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#### THEME: THE AUDACITY TO DARE









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H.E Tamunominini Makinde First Lady Of Ovo State



Patrick Akinwuntan Adjunct Faculty, LBS, Former MD/CEO, Regional Executive, Ecobank



MD, Siemens Energy, West Africa



Temitayo Lore Dada Trade Commissioner, Global Affairs, Canada



**Margaret Olele** CEO, American Business Council, Lagos State



Odiri Oginni CEO, United Capital Asset Management Limited



Adenike Ogunlesi Founder/Chief Responsibility Officer Ruff 'n' Tumble



Kari Tukur Regional VP, Customer Solutions. Indian Ocean islands, East & West Africa, Mastercard



Isi Igenegba



Ayodele Olojede Divisional Head, Retail & SME, Wema Bank Plc



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e welcome you to another interesting edition of Women's Hub.

> On our cover this week is FATIMA WAZIRI-AZI (PhD), a professor in pursuit of justice beyond conventional legal boundaries.

Fatima Waziri-Azi is a Professor of Public Law at the Nigerian Institute of Advanced Legal Studies, Associate Member of the Chartered Institute of Arbitrators (United Kingdom), Notary Public for Nigeria, a distinguished academic, a published author, legal practitioner, human rights activist and the immediate past Director-General of the National Agency for the Prohibition of Trafficking in Persons (NAPTIP). Her background also includes serving as the Senior Special Assistant to former President Muhammadu Buhari on Rule of Law, in the Office of the Vice President from 2019 to 2021. In this interview with Women's Hub, she speaks like the professor that she is, breaking down the questions asked for clear understanding and equipping us all on what we need to know about human rights, justice and integrity.

Here are other articles in this edition:

• 10 steps to a financially fit 2025

Women's Hub

- Understanding the importance of physical health
- The power of transparency: Building digital trust in African boardrooms
- Power to the people: How DePIN is changing Infrastructure
- 5 areas of life to assess as the year ends
- The art of letting go: How to thrive and become a great human being
- Funding mother Africa: How women can reshape venture capital

We have reviews of Ayo Vincent's Abba's Heart, a book for children that will inspire adults too. It makes an interesting read.

For meals, we have a charcuterie board. Delectably savoury meats and cheeses balanced with olives, crackers, nuts, and fruits served on a gorgeous wooden board. Beautiful platter, delicious taste!

Bacon gravy is also a yummy one. This creamy, white gravy is rich, creamy and leaves you wanting more. It promises you an unforgettable experience.

Before I forget, have you registered for Inspiring Woman Series 13? Do so today!

I will be here next week with another great cover personality. Until then, it's bye for now!

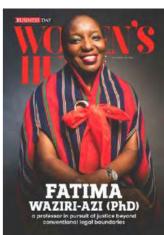
#### Kemi Ajumobi

kemi@businessday.ng



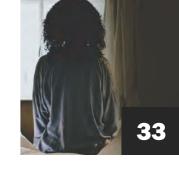






0703.435.2828











# FATIMA WAZIRI-AZI (PhD)

a professor in pursuit of justice beyond conventional legal boundaries

KEMI AJUMOBI





Fatima Waziri-Azi is a Professor of Public Law at the Nigerian Institute of Advanced Legal Studies, Associate Member of the Chartered Institute of Arbitrators (United Kingdom), Notary Public for Nigeria, a distinguished academic, a published author, legal practitioner, human rights activist and the immediate past Director-General of the National Agency for the Prohibition of Trafficking in Persons (NAPTIP). Her background also includes serving as the Senior Special Assistant to former President Muhammadu Buhari on Rule of Law, in the Office of the Vice President from 2019 to 2021.

Waziri-Azi, has a Bachelor of Laws Degree from the Ahmadu Bello University Zaria, Barrister-at-Law Degree from the Nigeria Law School Lagos, Masters of Law Degree in intercultural Human Rights, from St Thomas University College of Law, Miami-Florida, USA, Doctorate in Law Degree, from the University of Pittsburgh School of Law, Pittsburgh-Pennsylvania, USA, and a Certificate in Public Leadership from the Harvard Kennedy School Executive Education Programme, Boston-Massachusetts, USA.

Her past work experiences include: Attorney and Programme Officer at Human Rights Law Service, Lagos, Legal Associate at the New York City, Administration of Children Services, Division of Legal Services, Legal Fellow at Transparency International USA, Washington, D.C., and researcher at the Presidential Advisory Committee Against Corruption (PACAC). Waziri- Azi is the 2022 recipient of the prestigious University of Pittsburgh Sheth International Young Alumni Achievement Award.

Her professional career has been dedicated to safeguarding the human rights of the marginalised by undertaking sustainable institutional reforms that enhance people centered access to justice through harnessing the power of the law as a force for positive change.

In 2016, Waziri- Azi founded the Safe Haven Foundation, an organisation dedicated to the protection of women and children. She is a member of the Nigerian Bar Association, Association of Women in Development and Women in International Security and the International Scrabble Club.





How have your academic experiences, particularly your studies at prestigious institutions like Harvard and the University of Pittsburgh, shaped your approach to law, and research on rights-based issues?



y experience, particularly my time at the University of Pittsburgh and Harvard,

have been instrumental in shaping my approach to law, research, and rights-based issues from different interdisciplinary perspectives. These experiences instilled in me a profound reverence for rigorous scholarship, evidence-based advocacy, and the pursuit of justice that goes beyond conventional legal boundaries.

At the University of Pittsburgh School of Law, I delved into complex issues surrounding human rights, governance and corruption. For three years, studying in a rigorous environment broadened my perspective on the legal and ethical dimensions of anti-corruption work,

especially in contexts where systemic disproportions can impede justice and accountability. This experience taught me that effective anti-corruption efforts demand data-driven insights, contextual understanding, and the political will to challenge entrenched interests. This holistic perspective guided my work, enabling me to address corruption's root causes and to advocate for policies that foster accountability and justice.

My experience at Harvard Kennedy School public leadership programme reinforced the power of purposeful leadership in driving meaningful change. There, I learnt that the pursuit of justice and accountability requires not only knowledge, but also the courage to advocate for things that matter and the strategic expertise to navigate complex policy environments. Together, these experiences have fostered a holis-



# RAISING PUBLIC AWARENESS ABOUT HUMAN TRAFFICKING, ESPECIALLY IN MARGINALISED COMMUNITIES, REQUIRES A COMBINATION OF CULTURALLY SENSITIVE, COMMUNITY-DRIVEN, AND ACCESSIBLE STRATEGIES

tic approach that is both principled and pragmatic which is essential for advancing justice in any context

Can you discuss the transition from your academic career to your previous role as the Director-General of the National Agency for the Prohibition of Trafficking in Persons (NAPTIP) What challenges did you face, and how did you overcome them?

Transitioning from academia to my role as the Director-General of NAPTIP was a natural progression and a profoundly rewarding journey. My academic back-

ground gave me a strong foundation in law, policy, and research and it was an opportunity to apply these academic knowledge, policy experience, and legal expertise in a high-stakes, real-world environment and address one of the most pressing issues of our tim-human trafficking. In this role, I was able to lead the charge against traffickers, advocate for stronger legal frameworks, and work closely with national and international partners to

protect and rehabilitate victims.

I CREATED AN

**ENVIRONMENT** 

**AND CULTURE** 

WHERE HARD

**WORK AND** 

**DILIGENCE WAS** 

**VALUED AND** 

**REWARDED** 

One of the primary challenges I faced was navigating the complexities of a large public sector organisation, where entrenched bureaucratic processes could sometimes hinder swift action, as well as change some negative institutional cultures and values. To address this, I prioritised building a team culture grounded in transparency, accountability, and collaboration.

I drew from my academic experience to implement data-driven strategies and reform processes within the agency, ensuring that our interventions were not only reactive but also proactive. Knowing that I could not change staff, staff must change themselves, I created an environment and culture where hard work and diligence was valued and rewarded.

Additionally, the work at NAPTIP required an ability to engage with victims compassionately and effectively while managing partnerships with domestic and international partners, stakeholders, other law enforcement agencies, and local communities. Balancing these diverse expectations was not an easy feat, but I overcame it by creating clear, consistent communication channels and by promoting a shared mission among all stakeholders. If you don't have a conviction, it will be difficult for people to believe in your vision and implement it. Your belief activates their belief in themselves. Through persistence, adaptability, and a willingness to learn from both successes and setbacks, I was able to bridge my academic insights with practical action at NAPTIP.

#### Who has been your most significant mentor or influences in your legal career, and what key lessons have you learnt from them?

Throughout my legal career, I have been fortunate to have mentors who not only shaped my professional path, but also deepened my commitment to justice and human rights. Among the most significant influences was my time working with Olisa Agbakoba, (SAN) He is the founder of the Human Rights Law Service (HURILAWS). He offered me my first job and gave me a platform fresh out of law school. O.A as he is referred to by those of us who worked with him, demonstrated that legal expertise must be coupled with courage and







tenacity when advocating for rights-based issues. This experience instilled in me the lesson that fighting for the rights of others is as much about challenging systems as it is about defending legal principles. HURILAWS gave me clarity about what I wanted to do for the rest of my life and shaped my life and career trajectory towards achieving my goal.

Under the watchful eyes and guidance of John Burkoff, Emeritus, a professor, my Ph.D advisor at the University of Pittsburgh School of Law, his rigorous approach to law, and research coupled with his insistence on ethical practice taught me the importance of critically analysing laws, not only for their legal soundness, but for their social impact. His humility and kindness demonstrated that true leadership goes beyond intellect, it requires empathy, respect, and a genuine commitment to justice.

Lastly, my work in public service, particularly with leaders who are deeply invested in rule of law and public accountability, has been instrumental- Nigerian Institute of Advanced Legal Studies (NIALS), Presidential Advisory Committee Against Corruption (PACAC), The Presidency, Office of the Vice President. From them, I learnt the value of resilience, the necessity of clear purpose and communication, and the importance of forging collaborative partnerships and sustaining meaningful relationships. These mentors have collectively inspired me to lead with purpose. Their guidance has instilled in me a blend of ethical discipline, strategic insight, and a commitment to public service-qualities that continue to guide me in every endeavour.

