iWA | INSPIRING WOMAN AFRICA

EDITION 55, 15TH SEPTEMBER, 2026



DIDI ESTHER WALSON-JACK, OON, mni

APPOINTED TO **LEAD, LEGACY** BUILT, **SERVICE** COMPLETED

CONTENTS

COVER INTERVIEW

DIDI ESTHER WALSON-JACK, OON, mni 4

WOMAN EXECUTIVE

When You Get It Wrong: The Leader's Relationship with Failure 18

FINANCIAL AdviseHER

Give to Dangote What Belongs to Dangote. Give to Yourself What Belongs to You 20

HER POINT OF VIEW

The Battles You Win by Refusing to Fight 22

WOMAN AT THE HELM

Keabetswe Pheko-Moshagane 24

WE'VE GOT MEN

Felix Nkundimana 26

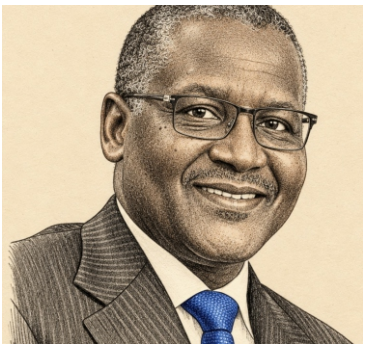
TRIBE WITH THE VIBES

LJLA; Developing the Exact Formula for Youth Leadership Development 28











20

FINANCIAL AdviseHER

Give to Dangote What Belongs to Dangote. Give to Yourself What Belongs to You

22

HER POINT OF VIEW

The Battles You Win by Refusing to Fight



Welcome!

Dear Readers,

A great day it is for us at IWA, we hope it is same for you too?

We are thrilled to celebrate someone special. For all her appointed assignments, she stepped in with courage, discipline, and grace, serving Nigeria in various capacities for over 3 decades, with untiring commitment.

As a lawyer and a frontrunner, she worked across the legislative and executive arms of government, demonstrating at every stage what it means to be result oriented. A Certified Legislative Drafter, Conflict Resolution and Peace-Building Practitioner, she has proven that one must be able to rise up to the occasion their responsibilities demand, and that gender must never be a barrier.

Ladies and gentlemen, gracing our cover in this edition is DIDI ESTHER WALSON-JACK, OON, mni, the immediate past Head of the Civil Service of the Federation. From State Counsel in the Rivers State Ministry of Justice, taking on roles of Head of the Legal Drafting Department of the Ministry of Justice and Head of the Legal Department of the State House of Assembly, to Solicitor-General of Bayelsa State and later Permanent Secretary in the Ministry of Justice, she showed what being a woman of substance signifies.

She went on to become Deputy Chief of Staff to the Governor, Pioneer Commissioner of the Ministry of Science & Technology and Manpower Development, and later Chief of Staff to the Governor. Her journey continued to Federal Civil Service as Assistant Director of Administration in the Ministry of Niger Delta Affairs, then to becoming Permanent Secretary in the Federal Civil Service in various ministries, including Power, Water Resources, Education, and the last being Head of the Civil Service of the Federation. Indeed, she went through the ranks and got to the pinnacle of her career fulfilled.

That's not all there is to her. She is also an author, an inspiring medium where she freely expressed how knowledge becomes a guide. She speaks to us about her books in a way you would want to read them all.

So, today, we celebrate her accomplishments and wish her well post-retirement. It is our prayer for her, that her new chapter will be filled with peace and assurance that comes from a life that has always been driven by purpose.

This interview promises to be one you will not forget quickly! Rich in wisdom and loaded with nuggets you will appreciate.

Here are other articles in this edition:

HER POINT OF VIEW: The Battles You Win by Refusing to Fight By Chinyere Okorocha.

WOMAN EXECUTIVE: When You Get It Wrong: The Leader's Relationship with Failure. By Wola Joseph-Condotti.

FINANCIAL AdviseHER: Give to Dangote What Belongs to Dangote, Give to Yourself What Belongs to You. By Sola Adesakin.

TRIBE WITH THE VIBES: LJLA: Developing the Exact Formula for Youth Leadership Development. By Zainab Aderounmu.

WOMAN AT THE HELM: KEABETSWE PHEKO-MOSHAGANE, Managing Director of Absa Bank Botswana Limited.

WE'VE GOT MEN: FELIX NKUNDIMANA, CEO, Jali Finance.

See you right here again next week. Don't miss us too much!

Kemi Ajumobi

Founder/Group CEO, IWA Group
Publisher/Editor-in-Chief, IWA Magazine
www.theiwagroup.com
contact@theiwagroup.com

COVER INTERVIEW

DIDI ESTHER WALSON-JACK, OON, mni

APPOINTED TO LEAD, LEGACY BUILT, SERVICE COMPLETED

Kemi Ajumobi



Didi Esther Walson-Jack, OON, mni, is a retired public servant of exceptional distinction and dedication, whose career has spanned more than three decades. Her journey through the Nigerian civil service, both at the state and federal levels, reflects an unwavering commitment to positive change.

Born on August 27, 1966, in Port Harcourt, Rivers State, to parents from Tombia, Ekpetiama Clan, Yenagoa Local Government Area, Bayelsa State, she has consistently demonstrated a drive to serve her community and country. Her early years laid the foundation for the distinguished career that would follow.

Walson-Jack bagged a Bachelor of Laws degree from the University of Lagos and was called to the Nigerian Bar in 1987. In addition to her legal qualifications, she is a Certified Legislative Drafter and a Conflict Resolution and Peace-Building Practitioner, which have contributed to her notable career in public administration.

A pioneering public servant in Bayelsa State, her journey in public service began in 1992, when she was appointed as a State Counsel in the Rivers State Ministry of Justice. Four years later, in 1996, with the creation of Bayelsa State, she transferred her service there. As the

> **I was a young woman finding her feet in a profession that did not always make room for one, and I had to work twice as hard to be taken seriously**

only certified legal drafter in the newly created state, Walson-Jack wore multiple hats, taking on the roles of Head of the Legal Drafting Department of the Ministry of Justice and Head of the Legal Department of the State House of Assembly, which she established.

Her ability to navigate both the executive and legislative arms of the state government demonstrated her exceptional capacity for leadership and governance, despite the lack of human resources available in the fledgling state.

Her trajectory in Bayelsa State government was marked by numerous significant appointments. As Solicitor-General of Bayelsa State and later Permanent Secretary in the Ministry of Justice, she played a key role in strengthening the legal framework of the state. Her service extended further, with her appointments as Deputy Chief of Staff to the Governor, Pioneer Commissioner of the Ministry of Science & Technology and Manpower Development, and Chief of Staff to the Governor. In each role, Walson-Jack's vision for public service excellence shone through, setting her apart as a dynamic and innovative leader.

In 2009, Walson-Jack transitioned to the Federal Civil Service, joining as Assistant Director of Administration in the Ministry of Niger Delta Affairs, with responsibilities for Appointment and Discipline. Her ascent was swift, and in 2017, she was appointed Permanent Secretary in the Federal Civil Service, marking a new chapter in her public service career.

Over the years, she has served as Permanent Secretary in various ministries, including Power, Water Resources, Education, and the Office of the Head of the Civil Service of the Federation, among others.

As Permanent Secretary, she was instrumental in leading several transformative initiatives. Most notably, she pioneered the Service Welfare Office and introduced the Rewards and Recognition System, which incentivised excellence among civil servants.



Under her leadership, the Federal Integrated Staff Housing (FISH) Programme was revitalised, providing affordable housing solutions for civil servants. Her expertise in labor relations as Chair of the Joint National Public Service Negotiating Council helped to ensure industrial harmony across the civil service during her tenure.

Walson-Jack's reformist vision has been a driving force behind numerous policy developments at the federal level. She played a pivotal role in the Tripartite and Technical Committees on National Minimum Wage and Consequential Adjustments, contributing to the negotiation and implementation of a new wage structure for civil servants. Her efforts also extended to the Civil Service Exit Management Programme, which provided pre-retirement training, offboarding services, and post-retirement schemes, ensuring that retiring civil servants were well-prepared for life after public service.

