

BUSINESS DAY

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MUNIRA SULEIMAN TANIMU

audaciously setting the record
of firsts in Kaduna state

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EDITOR'S NOTE



It is always our pleasure to bring you weekly stories and inspiring cover personalities. This week, we are celebrating a stunning and outstanding woman from the northern part of Nigeria. She is MUNIRA SULEIMAN TANIMU, and she is audaciously setting the record of firsts in Kaduna state. She shared her story with Women's HUB and we are glad to share it with you.

Munira is an entrepreneur, a politician, a passionate philanthropist, and a mother. She is currently the majority leader of the Kaduna State 10th Assembly. She is the sole female representative in Kaduna State House Assembly and the entire North West, serving the people of Lere East Constituency in Lere Local Government, Kaduna State. She is the first female majority leader in the history of Kaduna state and in the entire north-west Nigeria. A commendable feat, even as we trust that this will encourage and open doors for more women to follow suit.

Here are other articles in this edition:

- The Biggest Lie About Investing in Stocks? "You Need Money to Make Money"
- Silent But Deadly: The Hidden Danger of Kidney Disease.
- Africa's Boardroom Blindspot: Why AI Governance in Procurement Will Define Tomorrow's Winners
- Dead on Arrival? The Fall of the U.S. GENIUS Act.
- The Impact of Abandoned Development Projects on Real Estate Value in Nigeria.
- Occupational Gender Segregation: How It Affects Women's Career Advancement (2)
- When You've Outgrown The People You Love.

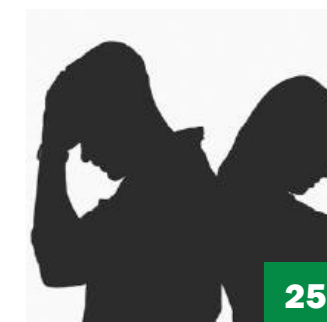
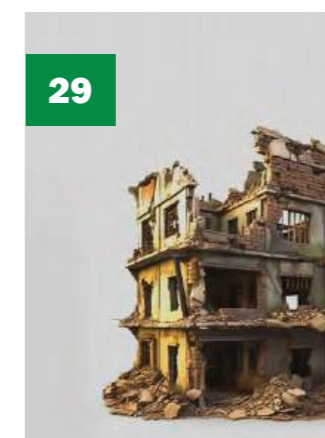
Fresh-from-the-oven, we have homemade chicken pot pie for you this week. It is a hearty and tasty pie filled with creamy chunks of diced chicken, carrots, and peas. The other one is gingerbread cake, the most aromatic seasonal treat you will love to have again and again.

For fashion this week, it is Betza Clothings, where they believe that formal wear should be more than just attire; it should be a statement of purpose and an expression of individuality. Pay them a visit and experience their mastery.

See you soon!

Kemi Ajumobi

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MUNIRA SULEIMAN TANIMU

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K E M I A J U M O B I



**GROWING UP IN
A POLITICALLY
ACTIVE FAMILY,
I WAS NATURALLY
DRAWN TO PUBLIC
SERVICE**

Georgette Okoro

Munira Suleiman Tanimu is an entrepreneur, a politician, a passionate philanthropist, and a mother. She is currently the majority leader of the Kaduna State 10th Assembly. She is the sole female representative in Kaduna State House Assembly and the entire North West, serving the people of Lere East Constituency in Lere Local Government, Kaduna State. She is the first female majority leader in the history of Kaduna state and in the entire north-west Nigeria.

With a solid political foundation, Munira's commitment to public service is driven by a deep desire to contribute to Nigeria's transformation. Her political engagement stems from a personal mission to effect meaningful change in a country in urgent need of progress. Through her non-governmental organisation, Green Heart Impact Foundation, her extensive philanthropic efforts focus on alleviating poverty and empowering women and children, underscoring her commitment to enhancing the lives of everyday Nigerians.

Munira's envisions impactful reforms across education, healthcare, poverty alleviation, and women/youth empowerment. Her political approach is rooted in the importance of grassroots engagement and networking, enabling her to remain attuned to her constituents' needs and ensure their voices are heard. Munira remains unwavering in her commitment to advocating for policies that promote meaningful change and improve the lives of many Nigerians.

Inspired by figures such as her father, Honourable Suleiman Tanimu, who was a former house of representative member in the 90s, the late H.E Aisha Jummai Alhassan (Mama Taraba) and Senator Aishatu Binani, whose fearless advocacy and strategic approach have influenced her own political journey. She is intensely aware of the need for greater female political participation.

She also believes that more women should step forward to actively participate in governance, policymaking, and leadership at all levels. By doing so, they can bring fresh perspectives, foster inclusivity, and champion policies that address the unique challenges faced by women, children, and underserved communities.

Munira is committed to encouraging and mentoring women to take bold steps toward breaking barriers and reshaping the narrative of female leadership in Nigeria.



**TO INFLUENCE POLICY,
DRIVE DEVELOPMENT,
AND BE A VOICE FOR
THE VOICELESS, I
KNEW I HAD TO TAKE
AN ACTIVE ROLE IN THE
LEGISLATIVE PROCESS**

Georgette Okoro

What inspired you to pursue a career in politics, and how did your father's involvement in politics influence your journey?

Growing up in a politically active family, I was naturally drawn to public service. My father held various political offices—ranging from Local Government Chairman to Member of the House of Representatives, and later, he received appointments as a commissioner, among other notable roles I can't fully recall at the moment. His unwavering commitment to leadership and governance instilled in me a strong sense of civic responsibility from an early age. Being surrounded by political discourse and witnessing first-hand the impact of effective leadership shaped my worldview and fuelled my desire to make a difference. My passion lies in addressing the real, everyday issues faced by ordinary citizens—particularly women, children, and underserved communities. Over time, I came to realise that true, sustainable change cannot be achieved from the sidelines. To influence policy, drive development, and be a voice for the voiceless, I knew I had to take an active role in the legislative process.

As the only female elected member of the current Kaduna State House of Assembly and the sole female representative in the North-West, what does this achievement mean to you personally and professionally?