#### During your tenure at NAPTIP, what were some of the most impactful initiatives you led to combat human trafficking in Nigeria?

During my tenure at NAPTIP, I had the privilege of leading several impactful initiatives aimed at addressing human trafficking in Nigeria through a multifaceted approach that combined prevention, protection, prosecution, policy and partnership. Our initiatives resulted in prioritised well-being, rehabilitation, and reintegration of trafficking survivors, increased prosecution of traffickers, aggressive community awareness and advocacy campaigns, strategic international partnerships, which



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PROGRESS

enhanced cross-border collaboration in identifying, intercepting, and prosecuting trafficking networks, complete rebranding of the image of the agency and enhanced transparency and accountability.

There are many accomplishments that I am proud of but, I must acknowledge a few of the transformative initiatives that fill me with pride:

- 190 human trafficking convictions from January 2022 to August 2024, representing 27.94% of total convictions secured by NAPTIP in 21 years.
- 20 rape convictions from January 2022 to August 2024, accounting for 74.07% of convictions secured in 9 years.
- Initiating the ongoing prosecution of Nigeria's first ever 'Trafficking in Persons

for Organ Harvesting' involving Alliance Hospital Garki-Abuja.

- Establishing the NAPTIP Cybercrime Response Team.
- Establishing 'Anti-Human Trafficking and Violence Against Persons Vanguards' in 154 secondary schools including school for the deaf and blind across Nigeria.
- Initiating the 'Survivors Co-Mentoring Series' for victims of human trafficking and survivors of sexual and gender-based violence.
- Partnership with Meta and the launch of 'Amber Alert Nigeria' on Facebook and Instagram aimed at assisting in locating abducted children by sending alerts to the news feeds of people in the targeted search areas of Nigeria.
- Signing of bi-lateral agreements and memoranda of understanding to prevent, suppress and punish traffickers, especially women and children with: Republic of Cote d' Ivoire, Republic of Niger, Republic of Burkina Faso, and Republic of The Gambia.

#### For disability inclusivity:

- a. Launch of the NAPTIP disability policy.
- b. Piloted the production of the 'Trafficking in Persons Act,' the 'Violence Against Persons Prohibition Act' and other IEC materials in braille for the visually impaired.
- c. Production of audio visuals IEC resources for the visually and hearing impaired
- d. Integration of sign language in all NAPTIP programmes, television programmes, jingles and events.



DURING MY TIME AT NAPTIP, WE COMMENCED THE PROSECUTION OF THE FIRST EVER ORGAN HARVESTING CASE IN NIGERIA. THE CASE INVOLVES 5 DEFENDANTS INCLUDING ALLIANCE HOSPITAL SERVICES, GARKI-ABUJA, THE CHIEF MEDICAL DIRECTOR AND OWNER OF THE HOSPITAL. THE CASE IS STILL ONGOING







These initiatives collectively bolstered Nigeria's response to human trafficking, fostering a more holistic, survivor-focused approach to ending this pervasive crime.

#### What strategies do you believe are most effective in raising public awareness about human trafficking issues, particularly regarding marginalised communities?

Raising public awareness about human trafficking, especially in marginalised communities, requires a combination of culturally sensitive, community-driven, and accessible strategies which include:



I HAVE FOUND
THAT HAVING A
CLEAR VISION
AND PURPOSE
HELPS TO INSPIRE
AND MOBILISE
OTHERS,
ESPECIALLY IN
CHALLENGING
FIELDS LIKE
HUMAN
TRAFFICKING

Community-led education and advocacy: Working closely with local community leaders, faith-based organisations, and community influencers is essential. These trusted figures can effectively communicate the risks of human trafficking and other vices, helping to dispel myths, build trust, and foster open dialogue. By involving community leaders, messaging can be tailored to resonate with local beliefs, values, and languages, making it more impactful. This was what we did in 2022 with Edo state by collaborating with the Oba of Benin, HRM Ewuare II, and creating the NAPTIP- Oba Palace Task force on human trafficking.



TO STRENGTHEN THE PROTECTION OF HUMAN RIGHTS FOR WOMEN AND GIRLS IN NIGERIA, SEVERAL URGENT LEGAL REFORMS ARE NEEDED TO ADDRESS PERVASIVE GENDER INEQUALITIES, PROTECT AGAINST VIOLENCE AND DISCRIMINATION, AND EMPOWER WOMEN AND GIRLS TO FULLY EXERCISE THEIR RIGHTS

Targeted awareness campaigns using local media: Utilising radio programmes, local television channels and town criers, ensures that messages reach areas where literacy may be low, and digital access limited. These platforms can broadcast real-life stories, highlight safe migration practices, and provide information on reporting channels, making awareness accessible to broader audiences.

School-based programmes and youth engagement: Educating young people in schools and youth centres helps equip them with knowledge about human trafficking and safe practices. Young persons are powerful agents of change, and through peer education programmes, a generation would be raised to confidently speak to these issues, and they can spread awareness within their communities.

Strategic partnerships with CSOs, NGOs and INGOs: These partnerships are specialised in human trafficking matters and social services can extend resources, offer support to survivors, and create a safety net for at-risk individuals. These organisations often have the expertise to provide trauma-informed services and culturally relevant interventions.

Digital and mobile outreach: Demographics with mobile access, apps, SMS hotlines, and social media can serve as vital tools for sharing information, reporting suspicious activity, and connecting individuals with support services. This is particularly important for young people, who are more likely to use smart mobile phones.

Policy advocacy and legal awareness campaigns: Raising awareness about anti-trafficking laws and the rights of individuals empowers communities to recognise exploitation and take action. Educating people on legal protections, available resources, and reporting mechanisms helps build a culture of vigilance and resilience.

Empowering communities with knowledge, resources, and support networks creates a sustainable impact, equipping them to recognize and resist trafficking risks.

#### What are some of the biggest challenges you face as a human rights activist in Nigeria, and how do you address them?

As a human rights activist in Nigeria, there are several significant challenges that require resilience, adaptability, and strategic approaches to address effectively:

Systemic corruption and weak governance structures: Corruption within certain sectors often undermines efforts to promote accountability, implement and enforce laws. When institutions are compromised, it creates gaps in law enforcement and service delivery. To navigate this, I prioritise transparency in my work and focus on building alliances with like-minded partners, both domestically and internationally. By fostering strong networks and advocating for policy reforms, we can press for structural change that strengthens governance and reduces corruption.

Limited resources and funding: Human rights initiatives often lack consistent funding and support, making it difficult to provide the level of assistance and protection needed by vulnerable populations. I address this by seeking diversified funding sources, including grants, partnerships with international organisations, and pub-







lic-private collaborations. Additionally, resource optimisation and creative problem-solving helps in maximising impact within budgetary constraints.

Cultural barriers and societal stigma: In some areas, traditional beliefs and stigma around issues like human trafficking, gender-based violence, and disability rights hinder progress. These cultural barriers can lead to resistance against human rights interventions. To overcome this, I engage in community-led awareness programmes that are culturally sensitive and involve local leaders and influencers who can advocate for change from within the community. This approach promotes understanding and acceptance, reducing stigma and building trust.

Legal and political hurdles: Existing laws and policies can sometimes fall short of adequately protecting human rights, and political interference can create additional obstacles. Addressing these challenges requires continuous advocacy for legal reforms, and working with policymakers. Engaging in policy dialogues and presenting research-backed recommendations helps drive legal advancements in favour of human rights.

#### Public awareness and engagement gaps:

While there is growing awareness, many communities still lack a clear understanding of their rights and the protections available to them. I address this by investing in grassroots awareness campaigns that are accessible, relatable, and language-sensitive, ensuring that more people understand their rights and how to advocate for them. Public education empowers individuals and strengthens communities' resilience against rights violations.

## What is your take on trafficking in persons for organ harvesting in Nigeria?

Trafficking in persons for organ harvesting in Nigeria is largely underreported, so it is extremely difficult to estimate the magnitude of this crime. But during my time at NAPTIP there was an increment in reportage of incidences of organ harvesting due to our heightened awareness campaigns about the crime. This is a crime that people should be aware of because there is a lot of misinformation and disinformation out there.



#### NGOS BRING GRASSROOTS EXPERIENCE, COMMUNITY TRUST, AND A DEEP UNDERSTANDING OF THE ISSUES FACED BY MARGINALISED POPULATIONS

Organ harvesting is facilitated by the global shortage in organs for ethical transplants which has created a thriving business for organised criminal groups. Victims are usually poor or willing participants because they believe they have committed a crime they are usually reluctance to report. Traffickers target rural and urban poor communities and deceive or coarse victims into selling their organs by telling them all sorts of lies and offering them money. Organ harvesting is a crime under the Trafficking in Persons (Prohibition) Enforcement and Administration (TIPPEA) Act, 2015 (as-reenacted) and provides the punishment of imprisonment for a term of not less than 7 years and a fine of not less than N5, 000,000.



PROGRESS CAN
BE SLOW, BUT IT
IS CUMULATIVE,
AND EACH STEP
FORWARD
STRENGTHENS
THE FOUNDATION
FOR FUTURE
GENERATIONS

During my time at NAPTIP, we commenced the prosecution of the first ever organ harvesting case in Nigeria. The case involves 5 defendants including Alliance Hospital Services, Garki-Abuja, the Chief

Medical Director and owner of the hospital, two hospital staff including the doctor who performed the surgery to remove the victims' organs and another defendant, an alleged agent of Alliance Hospital. The defendants were arraigned in court on March 18, 2024 on an 11-count charge which bothers on the organ harvesting (kidney harvesting in this instance) of three young male Nigerians, two aged 17 years and the other 25 years, in 2023. The case is still ongoing.

