



JUNE, 2020

The Trauma of Racism

Juliana Olayinka

CEO Biography

Dr Anino Emuwa - Avandis Consulting,
Career and Impact

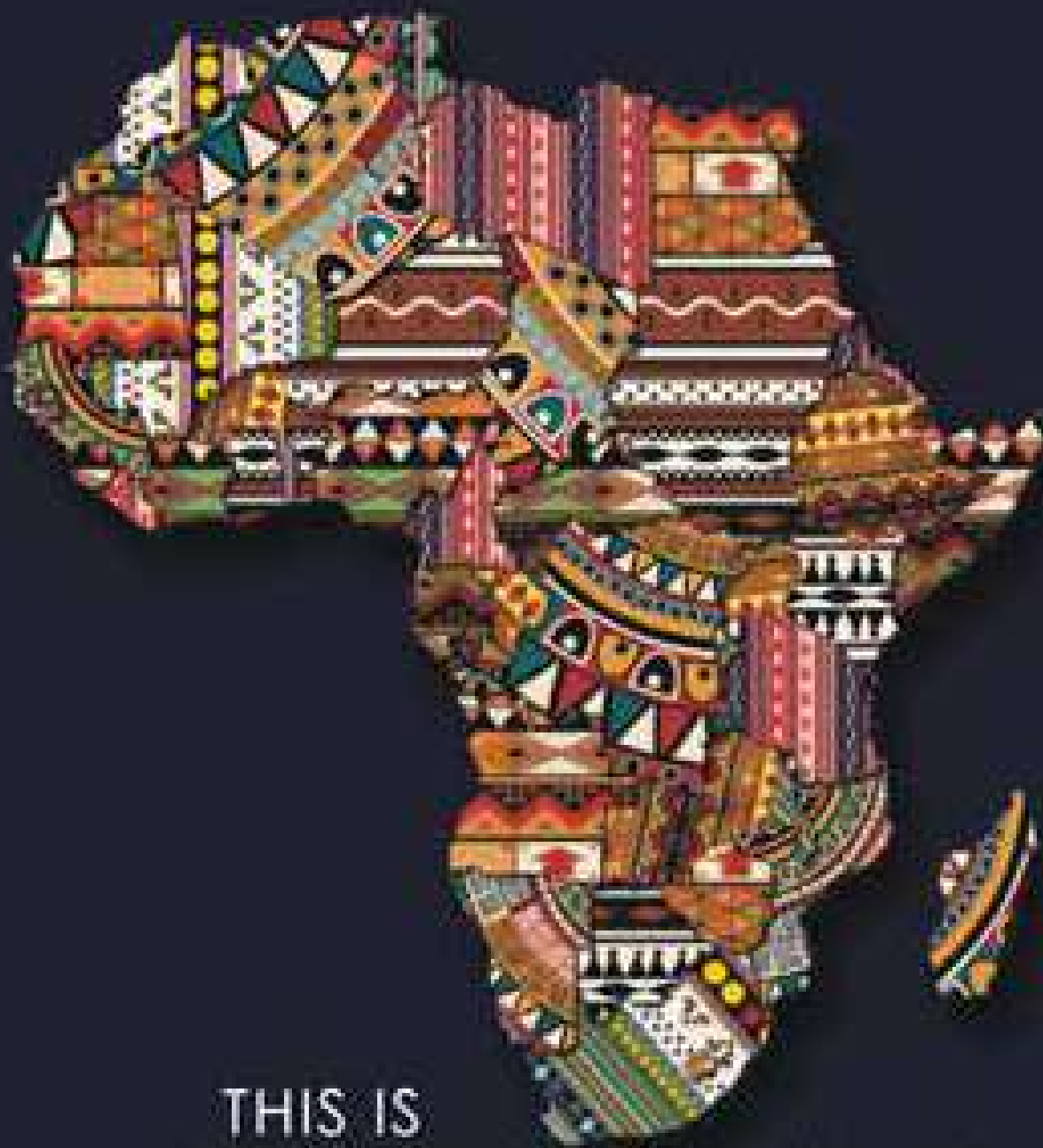
The Business of Law and the Future of Law:

A Convergence

DR VARUN GUPTA

Educationist and Education Advisor to the State of African Diaspora
(Enabling Innovators to Revolutionize Education)





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AFRICA

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Connecting Africans Globally

● Entrepreneurship ● Social impact ● Economy



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WHAT IS THE END FUND?

The END Fund is the only private, philanthropic initiative dedicated to controlling and eliminating the five most common neglected tropical diseases (NTDs), which affect over 1.5 billion people globally.



VALUE OF TREATMENTS DELIVERED*

\$1.36B

NUMBER OF TREATMENTS*

724M



PEOPLE TREATED IN 2018

MORE THAN
134M



WHERE WE WORKED*

30
COUNTRIES



WE INVEST IN ENDING:

-  **INTESTINAL WORMS** Over 1.5 Billion People in Need of Treatment
-  **SCHISTOSOMIASIS** 220 Million People in Need of Treatment
-  **LYMPHATIC FILARIASIS** 894 Million People in Need of Treatment
-  **TRACHOMA** 157 Million People in Need of Treatment
-  **RIVER BLINDNESS** 205 Million People in Need of Treatment

* Numbers reflected from 2012-2018.



HOW WE WORK



MISSION

To control and eliminate the most prevalent neglected diseases among the world's poorest and most vulnerable people.

VISION

To ensure people at risk of NTDs can live healthy and prosperous lives.





The Trauma of
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The Trauma Of Racism

I can't recall ever experiencing a bout of post-traumatic stress disorder until very recently.

After a week of seeing the outrage trend on social media I decided to watch the video footage showing the brutal murder of Ahmaud Arbery.

Unfortunately, the sad tale of Arbery's untimely death is a familiar one. He was a young black male killed while out jogging in his neighbourhood in Georgia, after being hunted down by father and son Gregory and Travis McMichael. The incident took place on February 23rd. 3 months later the pair were arrested and charged with felony murder and aggravated assault. An indictment that may not have occurred if not for the relentless outpouring of disbelief and horror expressed by the black community and beyond.

For at least 30 minutes after watching the video, I sat frozen at my desk. I could not erase the image of Arbery attempting to fight off the killers out of my mind. What would he have been feeling and thinking at that precise moment? What were his killers thinking? Why did they do this? How can any human being loathe another so deeply purely because of the colour of their skin? I was traumatised.

It's because of this experience that I have refused to watch the full clip of George Floyd's murder. I've seen the haunting image – it's unavoidable - but I'm afraid of what that footage will deposit within me. I'm even more afraid of what these depictions of black men and women being slaughtered will do to the younger generations who are consuming this heightened narrative with no pause button

At times I've felt drained and helpless over the past couple of weeks and the global lockdown hasn't helped to calm the anxiety. Black men and women are nearly twice as likely to die with coronavirus as white people in England and Wales, according to the Office for National Statistics.

As a Black British born woman of Nigerian descent, I've often wondered if my opinion matters to the Black Lives Matter Movement whose origins are very much entrenched in the injustice felt by African Americans in the States?

Throughout most of the 15 years that I've worked in media – calling out racism has been morphed into having a chip on your shoulder as an 'angry black woman'. How can I compare losing out on promotions (time and time again) to my less qualified white peers to the brutal murder of an unarmed black man in police custody? These past couple of weeks have taught me that I don't have to compare

the outcome as the intent is all part of the same problem.

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Do I believe insidious and institutionalised racism exists in Britain? Absolutely I do. The inequalities felt by ethnic minorities in the UK may not manifest itself as overtly as what is being witnessed in America, but the disease of oppression still exists. It exists across the world.

The Historian and Broadcaster David Olusoga summarised this sentiment perfectly in a recent article published in *The Observer*;

"When black Britons draw parallels between their experiences and those of African Americans, they are not suggesting that those experiences are identical. Few people would deny that in many respects' life is better for non-white people in the UK than in the US. The problem is that it is not as "better" as some like to believe. Black men are stopped and searched at nine times the rate of white men. Black people make up 3% of the population of England and Wales but account for 12% of the prison population and not since 1971 have British police officers been prosecuted for the killing of a black man, and even then they were charged with the lesser crime of manslaughter and that charge was later dropped. Just a few weeks ago my social media feed was flooded with images of lynching, today it's flooded with images of unity. Of tens of thousands of people from across the world marching together in solidarity for change. The anxiety I used to feel anytime a Black Lives Matter incident trended on social media, has been replaced with hope. The hope that this period may be a defining moment in our quest for equality."