As the only female elected member of the current Kaduna State House of Assembly and the sole female representative in the North-West, this milestone is both humbling and empowering. I begin by thanking the Almighty for His grace, guidance, and strength throughout this journey. Personally, this achievement represents the breaking of barriers in a traditionally male-dominated arena. Professionally, it underscores the importance of inclusive governance and the need for more women in leadership. I remain immensely grateful to His Excellency, Gov-

ernor Uba Sani, for his unwavering support and confidence in my leadership—from my appointment as Deputy Majority Leader to my emergence as Majority Leader. His commitment to gender inclusion and equitable representation made this historic opportunity possible. With the right support, women can lead effectively, contribute meaningfully, and inspire others. I hope my journey serves as a beacon for other women, proving that gender should never be a limitation in politics.

Can you elaborate on your personal mission to effect meaningful change in Nigeria and what specific transformations you aspire to achieve?

My mission is to foster a society where every individual—regardless of gender, background, or social status, has access to opportunities that enable them to thrive. I am committed to advancing policies that strengthen education, healthcare, and economic empowerment, particularly for women and young people. Through the Green Heart Impact Foundation, we have initiated numerous impactful projects, including free medical outreaches, scholarship schemes, and community food drives. One of our most notable programmes, the Tray for Book Initiative, promotes the importance of education among children in underserved communities. It advocates for an end to street hawking among young girls by encouraging school enrolment and providing books and learning materials.



I REMAIN IMMENSELY GRATEFUL TO HIS EXCELLENCY, GOVERNOR UBA SANI, FOR HIS UNWAVERING SUPPORT AND CONFIDENCE IN MY LEADERSHIP—FROM MY APPOINTMENT AS DEPUTY MAJORITY LEADER TO MY EMERGENCE AS MAJORITY LEADER

This campaign carries a powerful message: #BooksOverTray – No to Girl Child Hawking in Nigeria. These initiatives are not just interventions—they are bridges to lasting change. By addressing systemic

gaps, we are laying the groundwork for a more inclusive and prosperous Nigeria where no one is left behind.



AS THE ONLY FEMALE ELECTED MEMBER OF THE CURRENT KADUNA STATE HOUSE OF ASSEMBLY AND THE SOLE FEMALE REPRESENTATIVE IN THE NORTH-WEST, THIS MILESTONE IS BOTH HUMBLING AND EMPOWERING

How does your work with the Green Heart Impact Foundation complement your political endeavours?

The Green Heart Impact Foundation preceded my political journey. It was born out of a passion for making an impact and serving humanity. As the need to reach more people grew, I recognised the value of political involvement. The foundation serves as a bridge between policy and practice—while politics empowers me to shape legislation, the foundation allows me to deliver grassroots solutions, creating a comprehensive and people-centred approach to community development.

Why do you believe grassroots engagement is essential in your political approach, and how do you ensure you remain connected to your constituents?

It is widely acknowledged that any politician seeking to make a meaningful impact must remain closely connected to the grassroots. Engaging directly with the people ensures that policies are informed by their real needs and lived experiences. I prioritise regular town hall meetings, community visits, and open forums to hear from my constituents. This ongoing

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dialogue fosters trust and ensures that my legislative decisions are firmly rooted in the realities of those I represent.



MY MISSION IS TO FOSTER A SOCIETY WHERE EVERY INDIVIDUAL—REGARDLESS OF GENDER, BACKGROUND, OR SOCIAL STATUS, HAS ACCESS TO OPPORTUNITIES THAT ENABLE THEM TO THRIVE

What are some of the unique challenges you believe women face in the political landscape of Nigeria, and how do you aim to address them?

Women often face systemic barriers, including limited access to funding, societal stereotypes, and inadequate support networks. To combat this, I advocate for policies that promote gender equity, provide mentorship programmes, and create platforms that amplify women's voices in politics. Empowerment begins with opportunity and support.

What specific reforms do you envision in the areas of education, healthcare, and poverty alleviation?

In education, I advocate for increased funding and infrastructure development across Nigeria. For healthcare, I support policies that improve accessibility and affordability. Regarding poverty alleviation, I champion initiatives that provide vocational training and grant opportunities, enabling individuals to become self-reliant and economically empowered.

What strategies do you implement to encourage more women to engage in governance, policymaking, and leadership roles?

One of the key strategies I am implementing is advocacy and mentorship. I convened the first training session for elected female representatives in Kaduna State, bringing women together in unity and one voice to enlighten and support one another across the state. This initiative laid a vital founda-

tion for women in governance. I continue to organise capacity-building workshops to equip women with the skills, knowledge, and confidence required to actively participate in governance and policy making. Additionally, I run advocacy campaigns that spotlight and celebrate accomplished female leaders—because visibility matters. I believe representation inspires ambition. These efforts are also reinforced through legislative action, such as the bill I sponsored on women's inclusion. When women are visible, empowered, and supported, they are more likely to step forward and take their rightful place in leadership.

Can you share any experiences or initiatives you've undertaken to mentor young women in politics?

I have been actively implementing programmes designed to prepare women for meaningful participation in politics, business, and other spheres of life. Through the Glam Empowerment and Mentorship Programme, I have introduced structured mentorship schemes that connect young women with experienced female leaders. These initiatives provide guidance, skill development, and valuable networking opportunities—empowering the next generation to pursue their aspirations with confidence and successfully navigate the political space and beyond.



THROUGH THE GREEN HEART IMPACT FOUNDATION, WE HAVE INITIATED NUMEROUS IMPACTFUL PROJECTS, INCLUDING FREE MEDICAL OUTREACHES, SCHOLARSHIP SCHEMES, AND COMMUNITY FOOD DRIVES

What role does mentorship play, and how have you benefited?

Mentorship has been pivotal in my journey, offering guidance, support, and invaluable insights. Learning from seasoned leaders has helped me navigate challenges and refine my approach to governance. I strive

to pay this forward by mentoring aspiring leaders, fostering a cycle of empowerment.

What are some of the biggest challenges you've faced as a female politician in Nigeria, and how have you overcome them?

Navigating a male-dominated political sector presented challenges, including gender bias and underestimation. I overcame these by demonstrating competence, resilience, and unwavering commitment to my constituents. Building alliances and continuously proving my capabilities helped break down barriers and earn respect.