Furthermore, she initiated the Public Service Emergency Management Framework, the Civil Service Welfare Policy, and the establishment of a Centralised Counseling Centre, all of which aimed to enhance the well-being and safety of civil servants. Her attention to marginalised groups was evident in the Baseline Survey of Persons with Disabilities and the development of the Occupational Safety and Health (OSH) Policy, which ensured that the workplace remained inclusive and safe for all employees.

> ***As Bayelsa State's only certified legislative drafter at the time, I drafted the military edicts that governed the new State between 1996 and 1999***

In July 2024, Walson-Jack was appointed Head of the Civil Service of the Federation, a



> *Civil servants carry burdens that rarely show up in a personnel file — financial pressure, family strain, grief, workplace stress*

role that placed her at the helm of the nation's civil service structure. In this capacity, she served as the chief policy adviser on all civil service matters, ensuring the smooth implementation of government policies and programmes.

Walson-Jack's contributions to public service have not gone unnoticed. She is a recipient of the Officer of the Order of the Niger (OON) and an alumna of the National Institute for Policy and Strategic Studies (NIPSS), Kuru.

Beyond her professional achievements, Walson-Jack is a devoted wife and mother. She has been married to Hon. Nimi Walson-Jack for over 35 years, and together they have raised two children and are proud grandparents. Her family life, marked by love, resilience, and faith, is a source of inspiration to those around her.

Walson-Jack is also a published author, having written her autobiography, "Roses in the Thorns," which tells the story of her remarkable journey and the triumph of faith over adversity. The book is a testament to her strength, resilience, and ability to rise above challenges, offering inspiration to women and public servants alike.

Beginning of life's journey

I was raised in a home where discipline, faith, and the dignity of hard work were not options but expectations. My parents believed that a good name and a good education were the only inheritances that could never be taken from a child, and that shaped everything about how I approached life afterwards. Growing up, I learnt to observe before I spoke, to finish what I started, and to treat every task — however small — as worthy of my full effort. These lessons instilled resilience, which has been central to my journey and can inspire others to persevere through challenges.

Those early lessons became the foundation of the woman who would later spend thirty-four years in public service: someone who believes that institutions are built one disciplined day at a time, not by shortcuts or self-promotion. I planted seeds early — in obedience, in patience, in service to others — and I have spent a career watching what was planted grow. My core values hardwork, integrity, diligence, and empathy, are qualities I hope readers will see as essential for effective leadership and service.

You started public service as State Counsel in Rivers State in 1992. What was that experience like for you?

In 1992, I made a choice that many around me thought was reckless. I had an offer from Oceanic Bank paying what was then a handsome fifty thousand naira a month, and I turned it down to become a State Counsel in the Rivers State Ministry of Justice, on a public service salary that was a fraction of that. I was not chasing money; I was chasing purpose.

Those early years at the Ministry of Justice taught me the discipline of the law — how to read a file with precision, how to argue with facts rather than emotion, how to respect process even when it is slow. I was a young woman finding her feet in a profession that did not always make room for one, and I had to work twice as hard to be taken seriously. It was demanding, occasionally discouraging, but it gave me the bedrock on which everything else was built. By 1996, I had gone on to top my class in the Legal Drafting course at the Nigerian Institute of Advanced Legal Studies, and that early grounding in the law shaped how I would approach public service for the next three decades.

How did the creation of Bayelsa State change your career trajectory and responsibilities?

The creation of Bayelsa State on the 1st of October 1996 was, without exaggeration, one of the defining turning points of my career. I was one of only seven pioneering Law Officers drafted to help build a Ministry of Justice from nothing — no precedent, no inherited files, no established culture to lean on. As the State's only certified legislative drafter at the time, I drafted the military edicts that governed the new State between 1996 and 1999. I later drafted legislative bills once civilian government returned, between 1999 and 2002. It was nation-building in miniature.

Over the years that followed, I subsequently became the Solicitor-General and Permanent Secretary of the Ministry of Justice and I had the privilege of growing the Ministry from seven legal officers to seventy-two, across ten specialised departments — establishing The Justice Gazette, producing the Bayelsa State Law Report, simplifying probate procedures for small estates so that ordinary widows and children were not shut out of their inheritance by procedure, and deploying fourteen trained Law Officers directly into the Magistrates' Courts, which the Nigerian Bar Association recognised as a first anywhere in the country. Bayelsa did not just give me a job; it gave me the responsibility of building institutions from the ground up, and that responsibility never left me for the rest of my career.

Biggest lessons from working across the executive and legislative arms of government?

Working on the legislative side taught me that words carry consequences long after the room that debated them has emptied — a single ambiguous clause can undo years of good intention. Working later as Deputy Chief of Staff, and then as Chief of Staff to Governor Henry Seriake Dickson, taught me the opposite lesson: that even the most carefully drafted law is only as good as the machinery that implements it.

When I moved into Government House, I began with a listening tour before I restructured anything, because I had learned that you cannot fix what you have not first understood. I introduced proper

> ***You cannot build inclusive policy on assumptions; you need data***





> ***During my tenure as the Head of the Civil service of the Federation, we strengthened the focus on occupational health, safety and employee welfare in the Federal Public Service***

systems for correspondence, scheduling, and follow-up, and worked closely to move Executive Bills through to legislative transmission. The biggest lesson from straddling both arms is that governance is a relay race, not a solo sprint — the drafter, the legislator and the administrator must each run their leg well, or the whole race is lost. It also taught me humility: no single arm of government can claim sole credit for good governance, and no single arm should be blamed alone when it fails.

Guiding philosophy as Permanent Secretary across multiple ministries

My guiding philosophy has always been captured in three words that now form the spine of my memoir: I planted, I believed, and I moved on. For instance, in my role as Federal Permanent Secretary, I prioritised building resilient institutions and empowering staff, demonstrating that leadership is about legacy, not personal accolades. I never saw any Ministry as a personal estate. I saw myself as a steward, planting institutions, systems and capacity that would outlive my tenure and outlive me. I did not chase credit for what I helped to build; I chased continuity. Each Ministry had its own peculiar mandate, but I found fulfilment in seeing my team grow and succeed. By building the system, empowering the people who run it, documenting what you have done so your successor does not start from scratch, and trusting that some of what you planted will grow taller than you ever stood, I aimed to leave a lasting impact that inspires future leaders.

Key challenges in revitalising the FISH housing programme, and how they were addressed

The Federal Integrated Staff Housing Programme, FISH, is close to my heart because it speaks directly to the dignity of the ordinary civil servant. For years, many Public Servants watched housing promises come and go without ever seeing a key in their hand, and that bred understandable cynicism.

The biggest challenge in revitalising FISH was rebuilding trust as much as rebuilding structures — convincing civil servants that this was not another groundbreaking ceremony destined to stall. We addressed it by pushing for renewed funding commitments, stronger partnerships to actually complete estates rather than merely carrying out a ground-breaking exercise and by being deliberate about affordability, so that a programme meant for civil servants did not end up priced beyond their reach. Civil servants told me plainly: they want homes, not more groundbreakings. That plain-spoken challenge stayed with me throughout, and

seeing groundbreaking translate into estates that are actually under construction mattered enormously to me. Reflecting on this, I learnt that resilience, stakeholder engagement, and adaptive strategies are crucial in overcoming complex public service challenges, lessons I hope inspire aspiring leaders to persist through difficulties.

How did your role as Chair of the Joint National Public Service Negotiating Council support industrial harmony?

As Chair of the Joint National Public Service Negotiating Council, I understood early that industrial harmony is not achieved by winning arguments; it is achieved by keeping the table open before a crisis forces everyone to it. I made it a point to institute more structured, regular engagement with organised labour, rather than waiting for a strike notice to start talking.

Negotiation, in my experience, works best when both sides feel heard long before positions harden — when the government is transparent about what is possible, and labour trusts that commitments made will be honoured. It was not always smooth; public service negotiation rarely is, given the competing pressures on the public purse. But by keeping communication continuous rather than reactive, we were able to manage several potentially disruptive disputes without the service grinding to a halt, and that, to me, is what industrial harmony in a system as large as ours actually requires.

> ***A civil servant who has all the technical competence in the world but lacks the courage to speak truth to power, or the humility to serve rather than rule, will not meet the expectations of today's citizens***



What inspired the creation of the Centralised Counselling Centre?

Civil servants carry burdens that rarely show up in a personnel file — financial pressure, family strain, grief, workplace stress — and for the longest time, the system expected them to cope in silence. What inspired the Centralised Counselling Centre was a simple conviction: a service welfare office responsible for the welfare of over a hundred thousand public servants cannot be indifferent to their psychological wellbeing and still expect their best performance.