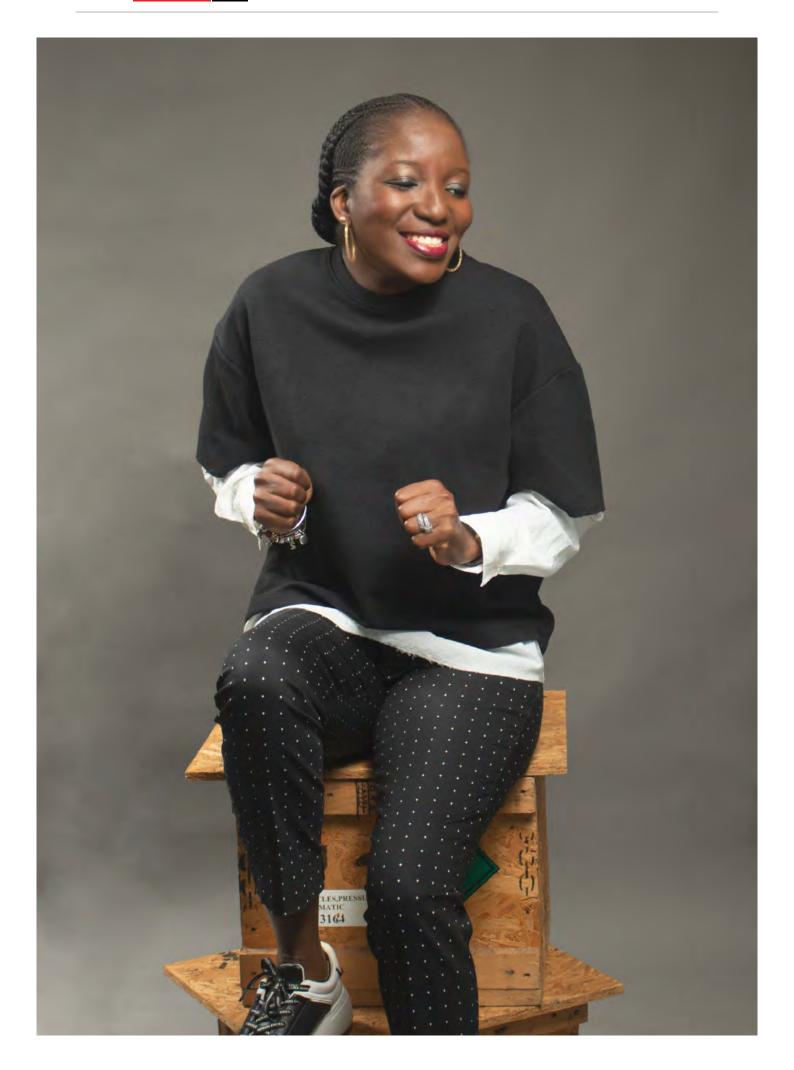
Can you share specific examples of the institutional reforms you have advocated for that has positively impacted access to justice for marginalised populations?

Some specific examples of institutional reforms include:

Establishment of survivor-centered support systems for victims of human trafficking and sexual and gender-based violence: Recognising that many survivors of trafficking and gender-based violence face re-traumatisation, I conceptualised the 'Survivors Co-Mentoring Platform.' The platform is driven by survivors for survivors. They speak to each other, access mental health and empowerment support and provide feedback on how systems can better serve them. Welcome packs for victims of human trafficking and sexual and gender-based violence were introduced to improve their physical and mental well-being.

Integration of disability rights into national anti-trafficking policies: People with disabilities are particularly vulnerable to trafficking and exploitation, yet existing protections often overlook their specific needs. I worked on integrating disability rights considerations into NAPTIP's policies by leading the development of the 'NAPTIP Disability Policy,' piloted the production of the 'Trafficking in Persons Act,' the 'Violence Against Persons Prohibition











# IT IS POSSIBLE TO CREATE SAFE, INCLUSIVE SPACES WHERE SURVIVORS OF DOMESTIC AND SEXUAL VIOLENCE CAN HEAL

Act' and other IEC materials in braille for the visually impaired, ensuring the production of audio visuals IEC resources for the visually and hearing impaired, the employment of 5 persons with disability at NAPTIP, inclusion of persons with disability in NAPTIP reporting templates and attendance sheets for programming, integration of sign language in all NAPTIP programmes, television programmes, jingles and events, and the construction of ramps at the two main entrances at the NAPTIP headquarters.

Implementation of a rapid response system for Sexual and Gender Based Violence Cases (SGBV): SGBV cases require swift intervention, but bureaucratic delays often impede timely action. I led efforts to implement a Rapid Response Protocol within NAPTIP, ensuring that the Rapid Response Unit carried out its responsibilities in a swift and responsive manner. This protocol has been crucial in rescuing victims and preventing further exploitation.

Strengthening victim compensation programmes: For many marginalised individuals, financial barriers prevent them from pursuing justice or rebuilding their lives after victimisation. I advocated for compensation for victims during criminal litigation, and sought for and secured approval for the operationalisation of the Victim of Trafficking Trust Fund under the Trafficking in Persons Enforcement and Administration Act.

Adjudication of Sexual and Gender Based Violence Cases: I advocated for the increase in SGBV designated courts from 4 to 6 in Abuja, FCT and secured approval from the Honorable Chief Judge of the FCT.



Development and implementation of policy documents and standard operating procedures: I led the development of several impactful policy documents including:

- The National Policy on Protection and Assistance to Trafficked Persons in Nigeria.
- The review of the Protocol for Identification, Safe Return and Rehabilitation of Trafficked Persons.
- The National Action Plan on Human Trafficking in Nigeria (2022-2026).
- Training Manual for Judges and Prosecutors Handling Sexual and Gender Based Violence Cases.
- Policy Brief; Gap Analysis of the Violence Against Persons (Prohibition) Act and Violence Against Persons (Prohibition) Laws in 34 States of the Federation of Nigeria.
- Standard Reporting Handbook on Trafficking in Persons in Nigeria for Journalists.
- Minimum Standards and Guidelines for Service Providers Rendering Assistance to Victims of Trafficking.
- Standard Operating Procedure for the Coordination of Law Enforcement Agencies and Stakeholders' Response in the implementation of the Violence Against Persons Prohibition (VAPP) Act, 2015.
- Standard Operating Procedure for the implementation of TIP (Control of Activities of Organisations & Centers) Regulations 2019.
- Standard Operating Procedure for the Coordination of Law Enforcement Response to Human Trafficking and Sexual and Gender-Based Violence.
- Referral Guidelines for Gender-Based Violence (GBV) Response in Nigeria.
- National Guide for the Establishment and Management of Sexual Assault Referral Centres (SARC) in Nigeria.
- FCT Sexual and Gender Based Violence Response Team Instructional Manual.

These institutional reforms have made significant strides in improving access to justice for marginalised populations in Nigeria.

In your opinion, what legal reforms are most urgently needed to strengthen the protection of human rights in Nigeria specifically in the area of the rights of women and girls?

To strengthen the protection of human rights for women and girls in Nigeria,

several urgent legal reforms are needed to address pervasive gender inequalities, protect against violence and discrimination, and empower women and girls to fully exercise their rights:

Aggressive implementation of the Violence Against Persons (Prohibition) Act (VAPP) and VAPP laws: While the VAPP Act is a landmark legislation that addresses sexual and gender-based violence, its implementation is less than

encouraging. Admirably, 35 out of 36 States across Nigeria have adopted the VAPP Act as Law. However, as laudable as this is, implementation remains sub-optimal. In 2023 with support from Ford Foundation, I led an in-depth Gap Analysis of VAPP Act & VAPP Laws in 34 states, and we came up with a policy brief. The reason we conducted the gap analysis was to identify deficiencies in the Act and Laws which could serve as guidance for amendment of these laws. During the review, we





identified a lot of inconsistencies, duplication of offenses. Some VAPP laws are watered down, others are replicas of the VAPP Act with all the typos and inconsistencies. Some laws have novel provisions that are commendable. However, in reality a lot of these innovations are yet to be implemented.

Now, enforcing the VAPP Act/Laws would mean protecting women against sexual and gender-based violence; harmful practices such as Female Genital Mutilation (FGM) and harmful traditional practices that are still practiced in some States. The VAPP Act/Laws has the legal force to explicitly prohibit these practices nationwide, holds perpetrators accountable and provide women and girls greater protection against practices that infringe on their rights.

Legal reform to raise the minimum age of marriage nationwide: Child marriage remains a serious challenge in Nigeria, with devastating impacts on girls' health, education, and future opportunities. A clear, nationwide law setting the minimum age of marriage at 18 in line with the Child Rights Act would protect girls from early marriage and ensure they have the opportunity to pursue quality education and personal development. To do that, we must continue to engage community and religious leaders and parents

Harmonised labour laws to address domestic servitude: Culturally, domestic chores are the basic responsibility of the female children, because of the notion that girls have been endowed with the special ability to do it which is why mostly women and girls are trapped in the vicious circle of domestic servitude and child labor. Now, part of the problem is that the laws in Nigeria regarding minimum age for employment are inconsistent.

The Child Rights Act of 2003, restricts children under 18 from any work except light work for family members in the form of agricultural, horticultural or domestic nature. In the same token, section 59(2) of the Labour Act provides that a person under 15 years of age shall not be employed or work in industrial undertakings. However, section 59(1) of the same Act, provides that, no child under 12 shall be employed or work in any capacity except where he/she is employed by a member of his/her family to perform light work of

an agricultural, horticultural or domestic character.

Using the Labour Act as inspiration, section 23 of the Trafficking in Persons Act criminalises the employment of a child under 12 years as domestic worker. It further provides that any person who employs, requires, recruits, transports, harbours, receives or hires out commits a crime. Clearly, Nigeria is in need of harmonised laws to reduce incidences of domestic servitude, child labour and the epidemic of abuse of house helps.

Policies that enhance access to quality education for girls: We must make education a non-negotiable right for every girl. To do this we must embrace a whole of government and whole of society approach and what this means is that government at the federal and most importantly sub-national level, and organisations working in this space must help families keep their daughters in school by providing scholarships to those who need it the most, create safe school environments with adequate sanitation facilities, and implement policies that prioritise girls' education and programmes that increase girls' awareness of their rights and their ability to advocate for themselves.