What are your long-term goals for your community and Nigeria as a whole, both as a leader and a philanthropist?

My vision is to create a society where every individual has access to quality education, healthcare, and economic opportunities. I aim to implement sustainable policies and programmes that uplift communities, reduce inequality, and foster national development.

How do you measure the impact of your philanthropic efforts on the communities you serve?

We assess impact through regular monitoring and evaluation, community feedback, and measurable outcomes such as increased school enrolment, improved health indicators, and economic growth. These metrics guide our strategies, ensuring that our initiatives effectively address community needs.

What specific legislation are you currently championing in the Kaduna State Assembly that aims to improve the lives of your constituents?

Since assuming office 23 months ago, I have remained steadfast in my commitment to sponsoring impactful legislation that promotes development, equity, and public welfare for the people of Lere East Constituency and Kaduna State as a whole. I am proud to have sponsored four bills, each aimed at addressing systemic challenges, enhancing service delivery, and fostering inclusive growth.

George Okoro

**ANY POLITICIAN SEEKING
TO MAKE MEANINGFUL
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THE GRASSROOTS**



These include:

A Bill for a law to amend the Kaduna State Fire and Public Safety Law No. 20 of 2018 – This critical piece of legislation has been successfully passed and signed into law, enhancing the operational capacity and responsiveness of our fire and emergency services.

A Bill for a law to make provision for women representation in public and private offices in Kaduna State, 2024 – This bill, which advocates for greater gender inclusion in leadership, has passed its second reading and is currently under review by the relevant committees for in-depth consideration.

A Bill for a law to provide for the establishment of the Kaduna State House of Assembly Service Commission and for other related matters, 2025 – This bill, aimed at institutional reform and efficiency within the assembly, has also passed its second reading and is undergoing further legislative scrutiny.

A Bill for a law to provide for the establishment of the Kaduna State College of Agricultural Technology and Environmental Sciences, Saminaka, 2025 – This bill, which seeks to advance agricultural education and environmental sustainability, has successfully passed its first reading.



I ADVOCATE FOR POLICIES THAT PROMOTE GENDER EQUITY, PROVIDE MENTORSHIP PROGRAMMES, AND CREATE PLATFORMS THAT AMPLIFY WOMEN'S VOICES IN POLITICS

Each of these legislative efforts reflects my core priorities: public safety, education, gender inclusion, and institutional strengthening. I am equally advocating for bills that improve healthcare services and infrastructure, ensuring that the benefits of governance reach every household. As I continue this journey, my focus remains on championing legislation that truly uplifts our communities and paves

the way for a more just and prosperous Kaduna State.

In your opinion, how important is civic engagement for the political empowerment of women and the broader community in Nigeria?

Civic engagement is crucial for empowering citizens, particularly women, to participate actively in governance. It fos-



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IN THE REMAINING YEARS, I AIM TO CONSOLIDATE THESE GAINS, EXPAND OUR PROGRAMMES, AND CONTINUE ADVOCATING FOR POLICIES THAT UPLIFT AND EMPOWER OUR PEOPLE



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NAVIGATING A MALE-DOMINATED POLITICAL SECTOR PRESENTED CHALLENGES, INCLUDING GENDER BIAS AND UNDERESTIMATION

ters accountability, ensures that policies reflect public needs, and promotes inclusive decision-making. Encouraging civic participation strengthens democracy and drives societal progress.

Two years in office. How has the journey been, and what next in the remaining years?

The journey has been both challenging and rewarding. We've made significant strides in community development, policy reform, and empowerment initiatives. In the remaining years, I aim to consolidate these gains, expand our programmes, and

continue advocating for policies that uplift and empower our people.



I RUN ADVOCACY CAMPAIGNS THAT SPOTLIGHT AND CELEBRATE ACCOMPLISHED FEMALE LEADERS— BECAUSE VISIBILITY MATTERS

Concluding words

I remain deeply humbled by the opportunity to serve as the only female elected member in the current Kaduna State House of Assembly and the sole female representative from the North West. This role is both a privilege and a profound responsibility—one I carry with courage, compassion, and unwavering commitment. Leadership, to me, is a call to serve, to give voice to the unheard, and to create access to opportunities for all. From sponsoring impactful legislation on public safety, gender inclusion, and institutional development, to leading grassroots engagement and women-focused mentorship through the Glam Empowerment Programme and Green Heart Impact Foundation, my vision has always been people-centred.

My mission remains clear: To foster a Nigeria where women are supported, mentored, and empowered to lead. We have already seen what is possible in Kaduna State—now is the time to scale. Through sustained advocacy, inclusive policy-making, and collective resolve, we can build a nation where every woman and girl can dream, aspire, and lead with dignity.

Let us never lose hope in the promise of our nation. Together, we can build a better, fairer, and more prosperous Nigeria for all.

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PERSONAL FINANCE

THE BIGGEST LIE ABOUT INVESTING IN STOCKS? "YOU NEED MONEY TO MAKE MONEY"

SOLA ADESAKIN



Let's dispel the misconception that investing in the stock market requires substantial initial capital. You've probably heard it said a thousand times: "It takes money to make money." In today's world, Nigerian investors navigating uncertain financial waters need a serious rewrite of that saying.

The truth? It's not just money that builds wealth, it's knowledge.

In fact, in the investment landscape we operate in, information is your capital. And the earlier you recognise this, the faster you'll grow your portfolio and confidence.

You don't need a million naira to start.

Thanks to digital investment platforms, entry barriers into the stock market have dropped significantly. With as little as 5,000– 10,000, you can begin building your investment journey through reliable platforms and stockbroking firms. There are apps that provide access to both local and international stocks, exchange-traded funds (ETFs), and mutual funds.

Start with Nigerian blue-chip stocks like GTCO, Zenith Bank, or Dangote Cement. These companies have proven histories and strong fundamentals. Consider starting with ETFs or mutual funds if you're new to investing and want to minimise risk while learning the basics. They offer diversification and are professionally managed—making them a beginner-friendly option.

The Wealthy Don't Just Invest, they Understand

We often think the key difference between a struggling investor and a successful one is the size of their investment. That's not true.

What separates a wealthy investor is not money? it's understanding.