**Juliana
Olayinka**
Broadcast Journalist



DR. VARUN GUPTA

Education Advisor To The State
Of African Diaspora

Dr. Varun Gupta is Education Advisor to the State of African Diaspora. Apart from being Peace Ambassador - for UN SUSTAINABLE GOALS, he is an Executive Director - VQENA (an NGO that is working on the 4th principle of the UNITED NATIONS - Quality Education). Being an educator as well as being the Vice president OSG, he offers Scholarships with a belief in educating everyone everywhere.

Could you briefly tell us about yourself?

I am the Education Advisor to the State of African Diaspora, well known for being humble, dedicated, and God-fearing. Committed to encouraging the global movement that inspires to turn consciousness into action at the Earth Charter Center for Education for Sustainable Development is a few of my objectives. A belief to treat all living beings with respect and consideration prevail to promote the transition to sustainable ways of living is what I preach.



Apart from being Indian Peace Ambassador for United Nations Sustainable Development Goals, I serve on the board of one dozen global firms in the academic sector and have collaborated for years with many international educational organizations to develop specialized programs being run for the uplifting of the African people. I have marked milestones with the pedestals of rich academic and professional experience and a young budding intellectual scholar in the education service industry. Also, Swadeshi's business and products are what I support falling in nexus with the thought process of our Honorable Prime Minister Narendra Modi Ji.

What attracted you to Africa and her educational system?

Africa! Feels like home and I have loved the way Africa has always hosted me. The cost of living in Africa is considerably lower than developed nations. The remuneration

packages are quite attractive. For a business person like me as an investor, there is a huge scope of growth as many of the African countries are rich in natural resources.

On the other hand, being an educationist, the good news on education in Africa is that out-of-school numbers have fallen dramatically over the past decade. The elimination of school fees, increased investment in school infrastructure, and increased teacher recruitment have all contributed to the change. I want to flow with the change and become a part of development is what I would like to add.

In your role as an Education Advisor to the State of African Diaspora, what are your major achievements since your appointment?

As a member and education advisor of the African Diaspora I, ministers and MP together as a part of the constitution work on initiatives of the Parliament in sectors of activities ranging from agriculture, education, health-care, cultural and human rights, economy and social issues, etc believe towards Africa's empowerment especially with respect to education, skill development and employment.

While working on a project named "Cyber future academy" in Africa, I have promoted education through various programmes in the most remote and marginalized areas of Africa. We ensure and strongly believe that the benefits of the Right to Education reach the most deprived children. Also, we focus on the most important aspect to boost the spread of education is to spread awareness amongst the parents and the communities and every child needs education.

I also feel proud to announce the latest update (Groundbreaking initiative) - launch of New Diaspora ID on African Liberation Day by the State of the African Diaspora (SOAD) and the Economic Community of the 6th Region (ECO-6). This new ID is to create a new citizenship and common unity for the Afro-descendant members of the African Diaspora. With me, the real aim of education is to enable the students to learn HOW TO THINK and not just WHAT TO THINK. They are trained to focus not on the problem but on the solution.

Success of a country depends upon the success of its people and People can succeed only if they are able to get the exposure required to become competitive

How are you enabling innovators to revolutionize education in Africa?

First small step already taken includes changing the definition of classroom based training to online sessions and webinars. An approach towards technological innovations (traditional to smart learning environment) using digitalization technology is the path adopted. Here teachers can now engage their students in a more personalized, individual manner rather than the traditional, one-size-fits-all approach.

And to promote education and help the African youth take concrete steps towards their dreams, I, in the capacity of Vice President- On Sky Global is extremely happy to announce 100% Scholarship Scheme for 200 Students, no fee will be charged except for the registration fee and they will be given support & ample guidance to complete our courses and enhance their CV with international qualification. I also believe and am contributing to make Education should be the top development agenda.

Mention some of your projects in Africa and its impacts?

In May 2014, I volunteered to go to Kigali, Rwanda (East Africa) leaving USA (California) to help a new University and agreed to hold the post as Director and later a year, promoted as Deputy Vice Chancellor (Administration and Finance), as the principal administrative officer of the University. When I was in Africa, I continued to manage the foundation using ICT and communicating to all

stakeholders online.

I served as an independent consultant and program content developer (and mostly pro bono) and organized capacity building training programs to governments and private organizations in the area of (a) education, skills training (b) public administration (c) good governance, and (d) leadership. I traveled to many countries to provide various workshops and seminars. Have also developed the School of Postgraduate Studies Vision and Mission (Curriculum Statements, Prospectus and 2 year Strategic plan, 2014 for an university. I conducted training on "Developing Institutional Corporate and Strategic Work Plans", Rwanda, Uganda & Nigeria, 2015-2016. Also established a presence and promoted programs under scholarship schemes to many nations in the East, West, Central and Southern African region. I would also like to mention that I had participated and presented an ICT strategic plan in five days Quality Improvement Program of Entrepreneurship Development sponsored by the Ministry of Higher Education in Kigali, 20th – 24th July 2015. (Rwanda – ICT plan)

The current global crisis is changing the face of education especially in Africa. What adaptive solution will you offer?

The world of education is threatened and is at a juncture. One path leads back to where things were before the COVID-19 crisis, a system that, by and large, has been in place for the last 200 years. The other path concentrates on much more investment in education but also on student wellness while doing whatever can be done to ensure that learning is happening not just through test scores and output but by being more closely connected to the psychological and emotional realities of learners. Let us aim for the path of wisdom. As the ancient proverb says: the best time to plant a tree was twenty years ago. The second-best time is now. It's not too late.

What is the future of education in Africa post Covid-19?

It is clear that technological innovations such as content management systems (CMS), learning management systems (LMS), and internet use have become a part of the DNA of higher education in Africa. These innovations, like COVID-19, have come to alter teaching and learning pedagogies.

What advice would you give African leaders (political and business) on the importance of education to Africa's development?

The future of education must seek to amplify humanity's greatest evolutionary advantage: its ability to collaborate flexibly in very large numbers across time and place. Both biology and history teach us that we cannot solve problems and flourish alone and in isolation. Enhancing social cohesion both at the local and global levels must become a core objective of education particularly if, as seems likely, internationalism and global collaboration end up as casualties of the current crisis. Our education future must include active steps to bring the world together across all forms of the divide—political, cultural, social, and economic. This will require us to once again put ethics and values at the core of the education enterprise.

What is your advice to African youths and entrepreneurs?

A famous proverb quotes - "if the cow gives milk as a healthy food, why ask whether she is black or white". Our skills should become our identity. We should encourage the youth to keep on learning new skills and implementing the same in their career because we will be known for our skills; the value we will be able to derive to the nation. It will not be about who we are; but it will be then what we are;

I think in Africa there are a lot of young entrepreneurs who have great ideas but never get noticed or past the small-scale level. I think one

reason is that they poorly position themselves and the organization. They don't know how to tell their story. They don't know how to create their brand. And I think that is also very important

Kindly tell us one of your favorite destinations in Africa? Why?

Oh Yes! With no doubt it's Rwanda - The Land of Thousand Hills where I lived and spent 3 years. Many beautiful memories associated, I consider it as my second home. I love this country and its people to the core. After traveling to more than 20 countries in Africa, I find this is the safest country to live and quite easy to do business. The country is very stable with good governance (inspired and touched by the good governance of the His Excellency President Paul Kagame who inherited Rwanda that had been torn apart by Genocide. Under his leadership, the country is now very stable, prosperous, unified and in large part, reconciled. Social services, such as education, healthcare, housing and livestock are provided to the needy, with no distinction of ethnicity or region of origin. More power to the country and its people. There are infinite reasons to love Rwanda. I have plans to spend my retirement in presigious Rwanda and look forward to visiting them soon.