However, it is not just about sending girls to school, it is about keeping them there. We need more investment in mentorship programmes where young girls have role models to encourage them to dream bigger. Quality education means giving girls the tools they need to think critically, innovate, and aspire. Meaning instruction should be of high quality, and curricula should be inclusive, gender-responsive, and relevant to girls' lives.

#### How do you see the law as a force for positive change in society, especially in the context of Nigeria?

I see the law as a powerful instrument for positive change in society, serving as both a framework for justice and a tool for societal transformation. In the context of Nigeria, where systemic challenges such as corruption, gender inequality, economic disparity, and human rights violations remain prevalent, the law has the potential to drive profound change when implemented effectively and efficiently. In Nigeria, where marginalised communities, women, children and persons with disability often face

exclusion or discrimination, strong legal frameworks can guarantee these groups the same rights and protections as others. The law can be transformative in addressing these challenges.

### What are some key leadership lessons you've learnt from your roles in public service and academia?

Throughout my career in public service and academia, I have learnt several key leadership lessons that have shaped my approach to leading with effectiveness:

Lead with purpose and vision: Clarity of purpose is essential. I have found that having a clear vision and purpose helps to inspire and mobilise others, especially in challenging fields like human trafficking.

#### Adaptability and resilience are crucial:

In public service, situations can change rapidly, requiring flexibility and resilience. Anybody occupying a position of leadership must be adaptable to navigate unexpected shifts, whether in policy changes or on-the-ground challenges. You need courage to be resilient and to make tough decisions. Similarly, academia has taught me the value of intellectual resilience, pushing through setbacks and remaining open to new information or approaches.

The power of collaboration: The best outcomes come from collective effort. I have learnt that collaboration is vital for success, whether working with colleagues, other government agencies, NGOs, or international partners. Listening to diverse perspectives enriches decision-making and creates solutions that are sustainable and well-rounded. In academia, collaborative research and partnerships expand impact and create learning opportunities that might not exist in isolation.

Integrity is the foundation of trust: In both public service and academia, integrity is non-negotiable. In public roles, integrity builds trust with both colleagues and the public, enabling leaders to lead by example and establish credibility. Decisions made with honesty and transparency lay a foundation for trust, even in difficult situations.

#### Always distinguish the role from self: When people attack you personally, the spontaneous reaction is to take it personally. What I have learnt is that when

you take personal attacks personally, you make yourself the issue. It is always easy to personally attack a person in a leadership position rather than the message itself. One might accuse a courageous woman of being too feisty if she seeks a change in the culture of an organisation. By attacking her personally, those who are threatened distract people in the organisation from her message.

Effective communication is key: Communication skills are fundamental to good leadership. In public service, clear and transparent communication fosters trust, while in academia, it facilitates learning and knowledge sharing. I have learnt the importance of tailoring my communication style to suit the audience, whether it's policy makers, colleagues, students, or the general public.

# Empathy and emotional intelligence: To lead effectively, empathy and understanding are essential in building strong, cohesive teams. Understanding the unique

standing are essential in building strong, cohesive teams. Understanding the unique challenges of team members help address individual needs, build morale, and foster a supportive work environment.

#### What legacy do you hope to leave in your work with the 'Safe Haven Foundation' and your advocacy for women and children?

Through my work with the Safe Haven Foundation and my advocacy for women and children, I hope to leave a legacy of empowerment, resilience, and lasting change that reaches beyond individual lives to transform communities. I want my work to demonstrate that, even in the face of systemic challenges, it is possible to create safe, inclusive spaces where survivors of domestic and sexual violence can heal.

I aim for Safe Haven Foundation to be a model for integrated, survivor-centered care in Nigeria-a place where survivors of violence receive not only immediate support but also legal representation, psychological counseling, and pathways to economic empowerment. I also hope to leave a legacy of changing societal attitudes toward gender-based violence. Advocacy and education are at the heart of this effort. By engaging communities, raising awareness, and shifting cultural narratives, I want to help foster an environment where violence against women and children is unequivocally condemned, and where survivors are not only supported but also respected and uplifted.

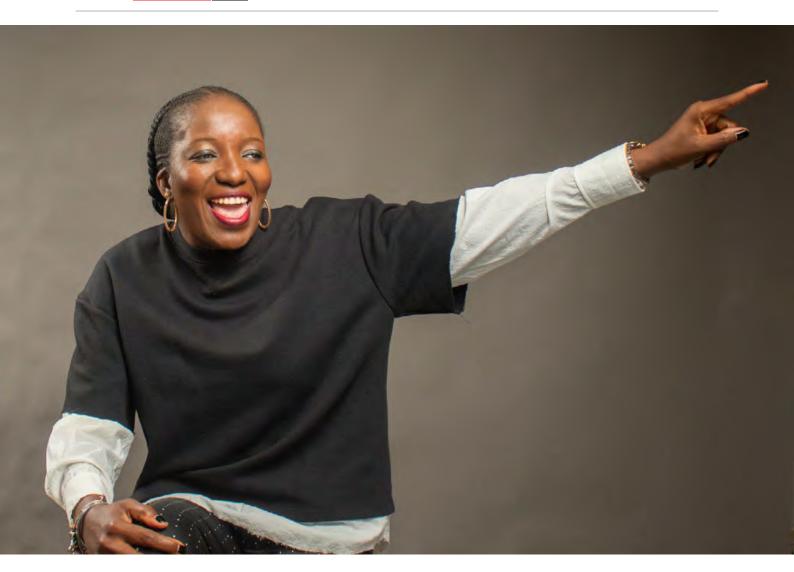


Through Safe Haven's programmes, I envision creating more advocates who will carry this message forward, fostering a culture that values the safety and empowerment of all individuals. My dream is for Safe Haven and similar initiatives to continue serving as beacons of hope, where every woman and child knows they are not alone, that they matter, and that they have the power to shape their future.

# How important do you think collaboration between legal practitioners, NGOs, and government agencies is for advancing human rights?

Collaboration between legal practitioners, NGOs, and government agencies is absolutely vital for advancing human rights. Each of these groups brings unique strengths, expertise, and perspectives that, when combined, create a powerful force for





meaningful and sustainable change. In the context of human rights, where challenges are complex and often systemic, working together allows for a more holistic, effective approach that reaches across society. Collaboration helps pool expertise for holistic solutions and makes justice more accessible by streamlining processes.

Legal practitioners provide advocacy skills, and the ability to challenge rights violations through litigation. NGOs bring grassroots experience, community trust, and a deep understanding of the issues faced by marginalised populations. Government agencies have the authority and resources needed to implement policies and enact change on a large scale. When these entities work together, they can create well-rounded solutions that address the legal, social, and institutional aspects of human rights issues, ensuring that solutions are both practical and enforceable.

In my experience, collaboration is not just beneficial, but essential for advancing human rights. By bringing together key players through a whole of government and whole of society approach, we create a stronger, united front capable of tackling even the most entrenched human rights challenges.

## What inspires you to continue your work in human rights and legal advocacy despite the challenges?

It is the profound belief in the transformative power of justice and the resilience of the human spirit. Every day, I see individuals and communities facing seemingly insurmountable barriers-people who have suffered unimaginable violations but still carry the courage to seek change. Their strength and resilience are constant reminders of why this work is so vital. In my work with victims of human trafficking, and sexual and gender-based violence, I have witnessed firsthand the life-changing impact of legal interventions. Knowing that even one person's life can be transformed because of the work we do is a powerful and humbling reminder of the responsibility and privilege of this role. Every victory-whether a policy reform, a legal win, or an individual success story makes every adversity worth it! Progress can be slow, but it is cumulative, and each

step forward strengthens the foundation for future generations.

## How do you envision the future of human rights in Nigeria over the next decade? What changes do you hope to see?

Over the next decade, I envision a future for human rights in Nigeria marked by meaningful reforms, strengthened protections, and an empowered, rights-conscious society. I am hopeful that Nigeria will continue to build on recent advancements and address persistent challenges with a renewed commitment to justice, equity, and inclusion. One significant change I hope to see is the strengthening of legal protections and enforcement mechanisms. While Nigeria has made strides in enacting laws to protect vulnerable groups, we need stronger enforcement and accountability structures to ensure these protections are effective on the ground. I would like to see laws addressing gender-based violence, children's rights, and disability rights become more rigorously implemented.



In terms of cultural and societal change, I am hopeful for a society that increasingly recognises and values human rights to our collective well-being. Through education, public awareness, and advocacy, I hope to see a shift in attitudes where issues like gender equality, and social justice are not only legally mandated but deeply embedded in Nigeria's societal fabric. While challenges remain, I am optimistic that with sustained commitment, strategic partnerships, purpose driven leadership at every level and a rights-conscious citi-

zenry, Nigeria can move toward a future where human rights are respected, protected, and celebrated for all.

#### What advice would you give to young lawyers and human rights activists who aspire to make a difference in their communities?

To young lawyers, my advice is to remain curious, be courageous in your pursuits, always seek opportunities that align with your values and passions and surround yourself with people who see your value and remind you of it. The journey in law and human rights advocacy can be challenging, but it is profoundly impactful and rewarding.

Embrace continuous learning: Law and human rights are constantly evolving fields, so never stop learning. Seek opportunities to build your knowledge, whether through formal education, mentorship, or fieldwork. Every case, interaction, and experience can teach you something valuable.

Work with others and build strong networks: Human rights advocacy is rarely a solo effort. Collaborate with other lawyers, activists, NGOs, and government agencies. By building partnerships and coalitions, you amplify your impact and access new resources and expertise.