It's the ability to know when to hold, when to buy more, and when to diversify. It's the discipline to research a company's track

record and understand market trends before jumping in.

The good news is that there are abundant and often free resources available to gain knowledge. Many resources for becoming informed are widely available and often free.

Start with:

- You can start with the Nigerian Exchange (NGX) website, which provides market data.
- YouTube channels dedicated to financial literacy (look up platforms like Sola Adesakin, which I run, conscientiously).
- Finance Twitter for timely updates and perspectives.

Local finance communities, such as Smart Stewards, foster an environment where knowledge meets accountability.

Strategy Beats Size Every Time

Let's be honest, someone with 100,000 and no clue will likely lose it faster than someone with 10,000 and a plan. The wealthy often pay for advice before making financial moves. Although you might not have a financial advisor at your disposal, you have access to resources such as Google, books, podcasts, and learning communities. Knowledge serves as a safeguard against the erosion of your investment due to hype, panic, or ignorance.

Don't Wait for Big Money, Start With What You Have

Investing in stocks isn't gambling, and it's definitely not luck. It's a skill, just like budgeting, saving, or running a business. Investing requires learning, consistency, and sometimes even patience during market downturns. If you've been sitting on the sidelines waiting for a large sum to invest, don't. Start with what you have. Start with what you understand. Start now. Even the smallest investment, planted in knowledge, can yield a fruitful harvest.

Begin your journey today. Set aside 5,000 this month, pick one blue-chip stock or mutual fund, and make your first move. Learn as you go, and commit to growing. The best time to start was yesterday, the next best time is now.w



Fola Adesakin (FCA, FCCA CPA MBA) is a Personal/Business Finance Coach and Chartered Accountant with over 20 years of hands-on experience. She is passionate about helping people understand the "make-manage-multiply money" message, maximize their resources, achieve their crucial financial milestones and build true wealth through the concept of financial planning. As a financial enthusiast, Sola is an advocate for SDG5 and SDG10, with a firm belief in achieving gender equality and reducing inequality via financial literacy and access to funding. Sola is the author of currently eight (published books and several unpublished articles in the public domain). She has recently been admitted into the Forbes Coaching Council, as she continues to leverage global alliances and partnerships to amplify the money message around the world.

BLOCKCHAIN

DEAD ON ARRIVAL? THE FALL OF THE U.S. GENIUS ACT

OGE ANENE



On May 8, 2025, the U.S. Senate rejected a major crypto bill called the GENIUS Act - a move that could slow down efforts to regulate stablecoins globally.

What is the GENIUS Act?

The bill, short for Guiding and Ensuring National Innovation and Understanding of Stablecoins Act (GENIUS Act) is a clear legal framework for stablecoins. These are digital currencies that maintain a fixed value, often tied to traditional assets like the U.S. dollar.

The GENIUS Act aimed to:

- Allow stablecoin issuers to operate under both federal and state licenses
- Set standards for reserves backing stablecoins
- Prevent abuse through anti-money laundering (AML) and consumer protection rules

In short, it was an effort to bring structure and accountability to the booming stablecoin industry.

Why Did the Senate Reject It?

The bill needed 60 votes to move forward but only received 42. Despite support from both republican and democratic lawmakers, several key concerns led to its rejection:

Ethical and national security concerns: A crypto firm with ties to President Donald Trump was allegedly using stablecoins in a \$2 billion deal with an Abu Dhabi investor, raising fears of political interference and national security risks.

Lack of safeguards: Some senators felt the bill did not go far enough in addressing anti-money laundering rules and foreign oversight.

Banking concerns: Community banks worried that stablecoins could drain deposits from traditional banks and reduce credit availability in local communities.

Why Does This Matter to Nigeria?

Nigeria has been actively exploring the regulation of digital assets. With the recent approval of crypto exchanges and ongoing discussions around stablecoins, the country is moving cautiously toward integrating digital currencies into its financial system.

However, the failure of the GENIUS Act in the U.S, the world's largest economy, highlights a wider regulatory gap. This creates uncertainty for countries that often look to the U.S. for guidance on digital asset governance.

What happens in the U.S. still matters:

Many global investors and institutions take their cues from U.S. policy. Without a clear American framework, international stablecoin projects may slow down.

Nigerian regulators aiming to align with international standards may need to pause or proceed with extra caution.

At the same time, this delay presents a strategic opportunity: African regulators can lead by designing policies tailored to their local economies, rather than replicating Western models.

The failure of the GENIUS Act highlights how complex stablecoin regulation can be even in advanced economies. For Nigeria, it is a chance to take a bold yet cautious approach. By staying informed and focusing on local realities, we can build a digital asset framework that promotes innovation, protects consumers, and supports financial growth.



Oge Anene is a lawyer, called to the Nigerian Bar in 2012. As a blockchain lawyer, at the forefront of blockchain tech investments, she plays a pivotal role as a consultant to companies entering the world of blockchain and asset tokenisation. Oge is committed to unraveling the emerging opportunities within blockchain, with a specific focus on real-world asset tokenisation. Through executive training and workshops, she is part of a team that paves the way for this innovative venture to thrive in Africa. Oge is a certified NLP practitioner and holds a certificate in cognitive behaviour therapy.



Africa's Boardroom Blindspot:

Why AI Governance in Procurement Will Define Tomorrow's Winners

AMAKA IBEJI

Africa is at a critical inflection point. As global supply chains grow more complex and digitally driven, the continent's corporate leaders face an urgent imperative: to reimagine boardroom oversight of procurement in the age of AI. This is not just about compliance or ticking governance boxes. It's about securing long-term shareholder value, safeguarding national economic resilience, and positioning Africa's enterprises to lead not lag in an era where digital procurement risks can sink or scale a company. The promise of digital transformation, especially through technologies like AI and machine learning, offers tantalising efficiency gains. Yet, behind this promise lies a deepening threat landscape, one that Africa's boardrooms can no longer afford to ignore.

Across sectors, procurement has quietly become the lifeline of organisational operations. From mining and telecoms to healthcare and logistics, how companies source, evaluate, and manage suppliers are being transformed by digital tools. However, the same digital systems that promise smarter sourcing also carry risks that are systemic and largely invisible to traditional board-level thinking. Data governance lapses, shadow IT, vendor lock-in, and algorithmic opacity are just a few of the ticking time bombs beneath the surface.