I wanted a place where a civil servant could seek support without stigma, without their struggles becoming office gossip, and without having first to collapse before anyone noticed. It was, in many ways, an extension of the welfare-first philosophy I had carried since my early work on civil servant welfare — the belief that a civil service that cares for its people will always get more from them than one that commands them.

How did the Baseline Survey of Persons with Disabilities influence inclusiveness in workplace practices?

You cannot build inclusive policy on assumptions; you need data. Before the Baseline Survey of Persons with Disabilities, much of what the civil service "knew" about disability within its own

workforce was anecdotal at best. Commissioning that survey allowed us, for the first time, to understand with some precision how many persons with disabilities were actually serving within the system, what barriers — physical, procedural, attitudinal — they faced daily, and where the gaps were between our stated commitments and our actual workplace practice. That data has since informed conversations about the accessibility of office infrastructure, reasonable accommodation, and recruitment practices. Inclusiveness cannot simply be a value we recite; it has to be measured, tracked, and acted upon, and that survey finally gave us the baseline to do so.

Why was the Occupational Safety and Health (OSH) Policy crucial for Civil Servants?

For too long, Occupational Safety and Health was treated as a private-sector or industrial-sector concern, as though an office desk carries no risk. But civil servants face real occupational hazards — from ergonomic injuries and fire-safety gaps in ageing government buildings to the psychological toll of overwork and public-facing roles that carry genuine physical risk.

Without a formal Occupational Safety and Health Policy, the Service had no consistent standard for protecting its own people, and no clear framework for accountability when something went wrong. Putting that policy in place was about closing that gap — establishing that the government, as an employer, owes its workforce the same duty of care it expects of every other employer in the country. During my tenure as the Head of the Civil service of the Federation, we strengthened the focus on occupational health, safety and employee welfare in the Federal Public Service. A key achievement was the operationalisation of the Employees' Compensation Scheme and establishment of the Help Desk, improving access to compensation and support for public servants affected by work-related injuries, diseases, disability or death.

> ***Faith allowed me to keep working with integrity rather than compromise, trusting that purposeful service, done consistently, would outlast any single difficulty***

What leadership qualities do you believe Civil Servants must develop to meet today's public expectations?

Today's public expects speed, transparency, and empathy in equal measure, and civil servants must develop leadership qualities to match these expectations. I would point to four in particular: integrity that holds even when no one is watching; adaptability, especially digital literacy, as we push the service toward paperless, technology-driven administration; empathy, because behind every file is a citizen whose life is affected by how quickly and fairly, we act; and courage — the willingness to give honest technical advice to political leadership, even when it is not the popular answer.

A civil servant who has all the technical competence in the world but lacks the courage to speak truth to power, or the humility to serve rather than rule, will not meet the expectations of today's citizens.

How has faith shaped your resilience through career challenges?

My Christian Faith has been the quiet architecture behind every visible achievement in my career. There were seasons, such as when I moved into an entirely new State with no established institutions, transitions between administrations, and the ordinary disappointments that come with thirty-four years of public service, where faith was the only thing steady enough to hold onto.

> ***To the women coming up behind me: do not wait for permission to be excellent, and do not measure your worth by how loudly you are celebrated***

I have always believed that my career was not simply a sequence of appointments I pursued, and that belief gave me the resilience to keep planting even in seasons when the ground looked unpromising. When the way was unclear, faith was what allowed me to keep working with integrity rather than compromise, trusting that purposeful service, done consistently, would outlast any single difficulty.

What message do you want women and young public servants to take from your journey?

To the women coming up behind me: do not wait for permission to be excellent, and do not measure your worth by how loudly you are celebrated. Some of my most important work was quiet — a policy drafted, a system built, a young officer mentored — and it mattered just as much as anything that made headlines. To young public servants generally, my message is simple: plant institutions, not personal empires. Build things that will outlast your tenure and your title. Be patient with process, but impatient with mediocrity. And remember that public service is exactly what the name says — service — and the moment we forget who

> *I did not have an easy, obstacle-free rise through public service, and I do not believe anyone genuinely does*

we are serving, we have lost the plot entirely.

In your autobiography, 'Roses in the Thorns,' what life lesson is most central to your story?

Roses in the Thorns was my way of saying that beauty and growth do not wait for ideal conditions; they happen in the midst of difficulty, or not at all. The central life lesson of that book is that adversity is not the opposite of purpose — it is very often the soil purpose grows in.

I did not have an easy, obstacle-free rise through public service, and I do not believe anyone genuinely does. What matters is whether you allow the thorns to define you or to accompany you while you keep blooming anyway. That, more than any single event in the book, is the thread that runs through my whole life story.

What measurable outcomes should define success for Civil Service reforms?

Reform that cannot be measured is simply an opinion. For me, success in civil service reform should be judged against concrete indicators: reduction in the time it takes citizens and businesses to receive government services; the percentage of processes genuinely migrated to paperless, digital systems rather than digitised in name only; measurable improvement in staff welfare indices, from housing uptake to counselling utilisation to safety incident rates; a demonstrable reduction in payroll irregularities and ghost worker numbers; and retention and progression data that shows the service is developing, not merely employing, its people.
If we cannot point to numbers that moved, we have not reformed anything. We have only rearranged the furniture.

As a legal drafter by training, what drafting principle best prevents policy "loopholes" that dilute enforcement?

As someone trained as a legislative drafter, the principle I return to again and again is this. If the enforcement mechanism is not written into the instrument itself, it does not exist. A policy that states an aspiration without stating who enforces it, by what process, within what timeline, and with what consequence for non-compliance, is not a policy — it is a wish.
Precision in definitions matters just as much; vague or undefined terms are exactly where lawyers, contractors and even well-meaning officials find room to manoeuvre around intent. My rule has always been to draft as though the person most determined to evade the policy will be the one reading it most closely, and to close every door that reader might try to open.

Civil service exit management must protect retirees, including ensuring their due entitlements. What is your take on this?

I feel strongly about this. A civil servant who has given the government thirty or thirty-five years of service should not spend their final months in office worrying about whether their gratuity or pension will arrive on time or navigating a bureaucratic maze to access what is rightfully theirs.
That is precisely why we introduced the Civil Service Exit Management Programme — to bring structure, predictability and dignity to the retirement process, including pre-retirement counselling, timely documentation, and closer coordination to ensure administrative bottlenecks do not delay entitlements. The Exit Benefit Scheme, providing 100% of total annual emolument, further reflects our commitment to ensuring that those who have served the nation are able to leave the Service with dignity, financial reassurance and the recognition they deserve. Exit management is not a footnote to a career in public service; it is the final test of whether the system truly honoured those who served it.

From experience, what is the best way to reduce ghost records, payroll fraud, and identity errors without creating new bureaucratic bottlenecks?

The best way to fight ghost workers and payroll fraud is to build verification into the systems people already use, rather than adding another layer of paperwork on an already burdened process.
Biometric capture, closer integration between payroll and personnel data systems such as IPPS, and continuous — rather than one-off — data audits close most gaps without requiring an officer to fill out one more form.
Identity errors, similarly, are best resolved by ensuring a single, authoritative source of personnel data that other systems draw from, rather than multiple parallel records that inevitably drift out of alignment. The instinct to solve fraud with more bureaucracy is understandable but counterproductive; what actually works is smarter, better-integrated verification embedded quietly in the background of existing processes.

What does accountability mean to you?

Accountability, to me, means being able to explain — clearly, honestly, and without deflection — what you did with the authority and the resources entrusted to you, whether or not anyone is asking. It is not a posture you adopt when an audit is announced; it is a discipline you practise daily, because you understand that public office is a trust, not a possession.
I have tried throughout my career to act as though someone would eventually review every decision I make, because in public service, it usually will.

> *If the enforcement mechanism is not written into the instrument itself, it does not exist*

What is your stance on whistleblowing in Ministries? What protections must exist for people who report wrongdoing?

I strongly believe in the principle of whistleblowing because an organisation that cannot hear uncomfortable truths from within will eventually be forced to hear them from without, at far greater cost. But protection has to be real, not merely written down.