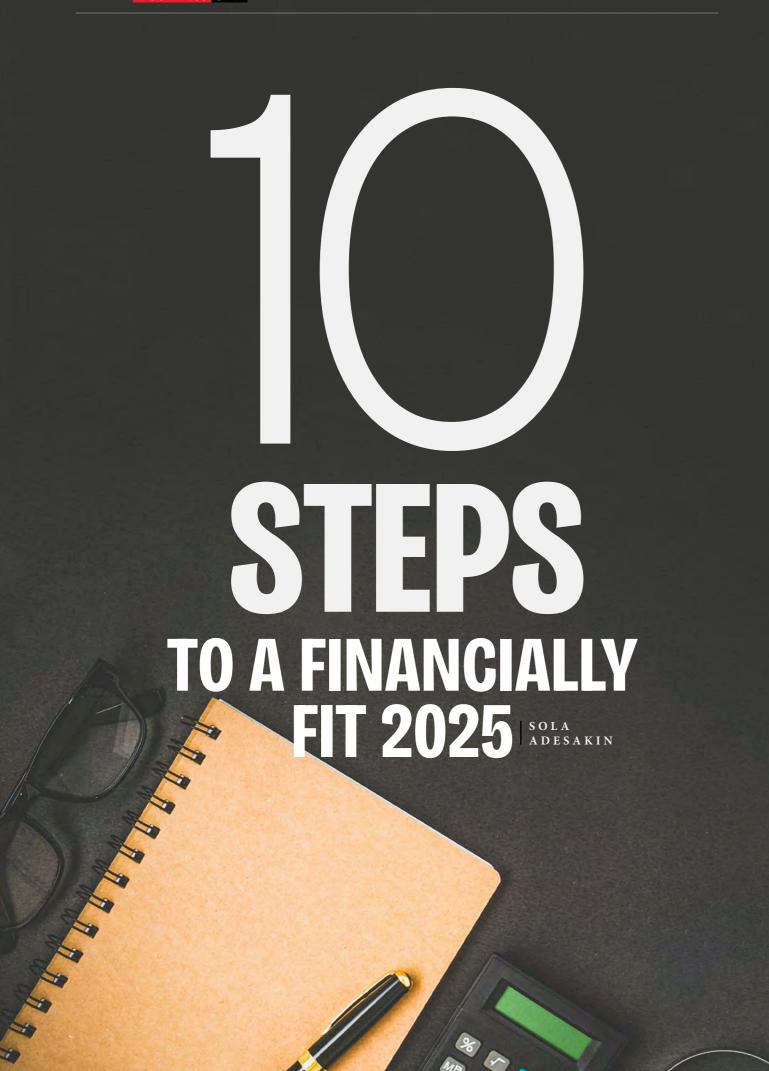
Start small, but dream big: Significant change often begins with small steps. Don't be discouraged by the scale of the challenges or think you must achieve grand outcomes immediately. Every small action-whether it's helping one person access justice, educating a community, or working on a single case-builds momentum.

Stay resilient and be prepared for setbacks: This path can be physically and emotionally taxing, and progress can feel slow. Be prepared for setbacks, and don't let them deter you. Resilience is essential; it will enable you to push forward even when facing adversity.

Be an advocate beyond the law: Human rights work goes beyond legal practice. Be an advocate in every aspect of life-educate others, raise awareness, volunteer, and inspire those around you.

#### **Concluding words**

Human rights work is not just a profession for me-it is a deep commitment to justice, and the belief that every individual deserves a life of dignity. Throughout my career, I have seen how impactful a single act of advocacy and kindness can be, and I am honoured to be part of a movement that seeks to make justice accessible for all, especially for those most vulnerable. To young advocates and aspiring change-makers, remember that our collective efforts are creating a future where human rights are not simply aspirational, but are a lived reality for everyone.



s 2024 winds down, it's time to think ahead and plan for a financially sound 2025. Many Nigerians are navigating challenging economic times, but the truth remains: financial fitness is within your reach if you stay intentional. Here are ten practical steps to position yourself for a prosperous year ahead.

#### 1 Go Hard After Legitimate Income Streams

In today's economy, having multiple streams of income is no longer optional-it's essential. Whether it's starting a side hustle, freelancing, or offering your skills online, diversify your sources of income. Remember, the goal is to earn legitimately and sustainably.

#### 2 Justify Every Purchase

Mindless spending is a budget killer. Before making any purchase, ask yourself: "Is this essential?" Cut back on non-essentials and focus on spending that adds value. A disciplined approach to money ensures that every naira counts.

#### 3 Prioritise Self-Care

Self-care is more than spa days, it includes taking care of your mental, physical, and financial health. Eating well, staying active, and resting will keep you productive enough to pursue financial goals. Remember, health is wealth.

#### 4 Join an Accountability Group

Surround yourself with people who are serious about financial growth. Whether it's a small group of friends or a formal community, sharing goals and progress keeps you focused and inspired. Accountability accelerates progress.

#### 5 Apply the 24-Hour Rule for Big Purchases

When considering significant buys, give yourself a 24-hour cooling period. This

allows you to plan, justify, and avoid impulsive decisions. Many financial regrets can be avoided by simply sleeping on it.

#### 6 Avoid Debt for Consumables

Taking on debt for items that lose value immediately is a no-no. If you can't afford to buy it outright, consider waiting or saving up. This applies to everything from trendy gadgets to extravagant events.

#### 7 Be Careful with BOGOF Offers

"Buy One, Get One Free" offers are tempting, but only buy what you need. Don't fall into the trap of overspending on items just because they seem like a good deal.

#### 8 Save Consistently, No Matter How Small

Saving is a habit, not a luxury. Whether it's ₩500 or ₩50,000 a month, put something aside. Automate your savings if possible to make it hassle-free. Small savings grow into big opportunities.

#### 9 Invest and Let Your Money Work

Saving alone won't build wealth. Start investing in avenues like mutual funds, real estate, or stocks. Research or seek guidance to find investment options that suit your risk tolerance and financial goals.

#### 10 Learn from a Financial Role Model

Find someone who has achieved the kind of financial stability or success you aspire to. Follow their journey, learn from their mistakes, and emulate their strategies. A role model can inspire and guide your path.

A financially fit 2025 begins with the decisions you make today. Implementing these steps may require effort and sacrifice, but the reward is worth it. Stay disciplined, stay focused, and take charge of your financial destiny!



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.

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.

PERSONAL HEALTH

magine waking up every morning feeling energetic, focused, and ready to conquer the day. Your body feels strong, your mind is clear, and you are free from the nagging ailments that once held you back. This isn't just a dream-it's the reality that awaits you when you prioritise physical health. Physical health is the cornerstone of overall well-being, encompassing physical fitness, proper nutrition, adequate rest, and the prevention and management of chronic diseases. Maintaining good physical health not only improves the quality of life, but also extends longevity. This article explores the significance of physical health and offers practical tips for maintaining it.

#### The Foundation of Physical Health

Physical health refers to the condition of our bodies, encompassing everything from the functionality of our organs to our physical fitness levels. It is the foundation upon which we build our lives, affecting everything from our ability to perform daily tasks to our mental and emotional well-being. Maintaining good physical health is crucial for preventing chronic diseases, improving mental health, and enhancing the quality of life. For instance, regular physical activity can help reduce the risk of heart disease, stroke, diabetes, and certain cancers.

Understanding the Importance of Physical Health

DR. MAYMUNAH YUSUF KADIRI



#### **The Power of Exercise**

Exercise is a fundamental component of physical health. Engaging in regular physical activity offers numerous benefits, including improved cardiovascular health, stronger muscles and bones, and better weight management. Additionally, exercise releases endorphins, which are natural mood lifters that can reduce stress and anxiety.

A consistent exercise routine doesn't necessarily mean spending hours at the gym. Simple activities like walking, cycling, swimming, or even gardening can contribute significantly to physical fitness. The key is to find activities you enjoy, making it easier to stick with them over the long term.

#### **Nutrition: Fueling Your Body**

Nutrition is another critical aspect of maintaining physical health. A balanced diet provides the necessary nutrients our bodies need to function correctly. Consuming a variety of fruits, vegetables, whole grains, lean proteins, and healthy fats ensures that we get the vitamins, minerals, and other essential nutrients required for good health.

Moreover, staying hydrated by drinking plenty of water is vital for maintaining bodily functions. Proper hydration aids digestion, supports metabolic processes, and helps regulate body temperature.

#### **A Holistic Approach**

Maintaining physical health is an ongoing process that requires dedication and effort. It involves making conscious choices every day to nourish your body, stay active, and prioritise rest. By understanding its importance and integrating healthy habits into our daily lives, we can enjoy the numerous benefits of a healthier, more vibrant life.

#### The Journey to Wellness

Remember, the journey to physical health is not a sprint but a marathon. Take it one step at a time, and soon you will see the positive impact on your overall well-being. It's about making small, sustainable changes that add up over time. Start with simple steps like taking a daily walk, drinking more water, or incorporating more fruits and vegetables into your meals. Celebrate your progress, no matter how small, and keep pushing forward.

In conclusion, Physical health is the foundation of a fulfilling and vibrant life. By prioritising exercise, nutrition, and overall well-being, you can transform your health and experience the joy of living to your fullest potential. Embrace the journey to a healthier you, and watch as your energy, happiness, and quality of life soars.



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.

#### BLOCKCHAIN

## Power to the People: How DePIN is changing Infrastructure

O G E A N E N E

s blockchain technology continues to evolve, a new concept is making waves in the industry: Decentralised Physical Infrastructure Networks, or DePIN. Unlike traditional blockchain applications, which focus on digital assets, DePIN seeks to bring blockchain principles into the physical world by creating decentralised networks for managing real-world infrastructure such as telecommunications, energy, and data storage. This approach promises a future where critical services are not only more efficient but also powered by community-driven innovation.

#### What is DePIN?

DePIN enables a decentralised approach to physical infrastructure, emphasising community participation. Instead of relying on large, centralised organisations to manage critical services, DePIN networks empower individuals to join the network by setting up infrastructure nodes, often within their premises. These nodes contribute to building and maintaining the system, and participants are incentivised, typically through cryptocurrency rewards.

For example, the Helium Network allows users to deploy wireless 'hotspots' that expand internet coverage. In return, participants earn tokens, creating a system where the community collectively develops and benefits from the infrastructure.