In a typical African enterprise where procurement digitisation is accelerating but board fluency in digital risk is lagging, the gap between opportunity and oversight is growing dangerously wide. For example, shadow IT: unauthorised software and AI tools used outside formal procurement, can now consume up to 40% of corporate IT budgets, eroding balance sheets and bypassing cybersecurity protocols. These tools are often adopted by middle managers chasing productivity, but their unmanaged proliferation introduces vulnerability that costs not just money, but trust and time. One overlooked tool can trigger a data breach or regulatory scandal capable of undoing years of boardroom progress in a single quarter.

The consequences of this disconnect are profound. In one global example, a major hospital chain suffered a costly data breach when an unvetted AI tool exposed sensitive patient data. This isn't a distant problem. As African firms become more inter-

connected with global supply chains and cloud-based vendors, these vulnerabilities multiply. Alarming, nearly half of corporate boards globally and likely more in Africa have no clear agenda for AI, leaving audit committees scrambling to contain cybersecurity risks they barely understand. AI is often treated as a technical add-on, buried in committee discussions or delegated to IT leads. However, in reality, AI is now the strategic thread tying everything together: from procurement integrity and ESG metrics to executive compensation and long-term workforce planning.

What's missing in too many African boardrooms is the courage to make AI oversight a full-board responsibility. Ignoring AI isn't a passive choice, it's an active risk. Every procurement decision now embeds digital dependencies. The more AI automates sourcing, contract management, and spend analysis, the more boards must confront new threats: technical debt that erodes institutional memory, vendor lock-in that traps companies in rigid ecosystems, and algorithmic opacity that undermines ethical sourcing goals. These are not technical issues, they are governance imperatives. Without clear ethical guardrails, African enterprises risk losing not just data but direction.

To move from rhetoric to results, African boards must embed AI governance into their strategic DNA. That starts with fluency. Boards must invest time in understanding AI's capabilities, not just its buzzwords. They must ask difficult, future-oriented questions not once a year at strategy retreats, but consistently, with rigour. Who controls the algorithms shaping our supplier decisions? Are we building AI solutions that reinforce or reduce inequality in our supply chains? Do our procurement leaders understand the digital risks embedded in every deal they approve of? These are questions that determine whether an organisation thrives in a digitally connected future or collapses under its own blind spots.

Moreover, the talent dimension cannot be ignored. Boards that fail to attract AI-literate executives or neglect to cultivate internal digital expertise risk turning governance into guesswork. Ethical supply chains are no longer only about sourcing materials responsibly, they're also about sourcing data, algorithms, and vendors responsibly. Without real-time oversight tools powered by AI itself, even the best

procurement strategies are flying blind. Spend trackers, anomaly detectors, and AI-driven risk dashboards are now essential instruments for modern governance. But tools alone won't fix what mindset neglect has broken. It's up to board chairs, committee leaders, and governance champions to bring AI into the center of the conversation where it belongs.

The bigger picture is this: Africa's future global competitiveness hinges on how its boardrooms manage the collision of ethics, innovation, and procurement. There is no digital transformation without digital trust, and there is no digital trust without board-level accountability. The organisations that win tomorrow will be those whose boards act today not just to mitigate risk, but to lead with foresight. Ignoring AI governance in procurement is no longer an option, it is the defining leadership test of our time. In a continent full of potential, the boards that master this will not only shape resilient companies, but they will also shape Africa's digital destiny.



Amaka Ibeji is a Boardroom Certified Qualified Technology Expert and a Digital Trust Visionary. She is the Founder of PALS Hub, a digital trust and assurance company, and the Founder of the DPO Africa Network - a platform dedicated to connecting and empowering data protection professionals across the continent. In 2025, she was named one of the 100 Brilliant Women in AI Ethics, recognising her global impact in the field. Amaka coaches and consults with individuals and organisations navigating careers or practices in privacy and AI governance.

PERSONAL HEALTH

SILENT BUT DEADLY: THE HIDDEN DANGER OF KIDNEY DISEASE

DR. MAYMUNAH YUSUF KADIRI



For years, Babajide lived a simple life as a retired civil servant. He enjoyed his early morning walks, his daily bowl of Amala and Ewedu, and the warm company of his grandchildren. Apart from occasional fatigue, he had no major health concerns at least, that's what he thought.

Then, one evening, he collapsed while playing ludo with his friends. Rushed to the hospital, the doctors gave a shocking diagnosis: his kidneys were failing.

Babajide had chronic kidney disease (CKD), and he never saw it coming.

The Silent Killer We Overlook

Kidney disease is often called a silent killer because it develops slowly, without obvious symptoms. By the time most people notice something is wrong, the damage is already severe. In Nigeria, one in ten adults has some form of kidney disease, but many don't realise it until it's too late.

The kidneys are vital organs that filter waste, regulate blood pressure, and balance fluids in the body. When they stop working properly, toxins build up, leading to life-threatening complications.

Early Signs That Often Go Ignored

Babajide's story is common because the early signs of kidney disease are subtle. They include:

- Constant fatigue or feeling weak
- Swollen feet and ankles due to fluid retention
- Foamy or bloody urine
- Frequent urination at night
- Loss of appetite and nausea
- Difficulty concentrating or confusion
- Persistent itching due to toxin buildup

Most people assume these symptoms are due to stress, old age, or poor diet, not realizing their kidneys are in trouble.

Common Causes of Kidney Disease in Nigerians

Many things can damage the kidneys, but some of the biggest culprits in Nigeria include:

1 Untreated High Blood Pressure (Hypertension):

- High blood pressure damages kidney blood vessels over time.
- Many Nigerians with hypertension don't check their BP regularly.
- Uncontrolled BP can accelerate kidney failure.

2 Diabetes:

- High blood sugar harms the tiny filters in the kidneys.
- Many diabetics don't monitor their blood sugar levels properly.
- Poorly managed diabetes leads to kidney damage (diabetic nephropathy).