The Business of Law and the Future of Law: A Convergence

Lawyers are steeped in precedent. Lawyers love reusing past precedents, and this has extended to the practice of Law. Lawyers and law firms love the brick-and-mortar approach where exclusivity of technical knowledge, reliance on long experience and conservativeness of the profession is the bane and the leading mantra. But things are changing. Two schools of thought are emerging: the ultra conservative older generation (perhaps?) of lawyers and the hungrier, savvier generation of lawyers who are willing to throw exclusivity of technical knowledge and the ultra conservativeness of the profession out of the proverbial window to be dashed to figurative pieces on the cobblestones. Lawyers and law firms are descending into the battleground of marketing, strategy and market share equity gains over other firms, all of these things that were previously almost never talked about or whispered about in shocked whispers. And with good reason, too. Lawyers of the past saw the legal profession as just that: "the legal profession". A new term has emerged: "the legal services industry". I am an ardent supporter of the latter hypothesis.

Profession or Business?

The erstwhile boundaries between the legal services industry and other professional services has become a blur because of the speed and dynamism of business operations, the interdisciplinary nature and heft of professional services, and the incursion of alternative legal services providers—the ALSPs—into the core legal profession. We have the Big Four—the holy alliance of the leading four professional services firms Deloitte, EY, PwC and KPMG—casting their sights and nets to the legal services industry as well. This goes to show that it is no longer business as usual.

"All this is emblematic of a changing legal industry—the by-product of the complexity and speed of business, shifting consumer needs, new skillsets and elevated expectations of providers, and new buy dynamics.



Law is morphing from a lawyer-centric guild to a customer-centric marketplace”, writes Mark A. Cohen, a law business analyst in a Forbes article.

Mr. Cohen couldn't be more right. If the dynamics of law practice has shifted from lawyers to the consumers, with the attendant result that legal services consumers now have an array of choices of legal services providers—smaller law firm boutiques, alternative legal services providers, or even managed services providers—to meet their legal needs at their price points. This effectively means that Law has morphed from a profession *strictu sensu* to a Business. Lawyers can knock themselves upside the head with figurative batons, law school curriculum designers can huff at this thought, but it does not change that shifting dynamic which keeps shifting: Law is a Business. The sooner lawyers get themselves married to this new fact, the better.

Static Law or Interdisciplinary Law?

As earlier pointed out, lawyers are steeped in precedents and are literally averse to change mechanisms. However, with the swiftly changing gears of the business world, lawyers now more than ever, need to become thriving chameleons, changing as the business world around them changes. The dynamics of this active change requires leading in law through the deeper understanding of the larger business stratum.

To illustrate, banks are no longer just banks; they are now technological companies that provide a suit of agile services including but not limited to financial services. Oil and gas firms are no longer plain oil & gas outfits but "Energy firms" so they can reflect the shifting dynamics of business and pivot from one end of the business spectrum to another if need be, at breathtaking speeds. To further illustrate, consulting firms are no longer just plain business consulting firms but are now "full-service professional service firms", one-stop shops for large suits of professional service work covering the entire business operations of clients, from process improvement to change management, employee engagement advisory, to tech adoption and digital transformation... literally anything that will help them solve their clients' business problems and bring about active change without the need for these clients to look elsewhere for any of the myriad services they need.

For law firms, how about becoming "consultants" instead of just plain lawyers? In the former role, a lawyer takes an all-encompassing pivot into the client's operations. Little wonder lawyers are taking

courses in Tech, Strategy, Management, Business, Enterprise Risk Management, all in a bid to become "insider" assets to clients and provide the best services they can render. Consulting firms caught on long ago. The leading professional services firms have bright lawyers in their employ and these lawyers are pivoting into Tax, Business Analysis, et cetera.

"We are building capabilities to deliver seamlessly across borders as a truly global legal service provider. The innovative, technology enabled and integrated nature of our services will disrupt the legal market as a whole," Piet Hein Meeter, Deloitte Global Leader points out.

Perhaps the consulting firms are getting the idea right about interdisciplinary services more than law firms. They seem to have a better grasp of the larger spectrum of professional services needed to better serve clients while lawyers—in many cases—restrict themselves to just the "reactive" type of services they provide rather than the "proactive" type of services needed to aggressively manage functions.

Branded Focus?

What do lawyers want? What do law firms want? How do lawyers feel they can best meet client needs? The legal services itself is in constant disruption.

Law firms are consolidating their forces to present stronger focal alignments when bidding for top client work (Aelex, Primera Africa Legal, TNP with its acquisition of Adebiyi Tax & Legal comes to mind).

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Some legal commentators are suggesting a relaxation of the Rules of practice for legal practice so as to enable "multidisciplinary participation" in legal work.



Conclusion

It doesn't matter whether or not lawyers see the profession as a business or as a profession in the strictest sense of the word, but it bears noting that the legal services industry will keep changing. The Big Four are here, and they are offering what core legal services providers cannot guarantee: one stop shopping for professional services, including litigation support, mergers and legal advisory. The breakneck speed of technological innovations has kept on propelling a forward push to tech adoption and alignment with professional services. As a profession, we have to move with the flow, or be overtaken and swept away. Law is a business and the future of the profession is hinged on a rethink of the practice models we are adopting.

Author: Kingsley Ugochukwu Ani

Head of digital media at Kabbiz, a law business development and law firm business analytics publication.



Biography

Dr. Anino Emuwa

Founder, Avandis Consulting

Dr Anino Emuwa, an international management consultant is the founder of Avandis Consulting, a strategy and financial advisory firm based in France. Anino is a firm believer in entrepreneurship as a driver of economic development. Her work in the domain of entrepreneurial ecosystems lies at the intersection of innovation, finance and human capital development.

Dr Emuwa is an advocate for gender balance in leadership and convenes global and regional communities of women CEOs and founders including Women@Davos and the African Women CEOs Network. A highly sought-after international speaker on entrepreneurship, fintech and women's leadership, she has been invited to speak at prestigious institutions and global business events including University of Cambridge, London School of Economics, French National Assembly, TechPark Summit Davos and WebSummit. She hosted the first inclusive International Women's Business Leadership event in Davos alongside the World Economic Forum in January 2020

She regularly contributes to thought leadership on development for Africa, and in March was invited by IE Africa Centre/MIT Legatum to participate in round table discussions and to speak on African Solutions to Global Challenges: The Role of the Diaspora at the African Royal Society and School of Oriental Studies, University of London.

Early Life and Education

Born in Lagos, Anino was awarded a scholarship to attend Queen's College, the premier selective public school for girls of its time in Nigeria, and completed her secondary education in the UK where she went on to obtain a BSc in Economics from the London School of Economics.

She received her MBA from Cranfield School of Management and was awarded a Doctorate in Business Administration from Nottingham Business School, where she is an alumni fellow, for her research on financing entrepreneurship in Africa. She is currently undertaking a Masters in Entrepreneurship at the University of Cambridge.

Career

Dr. Anino started out her career in corporate banking with Citibank becoming a member of the bank's credit committee and was responsible for a portfolio of multinational corporations. She held other functional management positions at the bank and went on to Citizens Bank, becoming the pioneer branch manager for Port Harcourt, in the oil producing region of Nigeria. An experienced non-executive director, she is a member of the Grant Advisory Committee of the Sustainable and Inclusive Digital Financial Services initiative supported by the Bill and Melinda Gates Foundation, and a non-executive director of several organisations including DCSL Corporate Services Limited.

She was previously on the board of the Nigerian Mortgage Refinance Company Plc, where she served as the Chair of the Audit Committee, and was a board member of EFInA, a financial inclusion organisation supported by the UK government's Department for International Development

(DFID)

Anino is a Fellow of the Chartered Management Institute and member of the Institute of Directors, London. She is a goodwill ambassador for European Women in Payments Network (EWPEN) and a founding board member of African Women in Fintech and Payments Network (AWFP) Nigeria.

Her articles on entrepreneurship and leadership have appeared in international publications including Forbes, Entrepreneur, Business Chief and Global Banking and Finance Review.