#### The Role of Data in DePIN Networks

Data is central to DePIN's operations, particularly in supporting smart cities and IoT applications. Unlike centralised networks, which store data in one or a few locations, DePIN distributes data storage and processing across numerous nodes. This decentralised structure enhances security, ensures accessibility, and mitigates risks associated with system-wide failures.

Moreover, DePIN's model enhances privacy by decentralising data operations, giving individuals or communities greater control over sensitive information. This approach reduces reliance on centralised organisations, which are often more vulnerable to breaches or misuse of personal data. However, managing data across independently operated nodes requires careful

coordination to ensure consistency, privacy, and reliability.

#### **Why DePIN Matters**

DePIN addresses the inefficiencies and risks inherent in centralised infrastructure systems. By distributing management across community participants, it enhances access to essential services and builds resilience against failures. This decentralised approach is particularly transformative for underserved regions, where centralised services are often limited or unavailable.

Furthermore, DePIN empowers individuals by giving them greater control over their data and infrastructure. By decentralising operations, it reduces the likelihood of system-wide breaches and ensures that critical services remain functional even during disruptions.

#### **Key Use Cases for DePIN**

Telecommunications: DePIN is reshaping the telecommunications sector by enabling decentralised wireless networks and VPN services. These decentralised models allow individuals to contribute to network infrastructure by running nodes in their homes. This approach enhances scalability and resilience, often delivering more affordable services compared to traditional telecom providers.

Energy Distribution: The energy sector is being transformed through DePIN's decentralised power generation and distribution model. Communities can produce, store, and share renewable energy, reducing dependency on centralised providers while promoting sustainability and resilience.

Smart Cities and Internet of Things (IoT): In smart cities, DePIN decentralises IoT operations, benefiting applications like traffic monitoring and environmental sensors. By distributing infrastructure across multiple nodes, DePIN enhances reliability and reduces operational downtime, making cities more efficient and adaptive.

Data Storage and Security: DePIN provides a decentralised alternative to traditional data storage systems. Sensitive information, such as medical records, is stored across multiple nodes, ensuring data security and accessibility even if indi-

vidual nodes go offline. This eliminates central points of failure and offers a robust solution for critical data management.

#### The Future of DePIN

The success of projects like Helium underscores DePIN's transformative potential in integrating blockchain technology with physical infrastructure. As new use cases emerge, DePIN could redefine how infrastructure is managed, making it more inclusive and community driven.

By bridging the gap between digital innovation and real-world applications, DePIN represents a significant step forward in leveraging blockchain for societal benefit. It paves the way for a decentralised future where infrastructure management is not only more efficient but also democratised and resilient.



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.

In the context of digital trust, "transparency" means a business openly and clearly communicates its practices, policies, and decision-making processes, particularly regarding data collection, usage, and privacy, to build trust with customers by ensuring they understand how their personal information is being handled and used; essentially, it's about being honest and upfront about all aspects of their digital operations to foster confidence and loyalty.

# The Power of Transparency: Building Digital Trust in African Boardrooms

AMAKA IBEJI



Algorithm transparency is equally essential, requiring companies to disclose how decision-making algorithms work and what factors influence outcomes. Open communication about potential risks, data breaches, and changes in practices is vital to maintaining customer trust. Additionally, ethical marketing - being truthful about tactics, sponsored content, and product claims - further strengthens transparency. Ultimately, transparency fosters accountability, ensuring that businesses remain responsible for their actions and build lasting trust with stakeholders.

Women's Hub

Digital trust is vital to Africa's growth in the global digital economy. According to PwC's Global Digital Trust Insights report, 88% of executives worldwide agree that trust is a key factor in their business operations and decisions. For Africa, transparency in digital governance and data practices can create a competitive edge, enhancing customer loyalty and investor confidence.

Yet, challenges persist. Many leaders still view transparency as a risk rather than a strength. Concerns about data security, regulatory compliance, and limited resources make it difficult for companies to prioritise transparency in their digital operations. However, these challenges also present opportunities for African businesses to differentiate themselves through trust-focused strategies.

#### Why Transparency Matters for Digital Trust

Transparency builds confidence among stakeholders, from customers and employees to regulators and investors. By openly sharing how data is managed, protected, and used, organisations can foster a culture of trust. In Africa, where digital adoption is growing rapidly, a lack of transparency can hinder progress, stoking fears of data misuse and eroding public confidence in digital services.

Studies suggest that organisations with transparent data practices are more likely to attract and retain customers. This is critical for African businesses seeking to scale their operations and expand into international markets. Transparency also supports compliance with evolving data protection regulations, such as the African Union's Convention on Cyber Security and Personal Data Protection, positioning businesses as leaders in responsible data practices.

#### Building Transparency: A Guide for African Leaders

#### 1 Prioritise Data Governance Oversight

Boards should ensure management establishes and enforces robust data governance frameworks. This includes approving policies that define data collection, storage, usage, and access. Directors must seek periodic reports on how these policies are being implemented and assess whether they align with the organisation's values and comply with evolving regulatory requirements. The board's role is to ask critical questions about risk mitigation measures, data protection protocols, and retention practices to ensure accountability.

#### 2 Review of Transparency Assurance Metrics

Boards should focus on high-level metrics that provide assurance of transparency in data practices and governance. Directors should request metrics that gauge the effectiveness of transparency efforts, such as the frequency and quality of data privacy audits, findings from risk assessments related to data handling, and the implementation status of any corrective actions. Other key indicators include metrics on third-party data access, compliance with regulatory requirements (such as response times for data subject access requests), and incident response effectiveness. By regularly reviewing these transparency-related metrics, board members can evaluate whether management is upholding the organisation's commitment to responsible and transparent data practices and address any gaps in oversight.

#### 3 Advocate for Stakeholder Education and Engagement

The board should hold management accountable for educating and engaging stakeholders on data practices. Directors can oversee the development of transparency reports, newsletters, and dashboards that explain how customer and employee data is being used and protected. Reviewing these materials ensures that they communicate the organisation's commitment to privacy in a clear, accessible manner. Boards can look to global examples, such as Microsoft's transparency reports, as benchmarks and encourage management to adopt similar practices tailored to Africa's unique context, fostering trust and stakeholder confidence.

For African boardrooms, the path to building digital trust is clear, embrace transparency as a core business strategy. By investing in transparent practices, prioritising accountability, and educating stakeholders, African leaders can position their organisations as trustworthy, competitive, and resilient in the digital era. The journey towards digital trust may be challenging, but the rewards - loyal customers, competitive advantage, and global recognition-are well worth the effort.

In conclusion, transparency is a powerful tool for building digital trust and securing Africa's place in the global digital economy. African leaders can set new standards, proving that Africa can lead and thrive in the digital age. Now is the time to act. Let's make digital trust Africa's next big success story.



As a Boardroom Certified Qualified Technology Expert (QTE), Amaka Ibeji is dedicated to bridging the technology knowledge gap for corporate boards. With over 15 years of experience in privacy engineering, AI governance, and digital trust, she empowers directors to effectively oversee digital strategy and risk management. Amaka's expertise enables board members to uphold their oversight responsibilities on key issues such as data privacy, AI ethics, and cybersecurity, ensuring that executive actions align with responsible governance and long-term organizational objectives. As the founder of PALS Hub and an IAPP Faculty Member, she designs and delivers training programs that foster a culture of responsible data use within organisations.



set yourself up for a fulfilling New Year.

ing how you interpret experiences, make

decisions, and approach challenges. Are

you cultivating a growth mindset or lean-

ing into limitations and fears? Reflect on

the narratives you've been telling your-

Your mindset is the foundation

of everything you do, influenc-

Mindset

self this year.

#### **Suggestions for Growth:**

- Embrace a daily affirmation practice that reinforces positivity and growth.
- Surround yourself with people who challenge you to think bigger.
- · Set small goals that push you out of your comfort zone to expand your mindset continuously.

#### Your Faith Life

Your spiritual life is more than a religious attendance, it's your

personal walk with God and your intimacy with Him. Reflect on your relationship with God and how rooted you feel in your faith. Has your time in prayer, worship, and studying God's word been fulfilling? or has it felt rushed and routine?

#### **Questions to Ask:**

- Am I creating time for God daily?
- Do I feel closer to God now than at the beginning of the year?
- How have I seen God move in my life this year?

#### **Suggestions for Growth:**

- Set aside dedicated quiet time each day, even if it's just 15 minutes.
- Find a reading plan that challenges and deepens your understanding of God's word.
- Seek out fellowship with others who inspire you spiritually, fostering accountability and encouragement.

Relationships Healthy, nurturing relationships are core to a balanced life. Look at the relationships you've invested in this year. Do they uplift, encourage, and challenge you, or drain and discourage? From family and friends to romantic partners, take a moment to assess these connections.

#### Questions to Ask:

- Are there relationships that no longer healthily serve me?
- Am I actively supporting and being present for the people I care about?
- Have I set clear boundaries to protect my peace?

#### **Suggestions for Growth:**

- Prioritise quality time with those who uplift and challenge you.
- Communicate openly and set boundaries where needed, ensuring mutual respect.
- Consider letting go of relationships that hinder your growth or pull you away from your purpose.



#### **Emotional Stability**

Our emotional health is often overlooked, yet it impacts every

part of our lives. Reflect on how you've managed anger, sadness, or stress this year. Have you been allowing emotions to rule your responses, or have you intentionally processed and managed them?

#### Questions to Ask:

- · How do I handle stress and setbacks?
- Am I allowing past hurts or grudges to impact my peace?
- Do I seek help when overwhelmed, or do I try to manage alone?

#### Suggestions for Growth:

• Incorporate practices like journaling or meditation to understand and release emotions.

Seek professional support through therapy or coaching to process and heal deeply rooted issues.

• Focus on self-compassion and release the need for perfection, embracing grace for yourself.



Money isn't everything, but financial stability can provide peace of mind and the ability to invest in yourself and others. Reflect on your financial journey this year. Have you been intentional with your money, or has it been slipping through your fingers? Assessing your financial habits can help you make adjustments for the future.