3 Overuse of Painkillers and Herbal Remedies:

- Long-term use of ibuprofen, diclofenac, and other NSAIDs can damage the kidneys.
- Some unregulated herbal mixtures contain toxic substances that overwork the kidneys.
- Many Nigerians rely on self-medication without knowing the risks.

4 Low Water Intake:

- Dehydration reduces kidney function, making it harder to flush out toxins.
- Many people drink more soft drinks and alcohol than water, worsening kidney health.

5 High Salt and Processed Food Consumption:

- Excess salt raises blood pressure, increasing kidney strain.
- Instant noodles, processed meat, and canned foods have dangerously high sodium levels.

Babajide's Second Chance

After his diagnosis, Babajide had two options: start dialysis or get a kidney transplant. But both options were expensive, and the family struggled to afford

them. In Nigeria, dialysis costs an average of ₦30,000 per session, and patients need at least three sessions per week. A kidney transplant, on the other hand, costs millions of naira.

If he had caught the disease earlier, simple lifestyle changes and medication could have prevented the damage.

Luckily, with help from his children and a crowdfunding campaign, he was able to start treatment. However, not everyone is that lucky.

How to Protect Your Kidneys Before It's Too Late

1 Monitor Your Blood Pressure and Blood Sugar:

- Check your BP regularly (especially if you're over 40).
- If you have diabetes, control your sugar levels strictly.
- High BP and diabetes are the leading causes of kidney failure.

2 Stay Hydrated:

- Drink at least 8 glasses of water daily.
- Avoid excessive soft drinks, energy drinks, and alcohol.

3 Reduce Salt and Processed Foods:

- Cook with less salt and seasoning cubes.
- Avoid processed foods, canned soups, and instant noodles.

4 Be Careful with Painkillers and Herbal Medicines:

- Use pain relievers only when necessary.
- Consult a doctor before taking any herbal remedies.

5 Adopt a Kidney-Friendly Diet:

- Eat more fresh fruits, vegetables, and whole grains.
- Reduce red meat and fried foods.
- Avoid excess protein, as it can stress the kidneys.

6 Get Tested Regularly:

- A simple blood and urine test can detect kidney disease early.
- If you have a family history of kidney disease, get checked at least once a year.

Final Thoughts: Don't Wait for Symptoms

Kidney disease does not announce itself, it sneaks up quietly. Babajide was lucky to get treatment, but many others die because they ignore the signs. The best way to fight kidney disease is through early detection and prevention.

In Nigeria, thousands suffer from kidney failure every year, and many die due to a lack of funds for dialysis or transplants. The cost of prevention is far lower than the cost of treatment.

So, when was the last time you checked your blood pressure or did a kidney function test? Don't wait until it's too late your kidneys are working for you, but are you taking care of them?



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

WHEN YOU'VE OUTGROWN THE PEOPLE YOU LOVE

NIKE FOLAGBADE

Growing together is a beautiful concept—until life starts pulling you in different directions. Personal development often creates a gap in a friendship or romantic relationship. And when that gap is not closed intentionally, disconnection sets in.

How to Grow Together

1. Don't Gatekeep Growth

If you find a great podcast, course, or idea that changed your perspective, share it. Invite your partner or friend into the conversation.

2. Apply for Opportunities Together

Growth is more fulfilling when done in partnership. Sign up for events or trainings together. Build memories and mindsets side by side.

3. Share What You're Learning

Normalise chatting about your recent insights. Make personal growth a shared lifestyle, not an individual pursuit.

4. Set Collective Goals

Sit down and draft joint goals—financial, spiritual, emotional, or professional. It keeps you on the same track.

But What If They Don't Want to Grow?

Growth is exciting, but not everyone is ready for it. Feeling yourself evolving while the people closest to you remain stagnant can be disheartening.

Ask yourself:

- Do we share the same values?
- Is this relationship still life-giving?
- Are we on the same page about our future?

If it's a friendship:

- Keep the door open, but set boundaries.
- Don't force growth. Model it.
- **Reevaluate their place in your life:** close friend, casual friend, or acquaintance?

If it's a marriage:

- Keep inviting your partner into your world.
- **Use wisdom in approach:** avoid criticism or pride.
- Seek support—mentors, counsellors, or group resources.

Sometimes, the best way to inspire someone is to keep growing anyway. Be gentle, patient, and prayerful, but also stay true to your journey.



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

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

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

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

OCCUPATIONAL GENDER SEGREGATION

HOW IT AFFECTS WOMEN'S CAREER ADVANCEMENT (2)

EKEMINI AKPAKPAN



Part 2 of this article is here now. This time, let's build on the induction of Nigerian Air Force Girls' Military School graduates into the armed forces, which, while framed as a progressive stride, also forces us to confront the deeply embedded systems that have long sidelined women in the workplace. We earlier examined the quiet enforcers of this erasure - gender scripts known as Horizontal and Vertical Occupational Gender Segregation in the workforce funneling women into "gender-appropriate" fields-education, social work, caregiving-roles often linked to nurturing or domesticity, amongst other segregation. So it's not a matter of competence, but convenience.

The ills of this segregation

This is not only about personal disappointment, but also limits women's economic power: When women are prevented from working in high-paying jobs and industries, they are unable to earn sufficient income to meet their needs. It reinforces a damaging cycle where women earn less, save less, and retire into poverty more often than men. This isn't just a gender issue-it's an economic crisis.

Poor job & personal satisfaction: Another ill of segregation is that it leaves women dissatisfied with their jobs, sometimes feeling cheated for spending years acquiring a qualification, and unable to work in their desired fields. Imagine studying engineering for five years, only to be nudged into procurement or HR because that's where "women fit in." It's a silent betrayal that leaves many women disillusioned and quietly resentful.

It erodes women's professional agency: It tells them from a young age that certain dreams are off-limits. By establishing laws that limit women from certain occupations, women's agency to chart their desired career pathways is stolen. This internalised limitation could also manifest as personal development barriers. They can opt out of STEM subjects, believing they can't do math.

Slow or Stalled Career Progression: A more grievous effect of occupational segregation is how it slows down women's career

growth. This usually manifests in the glass ceiling effect, which prevents women from advancing to higher levels of leadership and success within and across organisations. This has a ripple effect on women's personal and career satisfaction and women's economic progression.