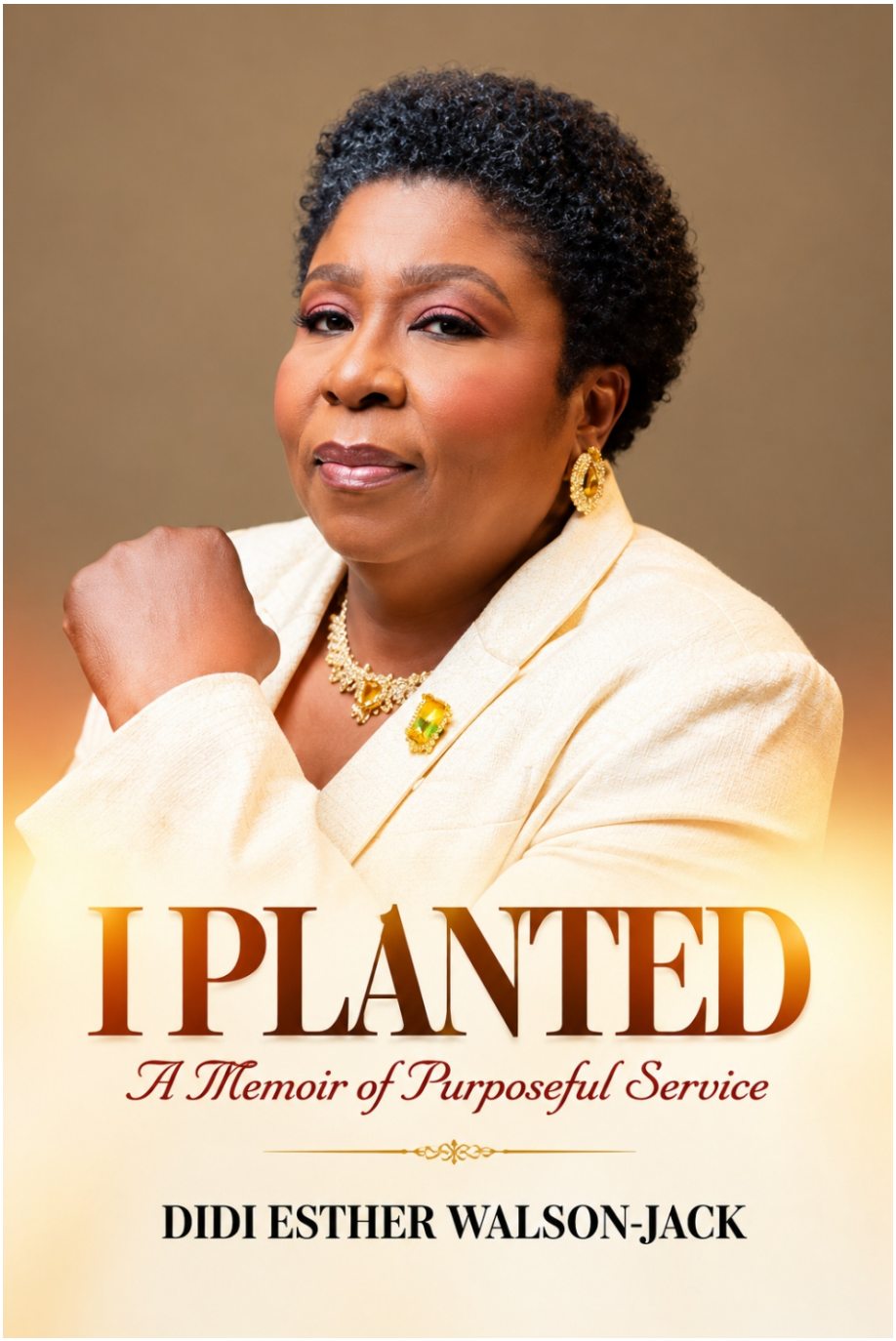
That means genuine confidentiality of identity, a clear reporting channel that does not run through the very office being reported on, explicit protection against victimisation or quiet career sabotage, and visible consequences when retaliation is proven. Without those protections, whistleblowing policies become a trap rather than a shield, and people stop coming forward — which is the worst outcome of all, because the wrongdoing does not stop; it just goes unreported.

Tell us about 'I Planted' and 'Beyond the Mandate'.

I PLANTED (A Bayelsa State Memoir)

Before the titles. Before the national stage. Before history took notice, there was the work.

'I Planted' is a story of those formative years, the years when I learnt that service is not always about being seen, and that meaningful work often begins long before anyone recognises its value.



I chose to build when it would have been easier to wait. I chose to serve when it may have been more convenient to simply observe. And through it all, I held firmly to the belief that even in difficult soil, seeds planted with purpose, patience and commitment can produce an extraordinary harvest.

Long before my journey took me to the national stage, I was privileged to serve in Bayelsa State, contributing in my own way to the growth of its legal and administrative institutions. Those years gave me the opportunity to work with remarkable people, mentor younger officers, strengthen emerging systems and lay foundations that others would later build upon.

Not every effort was recognised. Not every victory made the headlines. But I came to understand that some of the most



important work we do is often quiet work, the kind that is carried out faithfully because it must be done, not because anyone is watching.

I Planted is an intimate reflection on those years: the colleagues who became family, the challenges that tested and shaped my character, the battles that strengthened my resolve, and the quiet victories that reminded me why purposeful service matters.

It is also the story of a philosophy that has stayed with me throughout my career: that our responsibility is not always to see the harvest. Sometimes, our responsibility is simply to prepare the ground, plant the seeds and trust that what we have built will continue to grow.

This book is for everyone who has laboured faithfully in difficult circumstances; for those who have built without immediate recognition; and for those who have continued to serve even when the results of their efforts seemed uncertain.

Sometimes, you may never see the full harvest of what you planted.

But that does not make the planting any less important.

> ***Accountability is a discipline you practise daily, because you understand that public office is a trust, not a possession***

BEYOND THE MANDATE

What does it truly cost to serve a Nation? For me, Beyond the Mandate is an opportunity to pull back the curtain on a world that is rarely seen or fully understood by the public: the corridors of power where policy is forged, institutions are either saved or squandered, and the weight of millions of lives can rest on decisions made in quiet offices by people whose names the newspapers seldom print.

Over more than three decades, I have had the privilege of rising through the Civil Services of two States and the Federation of Nigeria. I have served as a Federal Permanent Secretary and, throughout my journey, I have pursued my responsibilities with a ferocity of purpose that refused to be diminished by politics, pressure, or the peculiar cruelties of a system that was not always built with women like me in mind.

But this is not a book about titles.

It is a book about what lies beyond them. The sacrifices no one sees, the reforms that almost were not, and the daily, unglamorous discipline of building institutions that must outlast those who build them. It is about the battles fought on behalf of a Nation that did not always know those battles were being fought for it.



> ***Turning 60 was not simply about reaching a new age. It was a moment of reflection, gratitude and transition.***

I have written this book with the same precision and candour that I have sought to bring to public office. I do not spare myself from scrutiny, nor do I seek to flatten the complexity of public service into an easy or convenient story.
As an Accounting Officer, I have come to understand that accountability extends beyond resources and decisions. We must also account for the record we leave behind — the institutions we strengthen, the reforms we pursue, the people we influence and the legacy of service that remains when our time in office has passed.

Beyond the Mandate is therefore my reflection on leadership, service, sacrifice and responsibility.
It is written for everyone who leads, for everyone who serves, and for every Nigerian who has ever wondered whether the Civil Service can truly work.
I believe it can.

And through my experiences, this book offers proof that, in the right hands, with purpose, courage and commitment, it can.

You recently turned 60. How did you celebrate it and what does turning 60 mean to you?

Turning 60 was a deeply meaningful milestone, and I was blessed to celebrate it in a way that reflected the many dimensions of my journey, faith, friendship, service, gratitude and legacy. The celebrations began a few days before my birthday with a beautiful High Tea Party organised by friends. It was a warm and intimate gathering, and I was deeply touched by the thoughtfulness, affection and goodwill that surrounded the occasion.

The celebrations then continued with the presentation of my two books, I Planted and Beyond the Mandate. That occasion was especially significant because both books represent reflections on service, leadership, experience and the values that have shaped my journey. Presenting them at that point in my life felt like a fitting way to document part of my story and share lessons from the road I have travelled.

On the morning of my birthday, I began the day with a special morning devotion. That was particularly important to me. Reaching 60 gave me a profound reason to pause and thank God for His faithfulness, for the gift of life, for the strength to serve, and for the many people and experiences that have shaped me.