#### Questions to Ask:

- Am I saving and investing in alignment with my future goals?
- Do I have a budget, and am I sticking to it?
- Have I developed any unhealthy spending habits this year?

#### Suggestions for Growth:

- Start a budgeting practice through an app or a simple spreadsheet.
- Set savings goals that excite you, like a travel fund, emergency fund, or investment goal.
- Educate yourself on personal financeread books, take courses, or find a financial mentor to guide you.

Taking time to assess these areas of life as the year ends can be transformative. Growth isn't a destination, it's a continuous journey that requires self-awareness and dedication. Embrace this time of reflection as an opportunity to realign with your purpose and set intentions for the coming year. May your next chapter be filled with purpose, peace, and boundless growth.



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.



few years ago, I met Sarah, a woman carrying an invisible burden. Her laughter seemed genuine, but beneath it lay resentment toward a friend who had betrayed her. For years, this weight held her back. Then one day, Sarah made a life-changing decision: she let go.

The transformation was undeniable. Her relationships blossomed, her confidence soared, and she began showing up for others in ways she never thought possible.

Have you ever felt like Sarah, weighed down by a memory, regret, or hurt that refuses to let you thrive? Many of us carry emotional baggage that stunts our growth and hinders our ability to be who we're meant to be.

Letting go is more than releasing painit's unlocking your best self. It's the foundation for thriving and becoming a great human being.

#### THE POWER OF LETTING GO

Imagine carrying a heavy backpack every day, adding resentment, fear, and disappointment over time. Letting go is like unpacking that backpack, one item at a time, and feeling the weight lift.

Letting go doesn't mean forgetting experiences or denying feelings. It means choosing not to let those experiences define or control you. By letting go, you create space for peace, healing, and growth into your true self.

#### STEPS TO LET GO

#### 1 Acknowledge Your Feelings

Ignoring emotions doesn't make them disappear; it buries them deeper. Think of feelings as visitors-they need to be seen and understood before they can leave. Journaling, meditation, or speaking with a trusted friend or therapist can help you process emotions.



#### 2 Forgive-For Yourself

Forgiveness isn't about forgetting or excusing what happened. It's about releasing its hold on you.

**Practical Tip:** Reflect on how holding onto resentment affects you. How would life change if you forgave? Forgiveness isn't about excusing others' actions; it's about freeing yourself. Start with self-forgiveness, then extend it to others.

#### 3 Overcome Obstacles to Letting Go

Fear of the unknown or feelings of guilt often hold us back. You might wonder:

- "What will I do without this anger?"
- "Does letting go mean I was wrong?"

Fear of the unknown doesn't erase your story; it helps you write a new chapter. Guilt doesn't diminish your experience, it honours it. You can let go while validating what you've been through.

#### 4 Release the Need for Control

Life is uncertain, and the desire to control outcomes keeps us stuck. Letting go of control means focusing on what you can influence: your choices, attitude, and next steps. Growth often comes from unexpected places.

#### 5 Create Space for New Beginnings

Letting go is like decluttering a room filled with outdated furniture. As you clear it out, you make space for something new and purposeful.

Replace negative habits or thought patterns with uplifting practices like mindfulness, exercise, or engaging with a supportive community. This creates room for fresh opportunities and experiences.

#### THRIVING: WHAT HAPPENS WHEN YOU LET GO

Once you let go, you're no longer bound by the past. This is where thriving begins. Thriving means stepping into a life of purpose, joy, intentional living, and contribution. It's about becoming the person you've always had the potential to be.

#### **Cultivate Gratitude**

Gratitude shifts your perspective. It's like sunlight for a garden, helping life's flowers bloom. When you focus on what you have rather than what you lack, you create a mindset of abundance.

**Tip:** Start a daily practice of listing three things you're thankful for.

#### **Embrace Challenges**

Challenges test you but also foster growth. They're like weights at the gym-heavy but strengthening. Thriving means seeing obstacles as stepping stones, not roadblocks.

#### **Foster Kindness**

When you're no longer consumed by your own pain, you have more to give others. Acts of kindness-big or small-create ripples that transform lives, including your own.

Being kind to yourself and others fosters growth and connection.

#### **Pursue Growth**

Thriving isn't a destination; it's a journey. Set goals, invest in yourself, and surround yourself with people who inspire and challenge you.

#### BECOMING A GREAT HUMAN BEING: THE ULTIMATE OUTCOME

Letting go of the past and thriving naturally leads to greatness-not perfection, but character. Greatness is about how you live, treat others, and show up in the world.

#### Integrity

Letting go allows you to live authentically. Integrity is the foundation of trust, which strengthens every relationship.

#### **Empathy**

Releasing your own pain makes you attuned to others' struggles. Empathy grows when you're no longer consumed by your burdens.

#### Resilience

Letting go teaches you how to adapt and bounce back from challenges. Resilience is thriving in adversity, not just enduring it.

#### **Service to Others**

A great human being uplifts others. Without emotional baggage, you have more to

give. Your time, energy, and resources can make a positive impact.

#### CONCLUSION

Letting go is a journey, not a one-time event. Start small

The ultimate goal isn't just to feel lighter-it's to thrive and become your best self. Letting go is the foundation, thriving is the process, and becoming a great human being is the result.

What will you let go of today? The choice is yours-and it could change everything.



therapist, soul wellness coach, author, and podcast host, passionate about helping women embrace their true identity as cherished, seen, and purposefully created daughters of God. Following the profound loss of her first daughter at 16 months and a miscarriage five years later, she transformed her pain into purpose. Stella now dedicates her life to guiding others on their healing journeys. As a mother, her personal encounters with grief have deepened her empathy and shaped her approach. Through her coaching, writing, and podcast, she empowers women to find wholeness, resilience, and freedom from emotional wounds, enabling them to live abundantly and purposefully.

BUSINESS DAY

## FUNDING MOTHER AFRICA: HOW WOMEN **CAN RESHAPE** VENTURE CAPITAL

ZUSI INEGBENIKI



#### **Unlocking Diverse Perspectives**

Women's Hub

It is becoming widely accepted that diverse teams perform better, make more informed decisions, and achieve higher returns on investment after a 2019 Mckinsey study revealed that companies in the top quartile for gender diversity on executive teams are 21% more likely to achieve above-average profitability compared to those in the bottom quartile. Similarly, ethnic diversity contributes even more significantly, with top-quartile companies outperforming by 36% in profitability.

In venture capital, diversity in leadership is even more critical. Decisions shape the future of industries. In the African context, women entrepreneurs represent a significant yet underfunded market segment, receiving less than 1% of the continent's total VC funding. Female VC leaders may be more likely to recognise the potential of women-led start-ups, better understanding their challenges and opportunities. This broader perspective ensures that overlooked ideas get the attention and capital they deserve. It safeguards Africa's next unicorn from the pitfalls of narrow, homogeneous thinking.

#### **Empowering Women Entrepreneurs**

Female representation in VC leadership can create a ripple effect, directly influencing the funding pipeline for women entrepreneurs. Studies show that women investors are more likely to fund women-led businesses, fostering a virtuous cycle of empowerment. Disrupt Africa's recent analysis revealed that of the venture capital funding for African tech startups originating from within Africa, 44% of African VC firms have female leaders.

Comparatively, 49.6% of US-based VC firms featuring female leadership and European VC firms have 52% led by women, highlighting an encouraging trend in gender diversity across the global VC landscape. However, it is common to see teams dominated by male executives, with only a single female 'representative' among them.

Across Africa, where women entrepreneurs lead innovative solutions in agriculture, healthcare, education, and financial inclusion, female VCs are critical for aligning capital with community impact. The blueprint is out there to inspire us.

African VCs can draw inspiration from global organisations that have successfully championed women's leadership in venture capital.

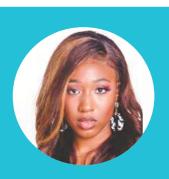
- Female Founders Fund (FFF): This US-based firm invests in high-growth, women-led companies across healthcare, fintech, and consumer products. By funding over 60 women-led start-ups like Zola and Rent the Runway, FFF proves that women founders deliver strong financial returns. Beyond capital, FFF fosters a thriving community of women founders and advocates for diversity in VC decision-making.
- All Raise: Focused on tech, this nonprofit aims to double the percentage of women in VC partner roles by 2030. Through programmes like Female Founder Office Hours, All Raise connects women entrepreneurs with investors, breaking barriers to funding while fostering a network of mentorship and guidance.
- Astia: With a global reach, Astia invests in women-led companies while offering mentorship and expert networks. Their model ensures that women in leadership roles receive not only funding but also strategic support to scale.
- The 51: Based in Canada, The 51 mobilises women investors to fund women-led businesses. By democratising access to capital, educating women on wealth creation, and fostering inclusivity, they create a powerful ecosystem that African VCs could emulate.

These organisations demonstrate that where there is representation there can be great impact and profitability. African VCs can adapt these strategies to close gender gaps and build a thriving ecosystem.

#### What can we do next?

The underrepresentation of women in African VC leadership demands immediate attention. Solving it requires intentional collaboration between VC firms, governments, educational institutions, and advocacy organisations. Programmes like 'She Leads Africa' and 'The Baobab Network' are already empowering women entrepreneurs, but these efforts must be scaled. Mentorship programmes, diversity benchmarking, and policies incentivising inclusion are essential.

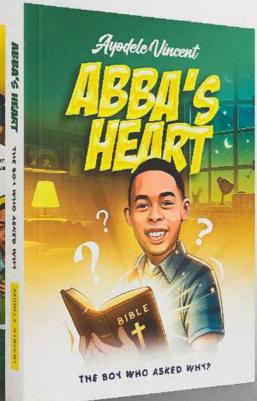
Ultimately, having more women lead African VCs is not just about equity, it is about the immense potential of African women. When women thrive, innovation flourishes, communities grow stronger, and economies prosper. An inclusive venture capital ecosystem is key to unlocking Africa's vast potential.