Impact and Philanthropy

As an advocate for gender balance in business leadership, Dr Emuwa has impacted thousands of women entrepreneurs and leaders through her seminars, programmes and speaking engagements. She gives her time mentoring and developing entrepreneurs globally from Cartier Women's Initiative, Cherie Blair Foundation, and the University of Cambridge Judge Business School's EnterpriseWOMEN-programme. She is a member of the 2020 Judges Community for Jack Ma's Africa Netpreneur Prize Initiative which aims to identify, support and inspire the next generation of African entrepreneurs making a difference. Dr Emuwa also supports several causes targeted to the underprivileged in society.

Personal Life

A global citizen, Anino has lived and worked in six countries and resides in France. She is bilingual in English and French

and is married with two grown up children.

Awards and Honours

Dr Emuwa is the recipient of several international and national awards. She was recognised as an inspirational global leader by Nottingham Trent University in December 2019 receiving the Outstanding Alumna Award. In January, 2020 she was presented with a "Women in Fintech" Award at TechPark Davos held alongside the World Economic Forum. She was also listed as one of 100 African Women Pacesetters in Development by Donors for Africa. She was honoured as one of Nigeria's 100 most inspiring women advancing equality by Leading Ladies Africa, and recognised as an inspiring Woman in Business by Business Day.





SICKLE CELL DISEASE EDUCATIONAL RESOURCES INITIATIVE

Every year, nearly 300,000 children are born worldwide with this most painful disease and many of them will not survive beyond their fifth birthday. Discovered more than a century ago, Sickle Cell Disease (SCD) is an inherited genetic disease that is transmitted when both parents who carry hemoglobin S transmit it to their child. SCD comes with many complications such as high blood pressure, kidney failure, kidney stones, growth delay, bone necrosis, stroke, retinopathy and increased risk of infection and sepsis. Treatment options include medications to manage the symptoms and blood transfusions to replace the sickled cells. A stem cell also known as bone marrow transplant might cure the disease. However, this procedure usually involves patients to have a matched donor, such

as a sibling, who doesn't have sickle cell anemia.

Both Agnes Nsofwa and Biba Tinga gave birth to children with SCD type SS. Like all caregivers of children with a chronic illness, they had to face many challenges while managing their children's health. Agnes, has a little girl who received a bone marrow transplant and was cured from SCD a years ago; She left a career in Business, trained to become a Registered Nurse in order to better understand the disease and care for her daughter. She fought hard for over 10 years to get her cured. Today her little girl is Sickle Cell free, but Agnes is still advocating for others who are still affected by SCD.

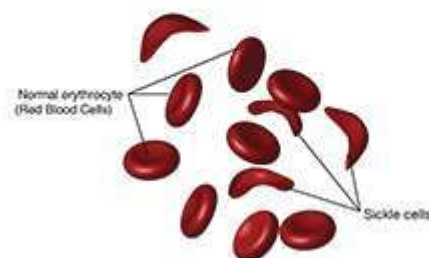
Biba has a young adult son living with SCD, but he is not a candidate for a bone marrow transplant to get cured. He will have to keep fighting every day of his

life to stay healthy. As a treatment, he regularly receives Red Blood Cell exchanges or apheresis which allows him to avoid the terrible pain crisis. Their journey which started in Niger continues in Canada..

The two women fought hard for their children

When they met for the first time in January 2020 in Amsterdam,

they quickly realized they had been fighting the same battle. They have both been engaged in their respective communities, advocating on behalf of other families dealing with the same condition. Their combined years of experiences has taught them the need to unite. Because when life becomes a struggle, you engage with family. And sometimes family is someone who shares your life journey. After a short discussion, they knew they were going to join forces against this common cause and become friends.





Agnes had started the project translating sickle cell materials into her native language of Bemba from Zambia since 2018, in order to help others to better understand and care for their children since. When she shared this idea with Biba, she instantly agreed to come on board because she had also been sharing information in her native languages of Zarma and Hausa with parents of affected children.

Together they want parents, to have access to information so that they can make the best decisions to care for their children. To do this, they created SERI, Sickle Cell Disease Educational Resources Initiative, a platform of educational and informative resources on sickle cell disease in various languages.

As they present it, "we created SERI because without education we could not have looked after our children properly. We want all mothers to have what we did not have. SERI is more than a platform; it is also a movement for awareness and education. Whether you speak Bemba, Tonga, Hausa, English, French, Yoruba, Arabic, Hindi, Twi, Spanish or any other language, SERI will offer the information in the language you understand.

SCD requires long continuous care. When the parents or the patient does not understand the basic information, the consequences could be fatal. SERI will also provide audio recorded version in the local languages to ensure that those who cannot read and write can listen and still receive the education that will empower them to better care for themselves.

SERI will also share the stories and the experiences of those who are fighting SCD because their stories matter.

The stories will tell our journeys, the stories will say who we are. WE ARE SERI!



Biba
Tinga



Agnes
Nsofwa

Co-Founders



SERI
Sickle Cell Disease Educational Resources Initiative

SR
SterlingReach

• Insight • Innovation • Excellence



*We are
The Start ups
& SMEs
Choice*

Web

PR

Marketing

Advisory

E-reputation

Content



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THE IMPACT OF COVID-19 ON AFRICA'S OIL AND GAS INDUSTRY:

AFRICA'S FUTURE AND LEADERSHIP BEYOND OIL



The African continent is home to five of the top 30 oil-producing countries in the world. It accounts for more than 7.9 million barrels per day in 2019, which is about 9.6% of world output. However, the advent of COVID-19 in early 2020 has dramatically reduced oil prices. As a result, future levels of oil production in Africa and around the world is now uncertain as of June 2020.

The corona virus pandemic led to a total lockdown in most countries across Africa and a restriction in the movements of the citizens. And like every other sector of the economy, Oil and gas is greatly affected because, major oil companies like SPDC, TOTAL etc. as well as smaller oil servicing firms cannot function. This has led to a decline in income and consumption expenditure for both Can Africa succeed without depending on imported man-power to develop her resources? companies and government of these countries because, the main contributor to Africa's GDP in terms of exported goods is oil.

Worst still, with most countries' borders closed and all other

means of transportation grounded, diminished trade helped revenue to drastically dropped, thus decreasing earnings from Foreign Direct Investment.

The most devastating impact is the increasing rate of unemployment as even the crisis and the lockdown have led to the collapse of many small businesses and these set of people have no need for consumption of other fractions of crude oil such as petrol, kerosene etc.

However, the pertinent question for the African continent is how can we channel our developmental strategy to safeguard the continent future without over-dependence on oil? Can Africa succeed without depending on imported man-power to develop her resources?

As a continent blessed with a large quantity of natural resources including diamond, gold, iron, cobalt, uranium, copper, bauxite, silver, petroleum, cocoa beans, woods and tropical fruits etc., these resources remains undeveloped and forms potential for increased trade, industry development and a robust economy. African leaders must pay more attention to these other parts of the economy such as mining, manufacturing and large-scale mechanized farming and processed Agricultural products as this will go a long way to help increase the GDP of individual nation in particular and Africa as a whole.

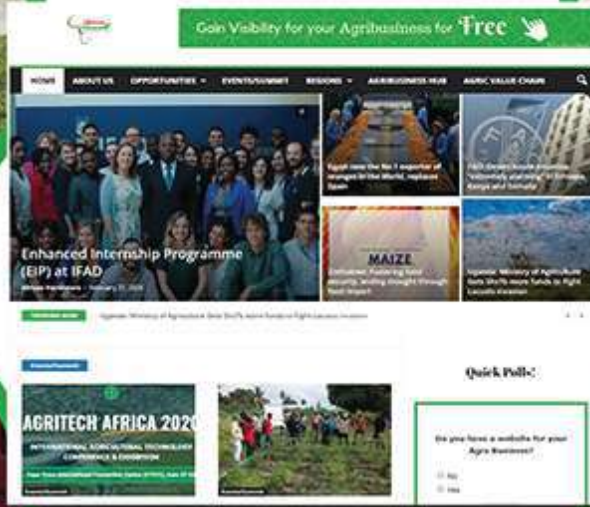
Finally, the lesson from this pandemic is that African leadership need to do more for itself as we cannot continue to rely on external supplies from abroad. As we look forward to a brighter future, we must note that the world changes every day and for us to be a part of this growth, African leaders need to be dogged in advancing sectors like infrastructure, education, technology and energy.