Later that afternoon, I was pleasantly surprised by a celebration organised in the office. It was a joyful and emotional

moment, made even more special by colleagues with whom I had shared so much of my public service journey. The day concluded with an evening party organised by the Office of the Head of the Civil Service of the Federation, bringing together colleagues, friends and well-wishers who had been part of different chapters of my life and career.

The celebrations finally came to a fitting close on Sunday with a thanksgiving service in church. That was the most meaningful way to round off the entire celebration, returning all the glory to God for His grace, protection, favour and faithfulness over the years.

Turning 60 was not simply about reaching a new age. It was a moment of reflection, gratitude and transition. I looked back with gratitude to God for the opportunities I had been given, the lessons I had learnt, the people I had encountered and the privilege of serving my country.

At 60, I feel a deep sense of fulfilment, but also a renewed sense of purpose. I see this milestone not as an ending, but as repositioning and the beginning of another chapter. One in which I can continue to share, mentor, contribute and serve in new ways.
More than anything, turning 60 reminds me to be grateful to God for the journey so far, to cherish the people who have walked that journey with me, and to look to the future with faith, hope and excitement for all that still lies ahead.

What is the greatest lesson life has taught you?

That you are rarely in control of the season you find yourself in, but you are always in control of what you plant while you are in it. I have moved through pioneering states, new ministries, changes in political leadership, and the ordinary uncertainties of a long career, and the constant lesson has been that consistency of character matters more than consistency of circumstance.
Plant well, believe in what you are



> ***I planted. I believed, and now, I move on — with gratitude, not regret***

building, and be willing to move on when your season is done — that has been the rhythm of my entire life, not only my career.

Recently retiring, what do you want to share?

Thank you. To the God who has been faithful, to the family that carried me quietly through thirty-four years of public duty, to the colleagues and mentors who believed in a young State Counsel in 1992 and kept believing along the way, and to every civil servant I had the privilege of serving alongside — thank you for letting me plant.

I did not build any of it alone, and I take no bow that is mine alone to take. My hope is simply that some of what was planted continues to grow long after I have moved on, and that whoever tends it next finds the soil a little more fertile than they found it. I planted. I believed, and now, I move on — with gratitude, not regret.



Edition 55, **15th September 2026**
INSPIRING WOMAN AFRICA

Celebrating Didi Esther Walson-Jack, OON, mni



























Edition 55, **15th September 2026**
INSPIRING WOMAN AFRICA

WOMAN EXECUTIVE



When You Get It Wrong: The Leader's Relationship with Failure

By Wola Joseph-Condotti

We do not talk enough about the calls we got wrong. Read most leadership profiles and you would think we all rose in a straight line. Win after win. Good decision after good decision. A tidy story of a person who somehow always knew.

It is not true. Not for me, and not for anyone who has led for any real length of time. If you have sat in the chair long enough, you have made a call you would give a great deal to take back. A hire that was a mistake. A strategy you backed that did not work. A moment you read the room wrong, or trusted the wrong person, or moved too slowly, or moved too fast. You know the one. It probably came to mind before I finished the sentence.

So let me say the thing we rarely say out loud. Leaders fail. Good ones too. The question was never whether you would get something wrong. The question is what kind of leader you become on the other side of it.

The Fantasy of the Flawless Leader

Somewhere we absorbed the idea that authority means never being wrong. That admitting a mistake leaks credibility, so the safest thing is to explain it away, quietly bury it, or find somewhere else for the blame to land.

I understand the instinct. But it is backwards. Because people are not actually looking for a leader who never fails. They know that person does not exist, and frankly they do not trust the ones who pretend to be her. What people are looking for is a leader who can be trusted with a failure. One who will tell the truth when it goes wrong, own her part cleanly, and lead everyone forward without drama or deflection.

That leader is rarer than the brilliant one. And people will follow her much further.

Owning It Out Loud

The hardest version of this is the public one. When the failure is not private, when your team saw it, when it is out there, and everyone is quietly watching to see what you will do. The temptation in that moment is enormous. Reframe it. Blame the market, the circumstances, the person below you. Say the words "mistakes were made," in that passive way that carefully avoids naming who made them. Do not.

The most powerful thing a leader can say in that moment is simple and almost never said. "That was my call, and I got it wrong." No passive voice. No cushion. No quiet redistribution of the blame onto someone who cannot answer back.

Something happens in a room when a leader does that. The air changes. Because everyone was braced for spin, and instead they got the truth. And a leader who tells the truth about her own failure has just made it safe for everyone else to tell the truth about theirs. That is how honest cultures are actually built. From the top, out loud, in the hard moment.

Accountability Is Not Self-Flagellation

Now, there is a trap on the other side, and women fall into it more than men do, so let me name it plainly.

Owning a failure is not the same as punishing yourself for it.

Accountability says, "I got this wrong, here is what I am doing about it, here is what I have learned." Then it moves. Self-flagellation says, "I am a failure," and stays there, replaying it at 2am, apologising long past the point of usefulness, letting one bad call quietly rewrite your whole sense of yourself.

One of those is strength. The other only looks like humility. Real accountability is clean. You name it, you carry your portion of it, you make it right as far as you can, and then you genuinely let it go. You are not required to bleed to prove you are sorry.

A Word From Scripture

Peter is my favourite picture of this. He failed spectacularly and publicly. He denied Christ three times, at the worst possible moment, exactly when he had sworn he never would.

And yet. That same Peter stood up weeks later and preached, and thousands turned. His failure did not disqualify him. It seasoned him.

Notice what Jesus did when He restored him. He did not lecture him or make him grovel. He simply asked, three times, "Do you love me?" and then recommissioned him. "Feed my sheep." Get up. There is still work for you.

Failure was not the end of Peter's story. It was the making of him.

Final Thoughts

If you are leading, you will get things wrong. Accept it now, before it happens, so that when it does, you are not destroyed by a thing you should have expected.

When it comes, own it cleanly. Say it plainly. Fix what you can. Learn what it is teaching you. And then, this part matters, get back up.

Because the leaders people trust most are not the ones who never fell.

They are the ones who fell, told the truth about it, and rose to build again.



Wola Joseph Condotti
Chief Executive Officer,
Eko Power Limited.

Wola is the CEO of Eko Power Limited.

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.

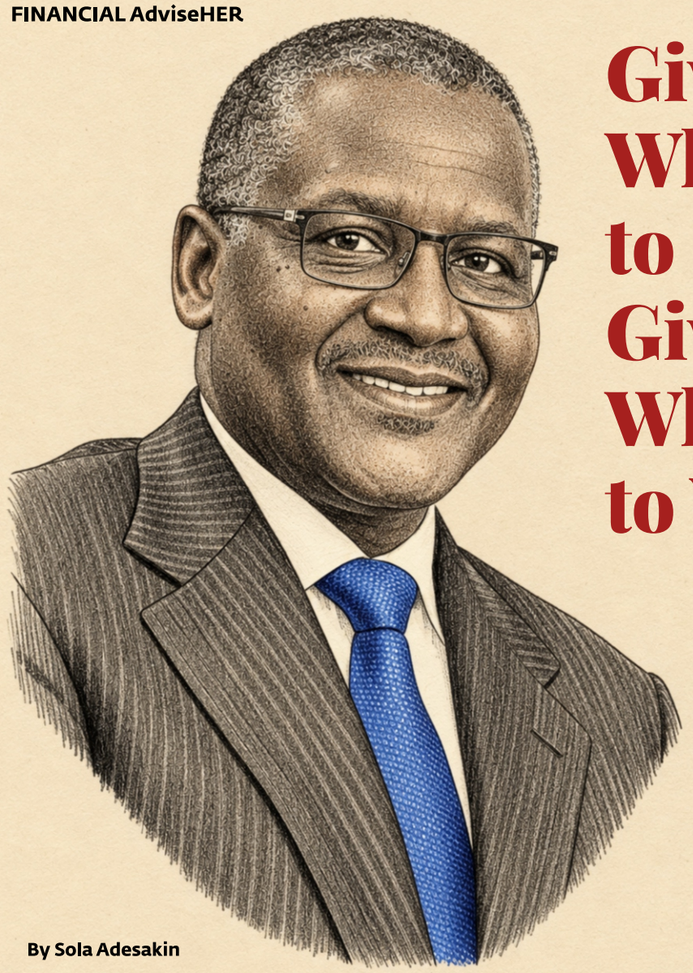
Wola Joseph Condotti was also the pioneer Chief, Legal & Company Secretariat at EKEDP. During her tenure, she also held multiple key positions simultaneously including Head of Regulatory Compliance, Chief Human Resources and Administration Officer, Supervising Chief of the Customer Service Department, 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, be coming 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.