Zusi Inegbeniki is a dynamic entrepreneur, investor, and advocate for innovation, with a career that spans across venture capital, technology, and creative industries. A graduate of Columbia University's esteemed undergraduate business programme, Zusi was also selected as the 2022 Graduating Class Speaker. Combining a strong educational foundation with a passion for global innovation, she has led diverse ventures-from running a recording studio to excelling as an M&A investment banker. Zusi is a recognised young leader in finance, media, and real estate, and a co-founder of Palms Court, a modern property brand with a presence in Lagos and Abuja. She is dedicated to empowering women, championing African innovation, and driving transformative investments that uplift

BUSINESS DAY





# **REVIEWS OF AYO VINCENT'S**

I think this is a beautiful illustration of the Gospel of Christ in a pure, simple and relatable form to a child. Adults would be surprised how much more enlightened they would get if they read this book. It is an absolute masterpiece on the person and nature of Christ for kids.

**ADA EHI** Award-winning Gospel recording and performing artiste

As a mother of four children, I'm constantly looking for ways to teach them about God in a way they can understand, as different from what the church teaches (which could sometimes go over their heads). I love reading the Bible and breaking it down for them in relatable ways.

So, imagine my absolute joy when I found this book 'ABBA's HEART.' It was just the tool I needed! With its simple language and colourful pages, it communicates the Father's heart in a way that is precise (like the Bible teaches) yet simple enough for a child to understand. The chapters peel back characters of God that the child can hold on to and that would be a guide throughout their life.

The protagonist, Tife, could easily be any of my children, so I'm sure they can relate to his millions of questions. The author Ayo Vincent has a special gift of explaining God's word in the simplest ways, and I'm so glad she's taken her time to produce this book! It is a great read, and the perfect next step for our kids who've been hooked on her previous book 'Dear Heavenly Father' where we learnt how to pray.

This book teaches the children who God is and how to start a relationship with Him. I believe it's brilliant and it's so much needed in this world where a lot is competing for their attention!

I heartily recommend it for kids aged 5 - 12 and if the older ones would look past the illustrations, they would find a lot they can use there too!

**BRENDA UNU** Architect, Author, Coach The question and the concept of who God is and what He represents in our lives needs to be answered and explored every now and again even in an adult's life.

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The author takes us through real life scenarios with the young curious boy Tife, as she answers and explores different themes with him like God's love for us, His creation, and His creative wonders.

We see the importance and the power of conversation emphasised both within the family setting and with God, through prayers and reading the Bible.

We see God as a giver, we also meet 'The God' who is 'The Good Shepherd' who takes care of us, who gives His life for His "sheep."

What an insightful journey of discovery the author leads us on, getting to know God, His character, and His attributes, as well as getting to know Tife and His family, we share in the bond and warmth of family life, the type of comfort we should have and enjoy with Abba is fully expressed, and I can almost feel the twinkle in Tife's eyes.

WINIFRED OLUWASOYIRO P.A. SCN NHS England

Ayo Vincent's 'Abba's Heart' is a wonderful introduction to God for young children! This book skillfully weaves profound Bible teachings into engaging stories, making faith accessible and relatable to our young ones.

Ayo's storytelling approach makes biblical concepts easy to grasp, sparking meaningful conversations and a lifelong connection with God.

'Abba's Heart' is a must-buy for every parent. It will help your little ones develop a strong spiritual foundation.

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It will help your children develop a strong spiritual foundation and equip you as a parent or Bible study teacher with the knowledge required to teach God's word in a simple yet profound way.

IFEYINWA (IFY) OKAFOR Certified Wholeness & Digital **Parent Coach** 



#### **MEET THE AUTHOR**

Ayo Vincent, is an award-winning gospel singer, songwriter and storyteller who loves sharing how awesome God's love is! Known for her popular Children's book 'Dear Heavenly Father,' Ayo has a knack for bringing faith to life in a way that's easy to understand and inspiring. When she's not writing or singing, she's teaching in her church's teens' group and hanging out with her amazing family-her husband and four great kids!



CHARCUTERIE BOARD

harcuterie Board Ideas -Delectably savory meats and cheeses balanced with olives, crackers, nuts, and fruits served on a gorgeous wooden board. Talk about the perfect party platter! Not only is it amazingly delicious, but it's also super attractive.

#### **Ingredients**

#### Cheeses (soft, medium, and hard)

- Brie
- Goat cheese
- Blue cheese
- Smoked Gouda
- Cheddar cheese





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#### **Dried Cured Meats**

- Salami
- Chorizo
- Capriola

• Prosciutto

- Soppressata
- Summer sausage

#### **Crackers and Breads**

- Baguette, thinly sliced and pan toasted
- Pita chips
- Pretzel crisps

#### Fruit and Sweets

- Berries (strawberries, blueberries, blackberries, and raspberries)
- · Fresh grapes
- Apples
- Figs
- Dates
- Cranberries
- Marmalade or fruit preserves

#### **Savoury Options**

- Mustard, spicy and/or stone-ground
- Grape tomatoes
- Roasted bell peppers
- Cocktail pickles
- Olives
- Almond
- Roasted nuts

#### Instructions

- Pick a Board There are different boards to choose from - use whatever you have on hand. Wooden cutting boards, marble boards, serving trays, or even a large plate. If purchasing a charcuterie board, check out the home goods department for the best selections.
- Start with large items or cheeses. Be sure to place any cheese that needs cutting on the side of the board to facilitate cutting. Continue setting the cheese far apart from each other.
- Thinly slice meat and fold in quarters or decoratively (as shown in the photo). Place on the board, and repeat with the remaining meat.
- Lay crackers on the board, as desired. (See photo for reference)
- Proceed with the rest of the ingredients. Place the fruit next to a cheese it pairs well with; no worries if it does not work out perfectly. Put nuts and smaller items like olives in small bowls or cups.
- Fill in the nooks and blank spots with remaining small items (fruits, snacks, crackers, or whatever rocks your boat). Remember, you might have to move a few things around while creating your board.

#### **Tips & Notes**

- Keep it simple! It's easy to let what you see on social media carry you away, but keep your audience in mind. Design your board based on your guests' likes and dislikes. There's no shame in loading up your tray with cheddar and salami if that's what your guests know and love.
- Add lots of color and texture! I love to add color through bright red apples, green and red grapes, blueberries, red cherry tomatoes, and green and black olives. Raspberries, blackberries, and other fruit are great for creating texture on the board!
- Calculate your meats and cheeses. I usually allow 2 to 3 ounces each of meat and cheese per guest. Some people will eat more, some will eat less, and it always balances out in the end.
- Please keep in mind that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.

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# BACON GRAVY

acon Gravy - This creamy, white gravy turns any meal into Southern comfort food your family won't quickly forget. Rich, savory, and creamy for soul-satisfying indulgence!

- ½ teaspoon (1g) onion powder
- 1/8 teaspoon (.5g) cayenne pepper
- ½ teaspoon (2-3g) kosher salt, plus more to taste
- 1/4 teaspoon (.5-1g) freshly ground black pepper

#### Ingredients

- 6 strips bacon, chopped
- 2 tablespoons (28g) unsalted butter
- ¼ cup (60g) all-purpose flour
- 2 cups (475ml) milk
- ½ cup (120ml) chicken broth
- ½ teaspoon (1g) garlic powder

#### Instructions

- Add bacon to a hot skillet or saucepan and cook until slightly crispy.
- Remove the bacon and leave two tablespoons of bacon grease in the pan. Add the butter.

- Once it melts, add the flour and whisk continuously until it has a toasty aroma and turns lightly golden, 2-3 minutes.
- Slowly add ½ cup of milk at a time, whisking after each addition until no lumps are left. The mixture may seize up at first, but that's okay. Keep adding the milk and whisking until it becomes smooth and creamy. Then add chicken broth while whisking.
- Add garlic and onion powder, cayenne, salt, and black pepper. Whisk to combine.
- Bring to a simmer while whisking, and simmer while stirring until thickened to the desired consistency (3-5 minutes). Taste and adjust the seasoning with salt and black pepper.
- Stir in the diced bacon to combine. Serve hot over biscuits, chicken-fried steak, or fried chicken!

#### **Tips & Notes**

- If the gravy is too thick, add extra milk or broth a little at a time until you reach your desired consistency. If too thin, cook it for a few more minutes.
- Add extra seasonings at the very end. It's best to adjust seasonings after the gravy has time to simmer. The flavors concentrate, and if you add extra seasonings early on, you might overdo it.
- Freezing gravy changes the texture, so I don't recommend it.
- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used







# JUSTIFYBY JUSTINA

Justify by Justina is a contemporary fashion line dedicated to empowering individuals through unique, stylish, and versatile clothing. Celebrating the intersection of cultures, Justina blends traditional English tailoring with vibrant African prints, creating a stunning collection that appeals to a global audience.

The ready-to-wear line features a diverse range of outfits that cater to various occasions— from office wear to casual outings and formal events.

For those seeking a personalised experience, Justify by Justina offers bespoke tailoring services. Justina helps to create one-of-a-kind garments that perfectly fit their body shape and style preferences. This service emphasizes craftsmanship, with each piece handcrafted to ensure quality and precision. Whether it's a suit for a special occasion or an elegant dress, Justify guarantees a unique and tailored experience.

Justina's attention to detail is evident in the use of high-quality fabrics and artisanal finishing touches, making each item a timeless addition to any wardrobe.

A celebration of heritage, Justify by Justina infuses vibrant African prints into select outfits, creating a rich tapestry of color and culture. These designs bridge the gap between traditional and modern fashion, allowing wearers to express their identity boldly.

With a commitment to inclusivity and accessibility, Justify by Justina proudly ships worldwide. This global approach allows fashion enthusiasts from different cultures and backgrounds to experience the unique fusion of styles offered by the brand.

Justify by Justina is more than just a fashion line, it's a celebration of culture, craftsmanship, and individuality.







































# GLAM& GENUINE

FASHION PIECES



ACCESSORIES | BAGS | DRESSES | JACKETS | SHOES | SKIRTS | SUITS | TROUSERS