Tunde Ajala

Founding Director
Dovewell Oilfield Services Limited





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AWIGIS Co-Founders



Chidimma
Umeogu



Cyhana
Lena Williams

Our Story, Our Mem- bers & Our Growth

The African Women in GIS community first started out as two separate country groups. Chidimma created her group on 29th July, 2017 for Women in GIS- Nigeria while Cyhana formed hers in April, 2019 called Women in GIS - Ghana. Together, these groups had members who were students and workers in the GIS field. It was a little tough garnering women in Ghana since the visibility and awareness of GIS was low. Thus, some students especially women who studied GIS in their undergraduate studies switched to a different career path after graduation due to the difficulty in getting a sustainable GIS job.

In June 2019, Chidimma and Cyhana met on LinkedIn and discussed their efforts in creating platforms for women in their individual countries. This led to a conversation of collaboration and increasing the group coverage to pan the entire African continent. Hence, the genesis of the African Women in GIS community on October 2019. It started out with forty-one (41) Nigerian members, a member from Burkina Faso and eleven (11) Ghanaian members. Nigeria is the group's headquarters country with Ghana as the second.

GIS Women in

Feature on AWIGIS

BAO (Powering
the entrepreneurial
and social impact
mindset)

Who we are, Our Objective & Our Founders

African Women in GIS (AWiGIS) is a community of African women around the world who either study, work or are interested in the geospatial industry. This community was borne out of the desire of two young women, Cyhana Williams from Ghana and Chidimma Umeogu from Nigeria, to create an association that fostered community and encouraged other African women to pursue GIS careers. They also sought to display the application prospects of the Geographic Information Systems (GIS) field for Africa. The community's major objective is to create a forum that gives women of African descent (whether living in Africa or in the diaspora) the freedom to create connections, gain mentors, learn new skills, access education in GIS-related schools as well as job-related advice and opportunities.

The Founders, Chidimma and Cyhana, individually saw a need for a group where African GIS issues could be discussed as well as a platform that would encourage the younger African generation to pursue GIS related careers.

Members were encouraged to invite other women with the same interests or practice to join the group. The founders researched and reached out to women on LinkedIn who were in the same field. As time went on, members became acquainted with one another and shared their views on how the community should progress with their ideas for activities. Connections groomed and the group became larger.

In January 2020, the African Women in GIS was introduced to the rest of the world. It launched its social media platforms (LinkedIn and Twitter) and used these platforms to reach out to more women. The platform also highlights the profiles of members in order to motivate other women who are practicing, studying or just enthusiastic about GIS. The group enjoyed a warm reception from the public and received support from other Geo - Communities and groups such as the Women in Geospatial group. By the end of January 2020, AWiGIS had reached about one thousand (1,000) followers on LinkedIn and two hundred (200) followers on Twitter with over one hundred (100) members in its member group.

By February of 2020, the founders engaged a few members of the group as volunteers as well as a secretary who assist in the task of creating content and planning group activities in order to improve the member and public engagement. In May 2020, AWiGIS gained about 2,500 followers on LinkedIn with almost 200 active members from Nigeria, Ghana, Tanzania, South Africa, Zambia, Kenya, Cameroon and the Diaspora. It also launched its membership transition to Slack where a variety of channels for members to discuss, share relevant information and host tutorial activities operates efficiently. Although membership is strictly for women, other activities are open to the public.

Our Activities

African Women in GIS had its maiden webinar in commemoration with the International Women's Day on the 8th of March 2020. The theme for the webinar was "Generation Equality: Creating Awareness of the GIS World to African Women". The guest speakers were Dr. Dawn Wright (the Chief Scientist at Esri Inc.) and Dr. Catherine Nakalembe (African Programme Lead at NASA Harvest). They shared their growth and career

stories with the audience and gave advices to everyone on discovering and branding themselves. They also emphasized on the importance of introducing girls to STEM (Science, Technology, Engineering and Mathematics) and GIS at a young age. The second webinar hosted was with Africa STEM Network (Afrisnet) on 18th May 2020. Afrisnet is an international network of students, professors, and professionals with a common goal of advancing research and scholarship in STEM in Africa. They aim to connect more Africans to post graduate research STEM opportunities.

That webinar provided information about the processes and requirements for applications as well as the organization membership benefits.

AWiGIS also has an ongoing python class for its members on the slack group where experienced analysts, who are also members, have daily discussions with interested members.

Our Future

In all enthusiasm and excitement, we have a number of activities planned out for the next few months as well as into the future. Members of the community proposed some activities whilst others were opportunities gotten from key individuals and organizations who reached out to the community.



Esther Onyekachi Moore

Secretary,
African Women in GIS

COVID-19 Treatment

and the dangers of drug misuse in Nigeria

Drug misuse is defined as the use of a substance for a purpose not consistent with legal or medical guidelines (WHO, 2006). It has a negative impact on health or functioning and may take the form of drug dependence, or be part of a wider spectrum of problematic or harmful behaviour (Department of Health, 2006).

At the moment there seems to be an increased risk of self-medication and drug misuse especially in countries where prescription only medicines could be bought without prescription. For instance, countries like Nigeria where some patent medicines dealers who are meant to sell GSL medicines end up dispensing pharmacy only medicines and prescription only medicines.

As soon as a new drug for managing COVID-19 is announced by mainstream media, people run off to the shops to buy these drugs, even people who have not tested positive for the coronavirus, indulge in self-medication in a bid to prevent contracting the virus.

I am worried about the recent announcement for Dexamethasone as a new drug for treating COVID 19. Information reaching me shows, following hours of announcing this drug by the media, some Nigerian residents have started trooping to their pharmacy, 'chemist' and illegal drug dealers to buy dexamethasone tablets.

Dexamethasone is a corticosteroid, it has high glucocorticoid activity, and it should not be used without the guidance of a clinician. According to the Electronic Medicines Compendium (EMC), depending on the dose and duration of therapy, adrenocortical insufficiency caused by glucocorticoid therapy can continue for several months and in individual cases more than a year after cessation of therapy. Through immunosuppression, treatment with Dexamethasone can lead to an increased risk of bacterial, viral, parasitic, opportunistic and fungal infections. It can mask the symptoms of an existing or developing infection, thereby making a diagnosis more difficult.



Latent infections, like tuberculosis or hepatitis B, can be reactivated. Dexamethasone also has some side effects; the following side effects are common (occurring in greater than 30%) for patients taking dexamethasone:

- Increased appetite.
- Irritability.
- Difficulty sleeping (insomnia)
- Swelling in your ankles and feet (fluid retention)
- Heartburn.
- Muscle weakness.
- Impaired wound healing.
- Increased blood sugar levels

COVID-19 Treatment And The Dangers Of Drug Misuse In Nigeria

If only the media companies understood the fact that prescription only medicines could be bought without prescription in some countries, they would tread carefully and choose appropriate wording when announcing potential drugs for COVID-19 treatment.

It's the duty of the Ministry of health and drug regulatory bodies of those countries where prescription medication could be bought in the market like sweets to continue to create awareness, educate the general public on the dangers of self-medication, drug misuse and drug abuse. They must not relent in their efforts of managing drug distribution/regulation.

My advice to people living in countries where you could buy prescription only medicines without prescription is this: Do not run off to buy the latest drug announced for COVID-19 treatment.

This drug is a corticosteroid and should only be taken if prescribed by a clinician.

Please do not indulge in medication misuse and abuse. It could lead to adverse effects or even death.



