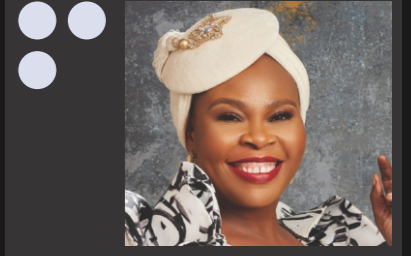
Boundaries as a Form of Self-Respect

Many people are not unwell because of what they do, but because of what they allow. Constant accessibility erodes focus and emotional capacity. Holistic living reframes boundaries as self-respect, not selfishness.

Learning to pause before responding, to say no without guilt, and to protect recovery time is essential for sustainable living.

Holistic living in a busy world is not about escaping responsibility. It is about meeting life with intention. When we care for our bodies, minds, and emotional needs consistently, we do not just survive busy seasons, we navigate them with steadiness and self-awareness.

Health does not require waiting for a quieter life. It requires choosing, again and again, to live well within the life we have.



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

Beyond footnotes, 3 Nigerian Women Who Rewrote History

By Zainab Aderounmu



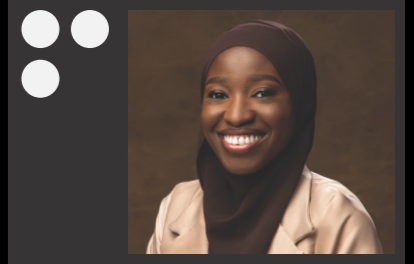
Nigeria's nationalist history is often told through the voices of men, while the women who equally reshaped history by organizing, protesting and dismantling colonial structures, are often reduced to footnotes or glossed over. Take madam Fúnmiláyo Ransome-Kuti, a classic example, who is primarily known as the first woman to drive a car, rather than celebrated for being a ruthless organiser and political leader.

However, this woman and many others valiantly fought for women's rights and dismantled systemic barriers. Beyond independence, their fearless resistance laid the foundation for women's structures and advocacy today.

One such woman in Nigerian history is Malama Ladi Diana Shehu. She was a teacher, broadcaster, journalist, voluntary social worker, and political activist. She essentially pioneered the writing of the Women's page in the Nigerian Citizen the forerunner of New Nigerian Newspaper, expounding issues like the total emancipation of women from cultural bondage, and the right of women to education especially in the North. She was also a pioneer in producing and presenting women and children's programs both on the NBC and RTK wavelengths. When we think of women's journalism today, we can spotlight Malama Diana as one who laid the groundwork.

Beyond that, she was also politically active, working closely with Mallam Aminu Kano. Serving as the national general secretary of the Northern Elements Progressive Union (NEPU) women's wing, she insisted on voting rights for women to be constitutionally guaranteed enabling them participate fully politically.

Another is Wuraola Esan, the first female member of the Nigerian Senate in the First Republic, appointed by the Western Region under Awolowo's



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 Compere", 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.

Action Group party. But she didn't just arrive there by chance; she earned it.

In the 1950s, she actively participated in politics as a member of the women's wing of Action Group (AG), and co-founded the National Council of Women Societies, deeply involved in community political activities. Throughout her life, she fought for women and girls' rights to education, establishing the Ibadan People's Girls Grammar School in Molete.

In an uncommon move for women at the time, Aderonke Kale joined the Nigerian army in 1972 rising steadily through the ranks to become brigadier-general in 1990 and major-general in 1994, making her the first woman to achieve these ranks.

A woman of many firsts, she commanded a military hospital and became the first female commandant of the Nigerian Army Medical Corps (NAMC). Sadly, Nigeria hasn't had many female major-generals since Aderonke Kale.

These women didn't just participate in history; they were at the center of it. And to preserve their legacies isn't frivolous or nostalgic, it's an act of intellectual justice.

EVENT

Climbing Strategically: Heels and Ladders, the New Playbook for Women's Career Ascent

By Zainab Aderounmu



Climbing the career ladder is tough. Doing it in heels? Even tougher! In her newly launched book, *Heels and Ladders*, intellectual property/ medico-legal lawyer, executive career coach, and mentor, Chinyere Okorocho, distills over three decades of corporate experience into a 14-chapter handbook for professional women.

Covering themes like personal branding, networking, negotiation and ambition for female professionals, she described it as the 'gist' of climbing the career ladder strategically rather than accidentally, as a woman.

"At some point, I had reached the height of my career as a lawyer that I could do it with my eyes closed, but there was something more in me to give. So, I wanted to face other things, but I realised I don't need to stop being a lawyer to be a coach and impact lives, and then I started the journey of who I am today," she said.

The book launch, which took place in Ikoyi, Lagos, marked the Nigerian unveiling, after its international debut in Doha at the 2025 NHN Women Network event.

She described the book-writing journey as a resilient one because she initially hired a ghostwriter whose writing style muted her original voice, so she began writing it from scratch, a process that lasted four years.

"I was eventually forced to finish the book last year, within three weeks, against the NHN Women Network event. My publisher made it work, and the book was launched in Doha, with all the copies sold at the event."

The author also spoke extensively about the importance of mentorship and personal branding as necessary ingredients for a visibly rewarding career.

"Over the years, I recognised the importance of having mentors and coaches. And I've had quite a few coaches who have influenced me and helped me along the way. There were some women in the legal profession who I loved the way they carried themselves. When I was a young lawyer, there was this UK-trained lady lawyer, very tall. She used to wear shirts and skirts and carry a female briefcase. When she stands up to speak, she speaks sense. That was my model of what a female lawyer should be."

"People have already decided who you are, what you represent, and what they will feel when they come into contact with you. So why not control the narrative? Personal branding is really about taking all your

entire career, the entire knowledge you have, your entire persona and packaging it in such a way that you would promote a brand," she added.

Reviewing the book, Kunle Ajagbe, commercial lawyer and co-founder of Aidan Partners, highlighted the gender dilemma where ambitious women are labelled with unsavoury monikers, while their male counterparts are automatically expected to be ambitious. He described the book as a timely intervention to help women negotiate their value in the workplace. Likewise, Mary Apkobome, Founder of Slate & Stone Consulting Limited, emphasised the need for women's confidence to stem from competence, reinforced by the courage to speak up and demand due recognition for excellent delivery.

On the panel, Udo Okonjo, the CEO of Fine and Country West Africa, challenged women to confront self-doubt and demand remuneration that truly reflects their results. Also, Chinwe Uzoho, the regional managing director for West Africa at Network International, emphasised the importance of self-investment, challenging women to stop "playing small". Encouraging CEOs, Chinyere Okorocho added, "any establishment that has women at the helm of affairs always does better. Imagine starving your organisation of 50 per cent of the workforce it could have. Think about equity; it means meeting everyone at their point of need."

The book redefines career advancement as an intentional journey and offers a blueprint for women professionals navigating their own journey.





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A group of five diverse women in professional attire, including a hijab, standing against a cityscape background. The women are of various ethnicities and are looking directly at the camera with confident expressions.

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