FINANCIAL AdviseHER



Give to Dangote What Belongs to Dangote. Give to Yourself What Belongs to You

By Sola Adesakin

By now you have heard about it. Your WhatsApp groups are buzzing. Your colleagues are discussing it over lunch. Someone in your circle has already declared they are buying. The Dangote Refinery IPO is here, and it has the kind of energy that makes people move fast and think later.

I want you to think first.

Let me be clear before I say anything else. This is a real investment opportunity. Dangote has done phenomenal work in the Nigerian ecosystem. The man built cement, sugar, salt, flour, and now the largest single-train refinery in the world.

That track record is not in question. Each share is priced at N525. There are 4.1 billion shares available to the public, which means if fully subscribed, the offer raises approximately N2.15 trillion. A private placement of $2.5 billion had already happened in July and was 3.7 times oversubscribed. The proceeds will help scale refining capacity from 650,000 to 1.4 million barrels per day. The order book opened September 14th, 2026 These are serious numbers, and it is a serious company.

But serious does not mean guaranteed. And that is the part I need you to hear clearly, because in the rush and the excitement and the fear of missing out, it is the part that gets lost.

When you buy shares in Dangote Refinery, you are buying a piece of a business. If that business performs well, your shares can rise in value and you may receive dividends over time. But the price can also fall. That is not a flaw in the investment. That is what investing is. Every stock in the world carries that reality, no matter who founded the company.

And here is something many people are not thinking about carefully enough. This is not cement. It is not sugar. It is not pasta. Those are consumer staples. People buy them daily regardless of what the economy is doing. A refinery is a fundamentally different kind of business. Its profitability depends on crude oil prices, which are set globally and swing based on geopolitics, OPEC decisions, and supply dynamics you and I do not control. It depends on the price of refined fuel, on naira exchange rate movements, on government policy around petroleum products, and on the competitive landscape of global refining. These are complex, volatile variables.

So when someone says to you, "Dangote has done well before, so this one will also do well," please understand that is not how investing works. Past performance in one industry does not guarantee future performance in a completely different one. You study the business, not just the brand. You evaluate the sector, not just the sentiment.

Before you move a single naira, ask yourself a few honest questions.

Do I have an emergency fund already? If the answer is no, that is your first investment, not Dangote. An emergency fund is not optional. It is the thing that stands between you and financial crisis when life does what life does. Three to six months of your living expenses, sitting somewhere accessible and untouched. Build that first.

Is this money I can genuinely leave alone for three to five years or longer? Because if you are buying shares with money you need in January for school fees or rent, you are not investing. You are gambling on a timeline the market has made no promise to honour.

Am I buying because I have studied this and believe in the long-term value, or am I buying because everyone around me is buying and I do not want to be left out? That question requires honesty. And the honest answer will save you more money than any stock tip ever will.

If the price drops 20% in the first three months, and it might, because that is normal stock market behaviour, will I hold calmly or will I panic and sell at a loss? If the answer is panic, this is not the right move for you right now. Not because the investment is bad, but because your readiness is not there yet. Readiness matters.

And consider this carefully. If you already own Dangote Cement and Dangote Sugar and you are now adding Dangote Refinery, you may feel diversified. You are not. You are concentrated in one group, one founder, one set of risks. If something affects the Dangote ecosystem broadly, all three holdings move together. Owning many things is not the same as being diversified. Real diversification means your investments do not all rise and fall at the same time.

Here is what I personally would not do. I would not empty my savings account to buy this IPO. I would not borrow money to participate. I would not redirect my emergency fund. I would not touch money earmarked for my children's school fees, my rent, or my living expenses for the next six months. And I would not buy simply because it is trending.

Dangote can have your investment capital. The money you have set aside specifically for long-term investing, money you have already decided you will not need in the near term, money whose temporary loss would not destabilise your life. That is what goes into an IPO. Everything else stays exactly where it is.

Give to Dangote what belongs to Dangote. Give to yourself what belongs to you.

Now here is the part I really want to leave with you, because it goes beyond this IPO and beyond this news cycle.

One man built cement, sugar, salt, flour, and oil. And now the entire country is lining up to buy a piece of what he created. That should inspire you, but not only to buy his shares. It should inspire you to ask a much bigger question.

What are you building?

What problem are you solving? What skill are you developing? What business, product, or service could you create that people would eventually line up to invest in? Real wealth is not only in buying shares. It is in becoming someone who builds things worth owning.

The IPO will come and go. The hype will settle. The share price will do whatever the market decides. But the woman who used this moment not just to invest but to think seriously about what she is building for herself, she is the one playing the longer, smarter game.

Think about it. And then build accordingly. This is financial education, not personal investment advice. Please speak to a licensed financial adviser before making any investment decisions.

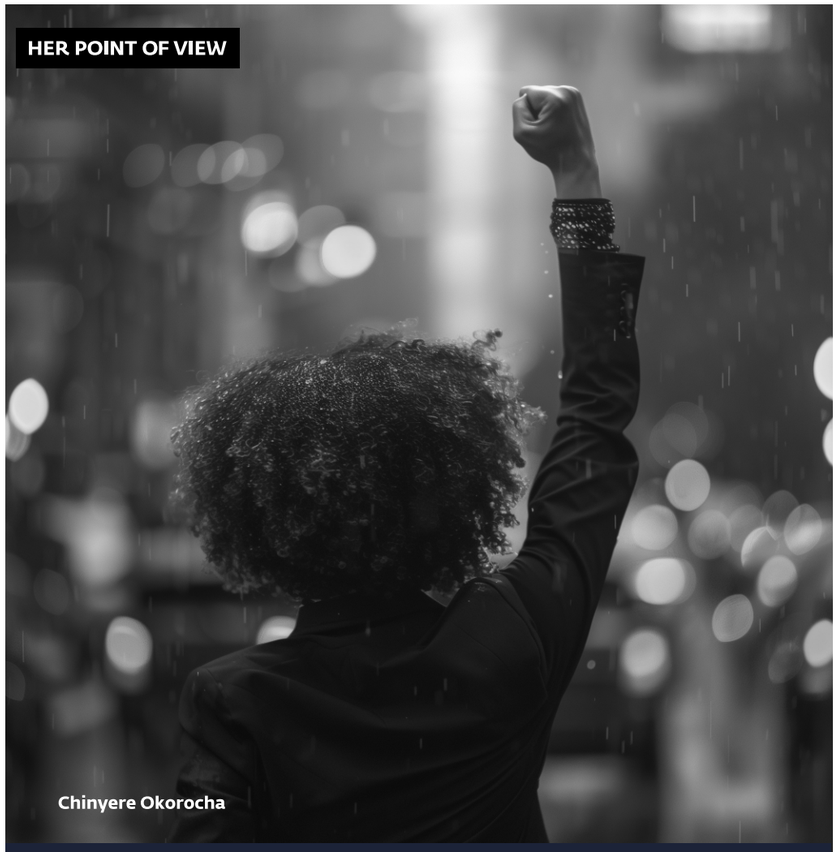


By Sola Adesakin
Founder and Lead Coach,
Smart Stewards

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 Instructor℠ and a member of the Personal Finance Speakers Association.



The Battles You Win by Refusing to Fight

One of the things age and experience have taught me is that not every battle deserves my participation. This was not always something I understood.

When you are younger and building a career, there is often a strong instinct to defend yourself. If someone misrepresents what happened, you want to correct the record. If you are criticised unfairly, you want to respond. If someone is difficult, you want to confront them. If you are excluded, overlooked or treated badly, you feel you must do something about it. Sometimes, you absolutely should. But sometimes, the most powerful thing you can do is nothing.

I have learnt over more than three decades of professional life that you do not have to attend every fight you are invited to.