Adaku Efuribe

Clinical Pharmacist & Global consultant
in Medicines Management



Ensuring that hunger does not Kill more people than COVID-19 in Africa

With the global spread of the COVID-19, and gradual lock downs in cities and countries across Africa, I have new fears - that starvation and hunger are mounting threats for people across the continent. These fears are hinged on the realization that it is planting season in most parts of the Continent, and yet farmers are being asked to sit at home, the movement of seasonal workers is restricted, research institutes that provide seeds, fertilizer blending companies and agrodealers, processors and markets are all being shut down. Our regional and national borders are closed, and trading is being restricted. These realities, if pro-longed and not urgently addressed, will lead to short term consequences of food shortages, price hikes, and medium to long term consequences of under-nutrition, mass starvation and eventually death, especially among our most vulnerable populations.

We have to act with urgency to stem the virus through social distancing and lock downs. At the same time, we must recognize that farmers and workers in the food industry are essential to the fight against the pandemic and desperately need to be protected and supported. Indeed, without nutritious food, the sick cannot recover, and the healthy will eventually become unwell. My fears are shared by a few stakeholders on the Continent and around the world. The EU Farmer's organization - COPA-COGECA earlier this week actively advocated for support to ensure minimal disruptions to the food supply chain, worker protection and contingency plans. The United Kingdom and the United States have already outlined comprehensive plans to provide intervention grants, loans, and tax holidays, for stakeholders in the food industry, including restaurant owners and retailers affected by the economic fallout of the pandemic. In Mexico, farmers who continue to plough their fields are being celebrated as heroes. Sadly, there has been no coordinated action from industry groups, the private sector, civil society, or the public sector to raise awareness about the looming food crises on the African Continent, linked to COVID-19.

Thankfully, it is not too late to act! We must take decisive and proactive steps to ensure that our people have access to affordable nutritious food in both our urban and rural communities. This will require that:



Ensuring that hunger does not Kill more people than COVID-19 in Africa

Our governments at the federal, state, and local levels recognize key stakeholders in the food and agricultural landscape as essential workers and provide them with the protection and support that they need to continue to work, following pre-stipulated safety and health protocols. We must keep food markets and factories open, with clear guidelines around limiting crowds, and widely publicized schedules for who can enter during what periods of time. We can also learn from China's example over the last few months, where government officials, especially the Ministry of Agriculture and Rural Affairs (MARA) and Ministry of Human Resources and Social Security and National Health Commission repeatedly issued comprehensive notes to farmers on the control and prevention of the virus in rural areas, as well recommendations and protocols for preparing for their planting season and sustaining the livestock and poultry sectors.

Beyond guidance and protocols, our governments must urgently partner with the financial services sector to develop comprehensive loan packages for farmers, and entrepreneurs who are committed to working during the crises and can demonstrate their capacity to fill critical gaps in the food ecosystem. These interventions must actively engage

women, who play a critical role in the sector. In addition, our governments must assess the national strategic and emergency grain reserves to gauge what is available and how to effectively manage and deploy these reserves in a transparent and accountable manner to minimize price hikes and widespread shortages.

Our industry associations, fast moving consumer goods companies, international trading companies, aggregators, wholesalers, and retailers must work together seamlessly to ensure the efficient and effective provision of affordable food to the masses of people. Leveraging technology, raw material suppliers and processors can actively partner with logistics providers and retailers to ensure that food is moved to where it is needed most, and no community is left behind. This is not a period for hoarding and price gouging, with a focus on profits and growth at all costs. Companies must rise to the higher ideal of shared corporate values, where they put the needs of their customers and the African people ahead of their own requirements for profits and shareholder value. To ensure that this occurs, consumer protection and anti-competition agencies must closely monitor the activities of the largest actors in the food industry to ensure a level playing field.

In addition, the private sector can facilitate the introduction of drones, sensors and other precision agriculture and innovative technology

solutions, which will allow for active monitoring of commercial farm activity from a distance. Companies such as Atlas AI have demonstrated the power of technology to manage farms and assess impact, without direct human contact.

Our nonprofit organizations and media organizations must provide thought-leadership, monitoring and guidance to the entire ecosystem. Organizations such as GAIN are already providing critical guidance during this period.



Ensuring that hunger does not Kill more people than COVID-19 in Africa

Finally, average citizens must invest in their own backyard and community gardens, while ensuring social distancing, manage their food budgets judiciously and share with their neighbors. Faith based organizations must open soup kitchens, offering free meals and partner with logistics providers to coordinate drop-offs. We must rebuild trust in our communities by caring for the most vulnerable at this exceedingly challenging time in our history as humanity!

As an eternal optimist, I am hopeful that as a people we will survive the COVID-19 pandemic, emerging with some critical lessons and a more resilient, united, and efficient food ecosystem. Now is the time for governments, stakeholders in the food ecosystem and citizens to act! Every minute counts!

Ndidi Okonkwo Nwuneli is the managing partner of Sahel Consulting Agriculture & Nutrition and the Co-Founder of AACE Foods. She is a 2018 Aspen New Voices Fellow and is currently writing a book titled "African Entrepreneurs Nourishing the World," as a research fellow at the MR-CBG at the Harvard Kennedy School. www.sahelconsult.com



Black Women Are Leading the Charge for Equity and Inclusion

A manager once told me that my peers didn't respect me because I self-identified as "Black" first, and a "Woman" second. I know... I know, it sounds ignorant and crazy, but it really happened. It's just one of the many micro-aggressions that I and many women of color experience in the workplace.

My response was that of a samurai warrior! My tone was even but stern, and my tongue was slick and cut like a knife, to the point that tears began to roll down the face of the person attempting to demean and degrade me. The one thing that person underestimated was my lifetime of experience as a Black woman, which inevitably gave me the strength to combat this divisive and racist behavior.

I am proud to be part of the esteemed group of Black women who are unapologetically bold about who they were born to be. This doesn't mean that we are not accepting of other cultures

and races, it simply means we are proud of our heritage and ethnicity.

During the past few weeks, I've been reminded of the power that lies within Black women leading the charge to drive diversity, equity and inclusion in their respective industries and communities. I had the pleasure of attending the Harlem Fashion Row's (HFR) Fashion Show and Style Awards founded by Memphis native Brandice Daniel, a creative and passionate force for change within the fashion industry. Brandice made a call to action asking the attendees to wear "everything black", meaning wardrobe curated by Black designers.

HFR provides a platform and support for black designers who are underrepresented in the fashion industry. Brandice founded the company in 2007 and has made great strides in advancing black designers and their work. Most notable is the collaboration with Nike and LeBron James to design James' first women's sneaker, the HFR x LeBron 16 and the recent announcement of HFR's new "In the Black" e-commerce site. It's an online boutique introducing curated merchandise from select designers of color. Make sure

you check it out!

I left that event, which was held at the top of the World Trade Center Observatory, feeling so proud of Brandice and all that she has accomplished to ensure that black designers receive their fair share of equity in the fashion industry. She has overcome obstacles that would cause many to give up, but she kept, and keeps going. A true warrior in the fight for inclusion and equity!

I also attended the 2019 ADCOLOR Conference and Awards, founded by a Black woman trailblazer in the advertising industry, Tiffany R. Warren. What I love and admire about Tiffany is that she drives strategy by focusing on the intersectionality of diversity, and all of the different aspects we should consider when championing for true equality beyond race and gender. It was my second time attending the conference and awards of the premier organization that celebrates and advocates diversity in the creative and technology industries. I first attended in 2016. Not only was I blown away by the growth of the conference over the years, I was equally impressed by the content, speakers, and the work

that Tiffany and the ADCOLOR team had done to #TakeAStand for more equity and inclusion in the advertising industry.

My greatest take away from my ADCOLOR experience was that diversity is a given. It's time we move beyond counting people and checking the box on quotas. We must ensure that women and people of color not only have a seat, but a valued voice at the table. One of many memorable quotes from the conference was, "Our activism can't just be on Twitter; it has to match who we are in the workplace. Your character at home needs to align with your character at work" – Angela Rye. If we are fired up about injustice and inequality at home, we need to bring that fight to all aspects of our lives. We shouldn't be required to silence our values when we step inside the workplace.

This leads me to the next event I had the pleasure of attending, Diversity Honors. Created by another dynamic Black woman Dee C. Marshall, CEO of Diverse and Engaged in collaboration with Full Color Future, a think tank and

advocacy organization committed to changing the narrative about people of color in media, tech, and innovation. Dee is a force all by herself. She's been known to be a policy influencer, and female members of Congress call on Dee to co-convene women's initiatives, strategic planning on mobilization of women, and gathering local women leaders whenever they need a young fresh perspective on connecting with women.