So, What is the Way Forward?

In a world where we have shaped women and girls' perception of possibility, men's participation in the workforce remains higher than women's (74% men compared to 47% women, according to the UN World Report in 2020). What can be done to address the disparity?

Governments must act: Review laws that shut out women from certain industries and promulgate laws that promote access for all. Protective laws that bar women from so-called "hazardous" industries must be reviewed, not to expose women to danger, but to give them the right to choose. Regulation should focus on workplace safety for all, not gendered exclusion.

Organisations must be intentional: Diversity is not just a buzzword-it's a strategic imperative. Employers should dismantle policies that pigeonhole women into certain roles and instead provide equal training, mentoring, and promotion pathways. Cultural shifts must eliminate the "boys' club" mentality in leadership pipelines and hold organisations accountable for gender outcomes in leadership. They must also address infrastructural issues, like sanitation and childcare that are too often treated as peripheral but are central to workplace inclusion.

We also need to unlearn: It starts with interrogating the casual stereotypes we repeat in our organisations, homes, and communities. We need to stop applauding little boys for being assertive while calling little girls "bossy" for the same trait. Change begins with how we speak to children about ambition, and cultural norms that depict women as domestic care workers and men as engineers must stop.

We need more visible role models. Representation isn't symbolic, it's catalytic. When young girls see women flying planes, drilling oil, or commanding troops,

the impossible becomes imaginable. And the imaginable becomes attainable. We must stop positioning women's success in male-dominated spaces as exceptional or symbolic. Women don't need to be heroines to be in tech, construction, or the military, they need equal access and support.

Finally, occupational gender segregation may not be enforced by law in every instance, but it is upheld by culture, assumptions, policies, habits, and silence. If we are serious about equity in every sense, we must dismantle the invisible cages we have built around women's ambition. Inclusion isn't about letting women in; it's about questioning why they were left out.



Ekemini Akpakpan is the Executive Secretary of Women in Successful Careers, where she serves as the Strategic and Operational Lead. As a trailblazing social impact leader with 13 years of non-profit management experience, she has previously held strategic management roles within the social impact sector, where she built the institutional capacity of non-profit organisations. As a subcontractor for Heifer International, she served as a consultant in developing their Africa gender strategy. Her strategic management experience contributes significantly to designing results-based programming in the gender space.

The impact of abandoned development projects on real estate value in Nigeria

ICHECHI OKONKWO

The Nigerian real estate sector has witnessed an alarming increase in the abandonment of development projects. This phenomenon has significantly impacted real property values, creating adverse effects for investors, property owners, and the built environment. We're going to be exploring the causes of project abandonment, its effects on real estate values, and the necessary measures to mitigate this challenge.

Causes of Project Abandonment

Several factors contribute to the abandonment of development projects in Nigeria, with economic, political, and administrative reasons playing major roles.



1 Financial Constraints: A major cause of project abandonment is inadequate funding. Many projects start with insufficient financial backing, leading to premature cessation when funds run out.

2 Delay in Payment Remittance: Contractors often face delays in payment for completed work, forcing them to halt operations.

3 Government Policy Inconsistency: Changes in government policies and political leadership often lead to the discontinuation of projects initiated by previous administrations.

4 Land Disputes and Legal Issues: Ownership disputes and litigation processes delay projects, sometimes indefinitely.

5 Poor Project Planning and Design: A lack of comprehensive planning results in unforeseen costs and project inefficiencies.

6 Community Interference: Host communities often demand excessive compensation before allowing project execution, leading to delays and abandonment.

7 Inflation and Rising Construction Costs: Escalating material costs, coupled with a lack of proper cost estimation, result in project infeasibility.

8 Incompetence of Project Managers: Inefficient project execution by unqualified professionals results in delays and eventual abandonment.

Effects on Real Estate Values

The abandonment of development projects has far-reaching consequences on real estate value and the overall economy. Key effects include:

1 Reduction in Property Values: Properties located near abandoned projects suffer depreciation, as the neighborhood loses its aesthetic appeal.

2 Decline in Rental Income: Unfinished projects reduce the desirability of rental properties in the area, leading to lower rental yields for landlords.

3 Negative Environmental Impact: Abandoned structures contribute to urban decay, increasing crime rates, and environmental hazards like flooding due to poor drainage systems.

4 Reduction in Investment Motivation: Investors are discouraged from injecting funds into real estate ventures due to the risk of project abandonment.

5 Waste of Financial and Material Resources: Huge financial losses are incurred when projects are left uncompleted, with materials deteriorating over time.

6 Loss of Government Revenue: The government loses potential property taxes and other fees when projects fail to reach completion.

7 Employment Loss: The construction sector suffers job losses due to abandoned projects, affecting the livelihoods of workers and their families.

Solutions and Recommendations

To address the issue of abandoned development projects and mitigate their impact on real estate values, the following measures should be implemented:

1 Adequate Project Financing: Developers must ensure sufficient funding is available before commencing projects. Financial institutions should provide structured funding to support long-term real estate development.

2 Strict Policy Implementation and Continuity: The government must enforce policies that ensure project continuity, regardless of leadership changes.

3 Transparent and Timely Payment Systems: Payment structures should be streamlined to avoid delays that could lead to project abandonment.

4 Community Engagement: Developers should work closely with host communities to prevent disputes and ensure project acceptance.

5 Improved Project Planning and Risk Assessment: Feasibility studies and proper project planning should be prioritized to identify potential risks before execution.

6 Legal Frameworks to Address Disputes: Land and ownership disputes should be resolved through fast-tracked legal mechanisms to avoid prolonged project delays.

7 Encouraging Public-Private Partnerships (PPP): The government

and private sector should collaborate to ensure efficient project completion and infrastructure provision.

The abandonment of development projects in Nigeria is a critical issue that affects the real estate sector and the economy at large. By implementing strategic measures, including financial planning, policy continuity, and community engagement, stakeholders can curb this menace and restore confidence in the real estate market. Sustainable project execution will not only enhance property values but also contribute to economic growth and urban development.