Not Every Battle Is Worth Winning

Careers are long. Workplaces are complicated. People are complicated. You will encounter difficult colleagues. There will be office politics. Someone may take credit for an idea that was yours. Someone may say something about you that is untrue. You may receive an email written in a tone you dislike. You may be deliberately provoked. You may even find yourself dealing with someone who seems determined to make you their opponent.

The temptation is to respond immediately. I have certainly felt it.But with experience, I have learnt to ask myself a different question:

Even if I win this battle, what will it cost me?

Will it cost me time? Will it distract me from something more important? Will it damage a relationship unnecessarily? Will it pull me into behaviour that is inconsistent with the woman and leader I want to be? And perhaps most importantly: does this actually matter? You would be surprised how many things cease to matter when you ask that question.

The Reply You Don't Send

One practical habit I have developed over the years is resisting the urge to respond when emotions are still high. That email that annoys you? You do not have to reply immediately.
That WhatsApp message that feels disrespectful? You do not have to match its tone. That comment in a meeting that catches you off guard? You do not always have to correct it there and then.
Sometimes the wisest response is to give yourself time.
I have drafted responses that I was very glad I did not send.
Time has a wonderful way of separating what requires action from what merely triggered emotion.
This is particularly important as you become more senior. The higher you rise, the greater the consequences of reacting carelessly. Your words carry more weight. People observe how you behave under pressure.
At some point, emotional discipline becomes part of leadership.

Silence Is Not Weakness

Women are sometimes given conflicting advice. Speak up. Stand your ground. Do not allow anyone to disrespect you. All of that can be good advice. But maturity is knowing when to speak up.
Choosing silence does not necessarily mean you were intimidated. Walking away does not mean the other person won. Refusing to engage does not mean you do not have an answer.
Sometimes you have an excellent answer. You have simply decided that the conversation does not deserve it.
There is tremendous freedom in reaching the point where you no longer feel compelled to correct every misconception about yourself.
Your career cannot become an endless public-relations exercise. Let your body of work speak too.

But Some Fights Must Be Attended

Of course, discernment should never become avoidance.There are battles you must fight.
If your integrity is being questioned in a way that could materially damage your reputation, respond. If someone repeatedly crosses an important boundary, address it.
If discrimination, harassment or serious misconduct is involved, silence may protect the wrong person.
If a decision materially affects your career, compensation, responsibilities or team, you may need to challenge it.
And sometimes, particularly when you become a leader, the fight is not even about you. You may need to speak because someone more junior does not yet have the power to speak for herself.
That is why the lesson is not “avoid conflict.” The lesson is “choose conflict wisely.”

Ask Yourself Four Questions

Before engaging, I find it useful to consider four things.

Is it important?
Will this matter six months from now?

Is it mine?
Some women exhaust themselves fighting battles that belong to other people.

Is there something useful I can achieve?
Conflict without a desired outcome is often just an exchange of emotion.

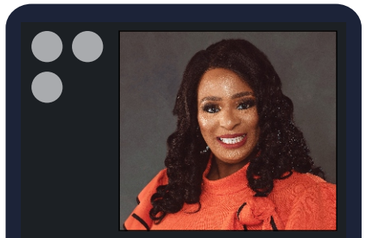
What is the best way to address it?
Not every disagreement requires confrontation. Sometimes a private conversation achieves more than a dramatic showdown.
These questions can save you enormous amounts of emotional energy.

Protect Your Energy for What Matters

The further I have progressed in my career, the more protective I have become of my energy. Not because I care less.Because I understand its value more. There are clients to serve, teams to lead, younger professionals to mentor, relationships to nurture, ideas to develop and a life outside work that also deserves my presence.

I cannot afford to give every irritation equal access to me. Neither can you. One of the quiet shifts that happens as you mature professionally is that you stop needing to win every argument. You become more interested in the bigger picture. You learn when to speak. When to negotiate. When to push back. When to document. When to escalate.
And when to smile, pick up your handbag and go home. That is not weakness. That is discernment.

So the next time someone invites you into a fight, remember: an invitation is not an obligation. Pause long enough to decide whether the battle deserves you.
Because one of the greatest signs of professional maturity is not knowing how to fight. It is knowing which fights are worth attending.



Chinyere Okorocha

Partner in the Law Firm of JACKSON, ETTI & EDU

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



Edition 55, **15th September 2026**
INSPIRING WOMAN AFRICA

WOMAN AT THE HELM

Keabetswe Pheko-Moshagane

Managing Director of Absa Bank Botswana Limited

Keabetswe Pheko-Moshagane is the Managing Director of Absa Bank Botswana Limited. The Bank is part of Absa Group Limited, an African financial services group that aims to be the pride of the continent. Absa Group Limited is listed on the JSE in South Africa and is one of Africa's largest diversified financial services groups with a presence in 12 countries across the continent and around 42, 000 employees.

They are committed to finding local solutions to uniquely local challenges and everything they do is focused on adding value. To this end, they offer their clients a range of retail, business, corporate and investment, and wealth management solutions. They also ensure a positive impact in all the countries where they operate.

Keabetswe joined the Bank as the Head of Core Banking Applications, after which she held the position of the Head of Technology, overseeing bank projects, programmes, and initiatives to ensure the Bank operates in a stable environment. Preceding her appointment as the Bank's Managing Director, Keabetswe held the position of the Bank's Chief Operating Officer (COO).

Prior to joining the Bank, Keabetswe consulted for various companies and industries in South Africa. She has received various leadership awards, including the prestigious Definitive List of Women CEO's of Africa's top listed companies for a consecutive two-year period.

Keabetswe holds a Master's in Business Administration with the Management College of South Africa (Mancosa) and Bachelor of Administration in Information Technology specialising in IT Management and Business Applications from the Tshwane University of Technology.

Keabetswe has also completed a programme in Positive Leadership and Transformation with IE University, Spain and attended several leadership trainings such as the Absa Leadership Academy Program, steered in conjunction with IMD Business School in Switzerland.



Edition 55, **15th September 2026**
INSPIRING WOMAN AFRICA

WE'VE GOT MEN

Felix Nkundimana

CEO, Jali Finance

Felix Nkundimana is the Chief Executive Officer of Jali Finance Ltd, a Rwandan non-deposit taking financial institution whose mission is to promote impactful consumption notably environmental products, revenue generating assets and made in Africa, through a credit approach. Under his leadership, Jali Finance has scaled rapidly, helping thousands of low-income earners, particularly motorcycle taxi operators, access income-generating assets through affordable, tech-enabled financing.

Felix also serves as the Chairperson of the Association of Credit and Savings Professionals (ACSP), where he plays a key role in strengthening industry standards, promoting responsible lending, and advancing financial literacy across Rwanda's credit sector.

He is the visionary behind JaliKoi, a super app that integrates financial services, green mobility, and retail consumption into one accessible platform. Through JaliKoi, Felix is enabling users to access transport, household goods, airtime, and other essential services through a credit-powered, digital-first experience. The platform reflects his commitment to inclusive innovation, especially for low-income users, and his belief that technology can drive both dignity and opportunity at scale.

As a strong advocate for green mobility, he is steering Jali Finance towards a future where electric vehicles are central to Rwanda's transportation infrastructure. This work supports national sustainability goals while making clean energy solutions financially accessible to everyday Rwandans.

Felix has over a decade of experience in finance, business management, and investment strategy. He is an MBA graduate and CIMA-certified professional. As a strategic financial leader, he has a strong track record of managing complex financial challenges.

Achievements as CEO:

- Raised $3.8M in funding to expand access to income-generating assets and green mobility
- Created 5,500+ jobs and positively impacted over 8,000 lives through inclusive asset financing.
- Transitioned Jali Finance into a fintech through the acquisition and integration of Koi Pay.
- Launched JaliKoi, a super app enabling credit, e-mobility leasing, and digital financial services.
- Developed a custom loan management system adapted to the needs of underserved clients.
- Positioned Jali Finance as a leader in digital microfinance and sustainable finance in East Africa.



LJLA; Developing the Exact Formula for Youth Leadership Development

By Zainab Aderounmu

I attended the Lateef Jakande Leadership Academy's Graduation Ceremony last week, and the thought just struck me; "this is it!" The LJLA might just have hacked the formula for Nigeria's youth development.