The event was designed to recognize diversity leaders, game-changers, and corporate leaders across industries and sectors, as well as community representatives who have moved the needle and made bold moves to advance marginalized and underrepresented people in workplaces and common spaces. The theme for the event was "Diversity is Multidimensional; People of Color cannot be Forgotten."

The theme speaks to the fact that many companies are attempting to make women their area of focus for their diversity and inclusion efforts, counting the advancement of white women as their big accomplishment. If they only propel white women in the organization, it does little to nothing to build a culture of inclusion in the workplace.

Minda Harts addresses this in her new book "The Memo: What Women of Color Need to Know to Secure a Seat at the Table." A recent Harvard Business Review article Minda stated, "Many senior leaders are not comfortable talking about race and they are doing their talent a disservice by ignoring racial equity in the workplace." I wholeheartedly agree. I am baffled by senior leaders who state that they are committed to diversity and inclusion yet are unwilling to discuss the role of race in driving inequity in the workplace. By the way, if you haven't read Minda's book, please do, it's a must read for anyone looking for validation or a better understanding of the experience for women of color in the workplace. You may want to buy a few copies to gift to a few of the managers in your workplace who would benefit. I'm just saying, with my side eye, you know who they are!

Last but certainly not least, I attended the Congressional Black Caucus Annual

Legislative Conference in addition to the Black Women's Agenda annual town hall and luncheon in Washington DC. The content focused on issues that are preventing black progress in this country, and most importantly those issues most concerning to black women.

The fifth annual "Power of the Sister Vote" survey of African American women published by Essence magazine in conjunction with the Black Women's Roundtable revealed the top issues that are of concern to Black women in this country.

- Criminal justice and policing reform.
- Affordable healthcare.
- Rise in hate crimes/racism
- Equal rights and equal pay.
- Gun Violence and Gun Safety.

I left DC with the affirmation of what I already knew; Black Women are fired up, convening, and planning to lead change. So, to my old manager and anyone else who questions why I affirm my blackness or my womanhood... you can have several seats!!! I am proud to be black, a strong woman, and part of the Black Women Leadership Tribe! A huge THANK YOU and much gratitude to Brandice Daniel, Tiffany R. Warren, Dee C. Marshall, Minda Harts, and to all of the countless Black Women leading the charge!

Most importantly, I commit to doing my part towards advancing progress. I know that I was in those rooms for a reason and I don't take that privilege for granted. As a woman of faith, I know that to whom much is given, much is required.



Dorinda Walker

Founder and CEO
of Cultural Solutions
Group

Lola Adeyemi

The

Entrepreneurial

Skills

**No One Can
Teach You**



The Entrepreneurial Skills No One Can Teach You

Most people understand that entrepreneurship is not easy. But there are many ways to make the journey less arduous. You can get a coach or mentor; Go through an accelerator/incubator; Work with a great team. The list goes on and on. Based on my experience, I came to the realization that to be a successful entrepreneur, there are some traits that must be innate.

Fear.

Be afraid, but do it anyway! It's not the absence of fear, but the mastery of fear, that makes the entrepreneur. Be scared, but don't let the fear stop you. Let it propel you. It's almost instinctive to be afraid when you have something bigger than you on the line. Fear can be a self-fulfilling prophecy if not harnessed correctly. Instead of allowing fear to cripple you, take it and use it as fuel to work that much harder on your ideas and your goals.

Grit.

This is the fire in your belly. The determination to see things through that will help you with that pesky fear. It's the helping hand that lifts you when you fall and tells you to try again. I love what Angela Lee Duckworth shares in her TED Talk on grit. She reinforces that it's not the most talented or the smartest, but the grittiest that will succeed.

Great ideas.

You know those light bulbs that go off in your mind while driving or taking a shower? That gives you sleepless nights? Have you ever tried exploring these ideas? Ideas are many, but great ideas are scarce. No one can give them to you. You have to find them yourself. They can come from personal need or experience. They can come from a gap that you've identified. They don't have to be novel ideas, but they do have to be ideas that people are willing to pay you for.

Passion.

This goes without saying. Do what keeps you up at

what keeps your adrenaline going, what drives you. Some people say: Forget passion and do what you are good at. You can be passionate about what you are good at, so passion is something you should continue to develop. It's not something that will bring immediate success. We must do what we have to do to get by. But you haven't lived life to the fullest until you get a chance to do what you are passionate about!

It's what keeps you believing after you've heard your

20TH
“NO.”

The Entrepreneurial Skills No One Can Teach You

Adaptability.

I have mentioned in the past that we have to bend and not break. Situations change minute by minute, from morning to night and day-by-day. Your innate ability to adapt to and survive situations can be the difference between success and failure.

Motivation.

Find what motivates you and run with it! Our levels of motivation wax and wane. But if you have something to hold onto, like that pot of gold at the end of the road, you will keep on going until you get there. It's what keeps you going when all the money's gone or when there was none to begin with. It's what keeps you believing after you've heard your twentieth "NO." Don't stop believing.

Empathy.

Putting yourself in someone else's shoes is strength, not a weakness. Entrepreneurs have the responsibility to lead teams and to meet customer demands.

You need to empathize with people so that you can lead well.

Starbucks CEO Howard Schultz is known for showing empathy in running his business. This has led to tremendous benefits for his employees and Starbucks as a company. Even Google values and understands the importance of empathy.

According to Project Aristotle, a study they released in 2017, empathy was among the soft skills exhibited by B-teams that brought the most important and innovative ideas. No one can teach you these traits. Having them does not mean that you will always succeed.

It means that when you fail, you will be able to get back on your feet again and keep moving. No one is an island and we all need to collaborate and lean on each other for support and guidance. There will be good days and bad days, long days and short days. There is no one exact script that you can follow. But whatever is in you, whatever drives you – hold on to it.



Author:

Lola Adeyemi

*The Growth
Of Digital
Wallet Is a*
**GLOBAL
TREND**



Over the years, the FinTech industry has seen consistent innovations that not only make it fit for present-day users but also makes it a lot easier to access traditional services that once required a bank visit. This FinTech Era has brought to consumers real-time 24/7 access to financial services via mobile banking, digital wallets and virtual cards. As the fintech industry grows,

some of these services — mobile banking, digital wallets— have branched out.

In this article, we will be looking at digital wallets, what it means and it's growth globally. Along with that, how the growth of digital payments is synchronous with digital wallets and incentives that make digital wallets lucrative.

***First, what are
digital wallets?***

According to Investopedia, —A digital wallet is a system that securely stores users' payment information and passwords for numerous payment methods and websites. Common examples include Apple Pay, Google Pay, Samsung Pay, and PayPal. These platforms are being used to a great extent across

the world. The growth of digital wallets is not segmented to a part of the world, no! It is a global trend. Millions of mobile users make a transaction every day with their smartphones. In the United States alone, 57 percent of users (which amounts to 60 million people) have used a mobile wallet at least once & as of 2016, PayPal has 600 000 users in Sub-Saharan Africa.

A key reason behind the rampant growth of digital wallets across the world is the ability to have one platform that makes all your transactions easier and faster as you don't need to input your details every single time. Because of the quick transaction facility that digital wallets allow, it has been able to become one of the most used elements of the FinTech Industry. The rise in digital transactions is then another trigger issue which has resulted in the growth of digital wallets. Capgemini's World Payments Report 2018 reveals that within 2015–2016 the volumes of non-cash transactions have touched 482.6 billion and are expected to develop by 12.7% by 2021. Digital payments as an industry are anticipated to grow at a yearly rate of 18% between 2018–2023.

Of course, there are difficulties in the adoption of digital wallets. Most grown-up customers have not fully adopted digital payment practices, and changing from a traditional purse to a digital one will take some time. A lot of consumers have still not seen the need to change their payment behaviors, although most people would be inclined to switch if the new payment method would shorten the checkout procedure and if offered incentives as research has shown that discounts, rewards, and coupons could get customers to switch their payment type over to mobile wallets.