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

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

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

MEALS TO ENJOY

By ImmaculateBites

CHICKEN POT PIE

Fresh-from-the-oven Homemade Chicken Pot Pie is a hearty and tasty pie filled with creamy chunks of diced chicken, carrots, and peas. Serve them in bigger pot pies for a family weeknight meal or in mini pot pies when entertaining. The ultimate Southern comfort food!

- Stir in flour until it has been fully incorporated, stirring for about a minute. Gradually stir in half and half and broth.
- Bring to a boil, stirring constantly. Cook and stir for about 2 minutes or until thickened and bubbles.
- Gradually add in cooked chicken, peas, creole seasoning, and parsley – remove from heat. Adjust salt, pepper, and seasonings to taste.

Ingredients

- 6 tablespoons (84 g) butter
- 1 medium onion, diced
- 1 rib of celery, sliced
- 2 teaspoons (2 g) fresh thyme, minced
- 2 teaspoons (10 g) garlic, minced
- 2 medium carrots, sliced (about 1-1¼ cup)
- ½ cup (41 g) all-purpose flour
- 1 cup (240 ml) half and half, (½ cup milk and ½ cup heavy cream)
- 2 ¼ cups (540 ml) chicken broth
- 4-5 cups cooked chicken, cut in chunks
- 1 cup (150 g) frozen peas
- 1 teaspoon
- 1 tablespoon fresh parsley, minced
- Salt and pepper to taste

For the Crust

- 1 package (15 oz) refrigerated pie pastry
- egg wash (1 egg + 1-2 tablespoon water or milk whisked)
- salt and pepper to taste

Instructions

- Preheat oven to 400°F.
- Heat butter or oil in a large pot over medium heat. Then add onions, celery, thyme, garlic, and carrots. Cook and stir for about about 6-7 minutes until tender.



- Unroll the pie crusts. Cover the bottom of the casserole and reserve the rest for the top.
- Place the chicken mixture into a 2-quart casserole or desired baking dish. Cover with remaining pastry. Trim, seal, and flute edges. (You may freeze unbaked pies at this point or cut slits on the top for the steam to escape.)
- Brush with egg wash mixture.
- Bake in a preheated oven for 30-35 minutes or until pastry is golden brown and filling is bubbly and cooked through.

Tips & Notes

- Serving size is just an estimation.
- If you want to make sure the edges of the crust don't burn, you can make your own pie crust shield with a strip of foil. When the pie is about 20 minutes away from being done, you can protect the edges from the heat by covering them with foil.
- You can make or buy one already made and ready to go.
- You may freeze the unbaked pie (see step #7) and it will last up to 2 months. When ready to use it, heat it gently in a pan until it is heated through, not boiling. And proceed with the rest of the instructions.
- Please keep in mind that nutritional information is a rough estimate and can vary greatly based on the products used.

GINGER-BREAD CAKE



Gingerbread cake is the most aromatic seasonal treat ideal for rounding up your holiday menus. While gingerbread is gorgeous and delicious, it is also a lot of work. But those traditional and comfy flavors are super simple in my gingerbread cake. It is guaranteed to lift your spirits and get you ready for the holiday season!

Ingredients

Gingerbread Cake

- 2½ cup (300 g) all-purpose flour
- 1 teaspoon (4.8 g) baking soda
- ½ teaspoon (2.4 g) baking powder
- 1 teaspoon (2.75 g) ground cinnamon
- 2 teaspoon (5.4 g) ground ginger
- ½ teaspoon (.5 g) allspice
- ½ teaspoon (1 g) nutmeg
- ½ teaspoon (3 g) salt
- 10 ounce (284 g) unsalted butter, room temperature

- ½ cup (100 g) light brown sugar
- ½ cup (100 g) granulated white sugar
- 3 large eggs
- 2 tablespoon (7 g) fresh ginger, finely grated
- 1 cup (322 g) molasses
- 1 cup (237 g) hot water

Butterscotch Sauce

- 1½ cup (300g) brown sugar, loosely packed
- ½ cup (76g) unsalted butter
- 1½ cup (360g) heavy cream
- 1 teaspoon (5ml)

Instructions

Gingerbread Cake

- Preheat oven to 350 /177 . Grease a 9"x13" square pan or a 10-inch round cake pan with cooking spray.
- Mix the dry ingredients in a medium bowl: flour, baking soda, baking

powder, cinnamon, ginger, allspice, nutmeg, and salt.

- Cream the butter in a large mixing bowl with the granulated and brown sugar until smooth and light.

- Add the egg, fresh ginger, and molasses and mix well.

- Add dry ingredients to the wet mixture and stir to combine. Slowly add the hot water and stir until smooth. No worries if the batter thins out. Scrape the sides of the mixing bowl.

- Pour into the prepared desired cake pan and bake for 35-40 minutes. It's done when a toothpick inserted in the centre of the cake comes out clean. If using a 10-inch cake pan, you might have to bake for an additional 5 minutes.

- Remove and let it cool for about 10 minutes. Then slice and serve topped with homemade whipped cream and a drizzle of sauce.

- Butterscotch Sauce

- Place the butter and brown sugar in a saucepan over medium heat.

- Stir until the butter and sugar melt.

- Add the heavy cream and vanilla extract. Let it simmer for about 2 minutes.

Tips & Notes

- Preheating the oven at least 15 minutes beforehand is important on this one. It gives you a more evenly baked cake.

- If I worry about the cake sticking to the pan, I grease the pan with either butter or cooking oil, then lightly flour the pan. The oil helps the flour stick to the pan so that the cake doesn't.

- You can make the butterscotch sauce up to a week ahead of time and store it in a glass jar in the fridge.

- Please keep in mind that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.



BETZA

CLOTHINGS

At Betza Clothings, they believe that formal wear should be more than just attire; it should be a statement of purpose and an expression of individuality. Founded on the principles of sophistication, style, and craftsmanship, Betza Clothings specialises in creating exquisite formal wear for the modern individual who values both fashion and functionality.

Betza Clothings is dedicated to providing premium pieces that stand out for their attention to detail and quality. Whether you're preparing for a corporate event, going to work or attending a classy event, Betza Clothings offers versatile ensembles that seamlessly transition from day to night. Embrace sophistication with their signature styles and make your mark with confidence. Discover the art of dressing with Betza Clothings—where formal wear meets unparalleled elegance.

















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