The LJLA is a residential training academy by the Lagos State Government, and they graduated the third cohort while inducting the fourth cohort. In that room, so many light bulb moments hit me. The first was that any country, institution or person who's serious about youth development, must first be extremely passionate. I say this because, it's not the easiest niche, but also because of how much passion and conviction the Executive Secretary, Mrs Ayisat Agbaje-Okunade,visibly pours into the academy. It's in the way she speaks, it's in the way she works, it's in everything.

I could say that the passion and conviction trickled down from the Governor, who opened the doors of government to young people and allowed himself to be used for impact, like Mrs A mentioned in her speech. That's the first ingredient in the formula. Nigeria cannot afford to pay lip service to youth development anymore, with over 70% of the youth population. It's non-negotiable.

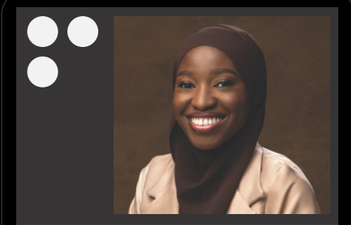
Beyond that, there must be several pathways for youth development. A serious institution must consistently think of how to reach more young people. LJLA began as a residential fellowship for 30 fellows, but it has reached millions of young people across Nigeria, through its annual Leadership Summit, its Local Government-based training and virtual leadership seminars. I loved how the Academy, led by the ES, took Lagos to Abuja, in the Abuja Dialogue on youth inclusion and development. It's scale. How can Nigeria provide youth development in different formats on a large scale? Collaboration answers that question.

Youth inclusion and development can't be achieved without inter ministerial collaboration because young people operate in every industry and niche. I particularly love this strategy because I've seen it work in Helsinki, Finland with their Ohjaamo programme. It's a weekly open service where young people can walk into the youth centers and directly ask questions about education and career development. Ohjaamo provides training and even internship opportunities for these young people to explore before making a definitive career choice. In fact, formal education isn't only the pathway. With institutions like the Taitotalo in Finland, young people can undergo industrial training that's equivalent to college degrees.

The LJLA demonstrates collaboration by carrying everyone along, literally. Miniseries, private organisations and individuals, local governments, Royal houses in Lagos, and even international organisations like the School of Policy in Singapore.

Ultimately, it just has to be done. Africa is fast positioned as the future of the world. With the true reflection of our map, and our teeming youth population, it's bound to happen, and Nigeria is at the center for many reasons, especially our largest youth population. Companies, and serious institutions must take training young people seriously. Kudos to Olaniwun Ajayi Legal Partners for taking their Blue Internship Experience seriously, but it must move beyond internships to industry-wide collaboration.

Finally, Mrs A spoke about the "joy of being used", and that stuck with me. There's a joy that comes with working for a cause bigger than you, with laying a legacy or just making the world a better place. While "being used" has different connotations for me as a young person, it definitely evokes joy when done in the right contexts and for the right reasons. So dear people in power, allow yourselves to be joyfully used for the impactful work of youth development. Open the doors, and democratise access.



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Grad uating 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.

THE MUVMNT STUDIO

PODFEST NAIJA 2026

A FESTIVAL OF STORIES

Celebrate.
Collaborate.
Innovate.
Learn.

Scan the **QR Code!**

Register Now: **bityl.co/T19x**

08:00 AM

September 25th 2026

Harbour Point
4 Wilmot Point Rd,
Victoria Island, Lagos

@podfestnaija

SMART Stewards | Smart Stewards Summit 11.0

Elevate 2026

Theme:

Build A Wealth Dynasty

The Economy Can't Shake.

(You, Your Children, Their Children)

FREE!

EVENTS DATE: 19TH SEPTEMBER, **2026** | KICC, Maryland Lagos/ Virtual | Summit 2026 **9am - 1pm** Founders Table **2pm - 6pm**

REGISTER TO SECURE YOUR SEAT
https://bit.ly/ElevateSummit2026



Fore more info: smartstewards +2349019093340 info@smartstewards.com

iWA | INSPIRING WOMAN AFRICA

EDITION 49, 4TH AUGUST, 2026

Woman Executive



Wola Joseph Condotti
Chief Executive Officer, Eko Electricity Distribution Company

When the Sector is Bigger Than You: Leading in Systemically Broken Industries

There is a kind of leadership burden of running a company inside a sector that is, honestly broken. You inherit ambitious targets. You put together a competent team. You write a credible strategy. And then you spend most of your week fighting problems you did not create, cannot fully fix, and will still somehow be blamed for when they land on the evening news.

Visit our website www.theiwagroup.com to read conclusion

Her Point Of View



Chinyere Okorocha
Partner & Overall Head of Sectors at Jackson, Etti & Edu

The "Support Role Cycle". Why So Many Brilliant Women Are Overlooked at Work

Recently, I had a conversation with a female executive that stayed with me long after our meeting ended. On paper, she was exceptional.
Highly competent. Dependable. Intelligent. Hardworking. The kind of professional every organisation says it wants. responsibilities that were often beyond her job description.

Visit our website www.theiwagroup.com to read conclusion

Financial AdviseHER



Sola Adesakin
Founder and Lead Coach, Smart Stewards

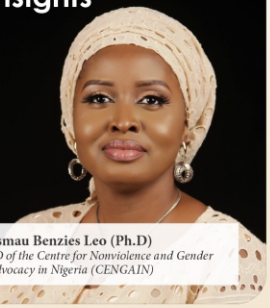
Live for the Right Things: A Smarter Financial Approach for 2026

Every New Year comes with pressure. New goals, expectations. New standards of "success" defined mostly by what people are showing online. But i 2026 is going to be financially different for you, not be because you spent louder or tried harder impress. It will be because you lived for the righ things.

Financial progress is less about dramatic reso and more about quiet alignment.

Visit our website www.theiwagroup.com to read conclusion

Gender Insights



Asmau Benzies Leo (Ph.D)
ED of the Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)

igeria in 2026: ny True Security Must ve a Woman's Face

igerians step into 2026, one truth remains oidable: insecurity in Nigeria is not gender l. From banditry affected communities in the west to displacement camps in the Northeast nate stressed regions across the Middle Belt, nd girls are not merely collateral victims of ey are deliberately targeted, onately affected, and often left without justice.

ite www.theiwagroup.com to read

HOLISTIC LIVING



Dr. Maymunah Yusuf Kadiri
MD/CEO Pinnacle Medical Services Ltd

Your Greatest Investment Is the Life You Build Every Day

When Maggie looked in the mirror, she believed the extra weight she had gained was her greatest problem. It was only the visible sign of a life that had quietly drifted out of balance. Stress had replaced rest, convenience had replaced nourishment, and survival had replaced intentional living. Her transformation began not with a miracle diet but with one decision care for herself differently. That single decision gradually changed her body, restored her confide lifted her mood, strengthened her relationships a gave her a renewed sense of purpose.

Visit our website www.theiwagroup.com to read conclusion

ITH BES



Zainab Aderounmu
Youth Advisor & Ambassador Delegation of the European Union to Nigeria & ECOWAS

Nigeria in 2026: Why True Security Must Have a Woman's Face

The New Year has begun and making a sense of what you want may feel overwhelming. You may be tempted to 'see how it goes' instead of setting concrete goals, but I don't recommend because what you don't measure, you can't multiply. On that note, here's a step-by-step process of setting your goals for the new year.

Visit our website www.theiwagroup.com to read conclusion

iWA RETURNS TO PRINT!

Sponsored by

FirstBank Since 1894

The PUNCH
www.punchng.com THE MOST WIDELY READ NEWSPAPER

Published in every Tuesday.





A Journey Through Traditional Beauty & Flavor

Inside Clay Food Shop & The Henna Place

"Together, Clay Food Shop and The Henna Place offer more than services. They offer belonging. A place where tradition is not just preserved, but honored, elevated, and shared"

Clayfoodshop

Clay Food Shop is more than just a restaurant, it's a cultural experience. Known for its traditional elegance and modern interpretations of Northern Nigerian cuisine, Clay is a destination for food lovers who seek authenticity in every bite.

From their signature ram suya to rich native sauces, tigernut juice, and wholesome masa, every meal evokes the comfort of tradition.

@clayfoodshoplagos
: +234909 554 4990

The Henna Place

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.

With multiple branches across Nigeria, including three branches in lagos, The Henna Place has become a go-to destination for brides, beauty lovers, and women seeking intentional, soul-restoring care from head to toe, it's a place to cleanse, unwind, and reconnect with yourself the traditional way.

@Thehennaplace
: +2349095327273