Written by
Steve Onwuka |
Community Manager at
Korapay.

*The Growth
Of Digital
Wallet Is a*
**GLOBAL
TREND**



THE FUTURE OF BRAND COMMUNICATION IN A SELF-ACTUALIZED ECONOMY OF

2050

Towards the end of the year last year, I was invited to be a panelist at the Global Work Tech Scenarios 2050 South Africa Conference. At first, I was nervous to share my thoughts as I was not sure how they would be received, and I was not so sure about how my expertise in the field of Marketing and Communications would fit in the context of the future of science and technology. Quite often, the tendency is that we see science as a mutually exclusive subject that does not directly impact our daily lives – well at least that's what I thought.

However, the more exposed I have been to this field, the more I realise how the different

waves in science and technology have been shaping the cultural experience of society, for example, the way in which society communicates, shops and accesses information has changed because of the digital age. Attending this conference has further opened my eyes to this and as a result, has demanded that I think about the possibilities of the future and role of Marketing and Communications in this regard.

In preparation for the panel discussion, we were sent a document titled Future Work/Tech 2050 Global Scenarios. Using a future studies method, the case study thoroughly highlights potential scenarios that could emanate by 2050 as a result of global technological advancements. Additionally, the case study examines the effect these advancements will have on politics, economics and culture. Out of the three scenarios presented to us, the third one titled: If humans were free – the self-actualization economy resonated with me the most.

According to this particular future study, new technologies in the form of artificial intelligence will change the face of the job market as we know it today. By 2050, approximately 4-billion people will gravitate towards self-employment. This means, although new technologies might not necessarily support formal employment but, they may provide a conducive environment for alternative forms of employment to thrive.



With this kind of economic shift, the study predicts that the percentage of people employed by corporations will decrease and there will be an increase in the number of self-employed individuals. The study also suggests that individual power will begin to increase relative to government and corporate power. This economic shift which is a result of a technological revolution will also have a direct impact on global culture. Due to increased individual power, society will begin to embrace the concept of a self-actualized economy.

Essentially, what this means is, individuals will begin to decide for themselves how to use their time, ponder on issues concerning their life purpose and find ways to express their purpose through work. As a result, a culture of self-awareness, creativity and purpose will culminate and this could also change the way in which people relate to brands. In a society where individuals are self-aware and are driven by the need to express self, one has to ask themselves how will this affect the way corporates market and communicate their brand to the public.

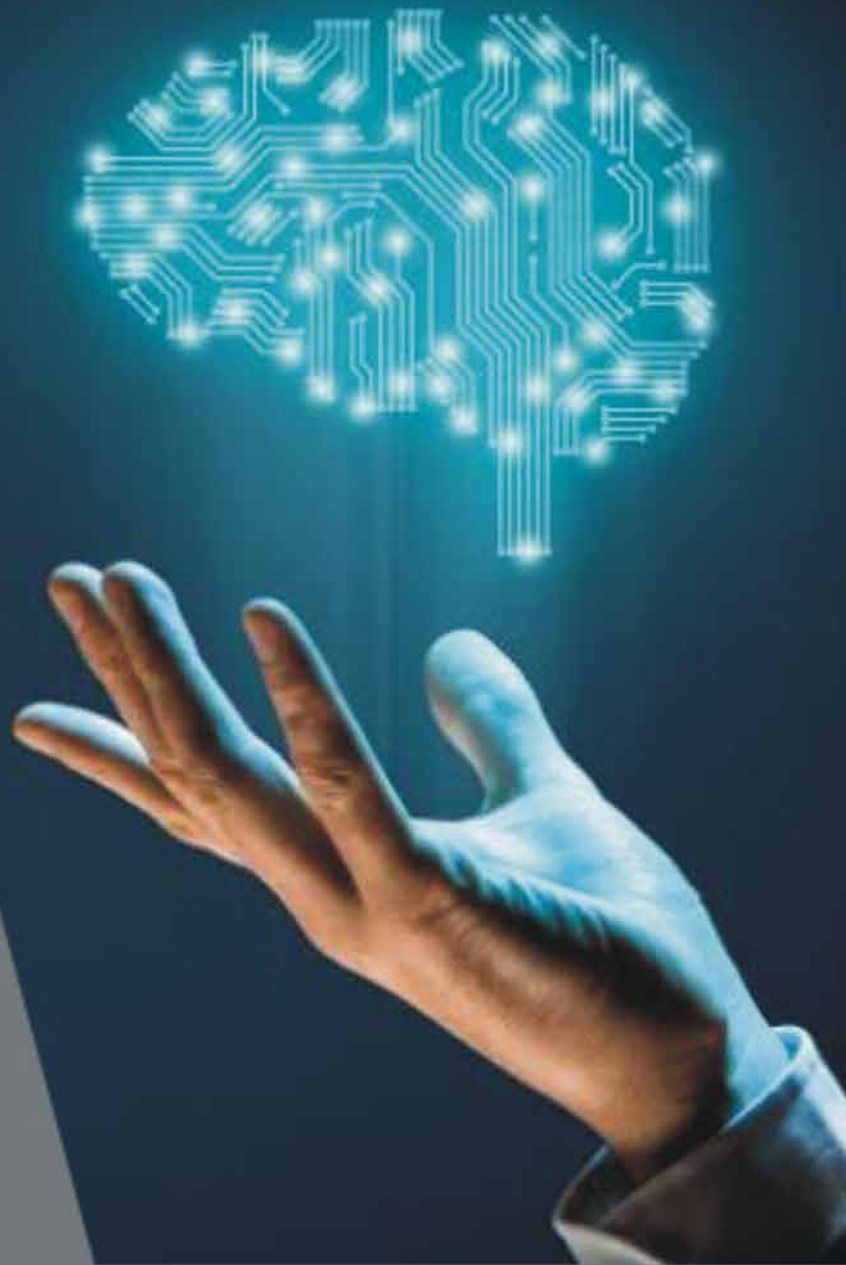
Corporate for many years has benefited from the existence of public relations, marketing and communications. This is because this field of study specialises in examining the behaviour of consumers or a particular target audience, understanding their needs and wants then, using various methods to mass communicate a particular service or product to a group of people for the purpose of profit.

In fact, Edward Bernays who is considered the "father of public relations" and known as nephew of Sigmund Freud, based the foundation of public relations on studying crowd psychology – which is a broad study of how an individual's behaviour is influenced in a large crowd. Over the years, this approach has worked like a charm because the economic system of capitalism bred a societal culture of competitiveness, consumerism and the need for attaining material success in order to gain social acceptance. Therefore, corporate through public relations, marketing and communications, have been able to win over the loyalty of various publics by tapping into this.

However, if future studies are predicting a self-actualized economy by 2050, which will have us witness a decrease in corporate power and an increase in individual power. If the order of the day in society will be about exploring personal creativity, self-awareness and pursuing purpose as opposed to seeking material success for gaining social acceptance, it may mean that the field of marketing and communications may have to start finding a different approach to communicating brands to the public.

I therefore suspect that as opposed to a mass communication approach which groups people according to what they have – for example, using the living standard measuring (LSM) method to understand a particular target audience, a more personalised approach may have to be adopted.

This means, brands may have to invest more time in scanning the environment of their target market, taking the time to understand what affects them, what they want, what they need, their deepest desires and fears. The changing consumer market will dictate that brands have the ability to engage as an active member of the community, and skillfully interpret their belief and value systems, and not just their physiological needs. Previously, brands got away with simply marketing and communicating a product to push it in the market. This approach worked for years because the consumerist culture of that time was more about, what can a particular product or service does for me. However, this approach to a consumer of today seems detached. With the digital age which allows us to access information easily, there already has been a gradual increase in consumers who are more aware and have taken interest in the politics that govern how a brand operates.



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As a result, consumers confidently reject a brand that does not represent their beliefs or value system. This kind of consumer, unapologetic and self-aware is predicted to increase exponentially by 2050. For the brands that refuse to observe and listen, they will remain detached from the reality of their target audience and will find themselves preaching to the unconverted.



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