

SPECIAL EDITION, ISSUE 51

arise

AFRICA MAGAZINE

EXCELLENCE AS A
STANDARD, NOT AN
ASPIRATION.

THE DISCIPLINE OF
CONTINUOUS
LEARNING.

THE MIZINGA MELU EFFECT.

"A STANDARD OF EXCELLENCE IN LEADERSHIP."





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THE MIZINGA MELU EFFECT

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Dear Esteemed Young Visionaries,

There is a quiet truth shaping the future of our world: those who commit to excellence and continuous learning rise, while those who do not are left behind. This edition is not just a collection of stories, but a call to action for anyone who desires to remain relevant, impactful, and ahead in a rapidly changing world.

In today's global economy, knowledge is no longer static. According to the World Economic Forum, nearly 50% of all employees will need reskilling by 2025. This reality highlights a powerful shift: learning is no longer optional, it is essential. Those who actively invest in their growth position themselves for advancement, leadership, and long-term success.

Excellence is not built in moments of comfort, but in seasons of discipline. It is shaped in the unseen hours through reading, reflection, practice, and persistence. As one timeless truth reminds us, excellence is never an accident, but the result of high intention, sincere effort, and intelligent execution. In the same breath, we are reminded that the moment you stop learning is the moment you start declining.

This edition explores both sides of the journey, revealing the cost of stagnation and the power of continuous pursuit. It is designed to challenge your thinking, inspire your actions, and awaken a deeper awareness of who you are becoming. Across Zambia and beyond, a new generation is rising, individuals who refuse to settle, who are choosing growth over comfort, and who understand that success is a continuous process of becoming.

The choice is yours every single day. You are either growing or you are falling behind. There is no middle ground. May these pages ignite in you a renewed hunger for excellence and the courage to pursue it with consistency and purpose.

Stay learning, stay growing, and stay rising.

*David Ntalasha Chisha
Inspiring a Generation to Rise.*

THE INTELLIGENCE ECONOMY

WHY CONTINUOUS LEARNING IS THE NEW CURRENCY.

In today's world, ignorance is no longer the greatest risk. Irrelevance is. There was a time when knowledge alone was power. Today, that is no longer enough. We are living through a profound shift redefining success, leadership, and relevance. The world has moved beyond the information age into the intelligence economy, where advantage is defined not by what you know, but by how quickly you learn, adapt, and apply.

By 2025, 44% of core workforce skills will shift, according to the World Economic Forum's Future of Jobs Report. Nearly half of what defines competence today is already changing. At the same time, close to 50% of employees will require reskilling, while 85% of the jobs that will exist in 2030 have not yet been created. This is not future disruption. It is present reality.

Technology, automation, and artificial intelligence are not just transforming industries; they are redefining value. The advantage no longer belongs to the informed. It belongs to the adaptable.

Insights from LinkedIn Learning show that the most in-demand professionals are not those with fixed expertise, but those who demonstrate curiosity, agility, and a commitment to continuous growth. In this economy, learning is no longer an event. It is identity.

The most effective individuals understand this. They invest in knowledge deliberately, refine their thinking continuously, and expand their capabilities with intent. Growth is no longer optional. It is essential.

The cost of standing still has never been higher. What you know today has a shrinking shelf life. Those who rely on past achievements risk becoming irrelevant not because they lack ability, but because they stop evolving. Those who commit to continuous learning remain agile, competitive, and ready.

Top-performing professionals are not defined by a single path, but by their ability to evolve. They pivot, reskill, and adapt at speed. Their edge is not knowledge alone. It is learning velocity.

At the center of this shift is a defining advantage: the ability to learn, unlearn, and relearn faster than change itself. This is what separates those who lead from those who follow.

In this economy, two types of people are emerging: those who keep learning and those who are slowly becoming irrelevant. The difference is not intelligence. It is intention.

THE NEW REALITY

Learning is continuous. Skills are temporary. Adaptability is power. Excellence is intentional.

This reality carries particular significance for emerging economies across Africa. The global stage is no longer defined by geography, but by capability. Africa's greatest advantage is not just its youth population, but its potential for accelerated learning. Those who harness this will not simply participate in the global economy, they will compete at the highest level. Across Zambia and beyond, a new generation is rising with clarity and purpose, choosing growth over comfort, discipline over ease, and preparation over chance.

Organizations are evolving as well. The most competitive companies are no longer those with the most resources, but those with the most adaptable people. Learning cultures are replacing rigid structures. Innovation is driven by curiosity, and progress is sustained by the willingness to evolve. The ability to learn faster than competitors has become a true strategic advantage.

The conclusion is unmistakable. Continuous learning is no longer a form of self-improvement. It is economic survival and competitive advantage. It determines who advances, who leads, and who is left behind. In a world defined by constant change, the greatest risk is not failure, but stagnation. Degrees are becoming less valuable than learning speed.

In the intelligence economy, your ability to learn is your greatest asset, and your willingness to stop is your greatest liability. The future does not belong to the most experienced, but to the most adaptable.

The intelligence economy does not reward comfort. It rewards curiosity, discipline, and evolution. You are either learning your way forward or being left behind. The choice is not someday. It is daily.

A collection of trophies and medals is displayed on a table. In the foreground, several gold medals are visible, some with intricate designs. Behind them, several trophies of various shapes and sizes are arranged. One prominent trophy has a large, flared, red-tinted top. Another is a tall, slender trophy with a blue and gold design. The trophies are set on dark, rectangular bases. The background is dark and out of focus, emphasizing the trophies in the foreground.

**“EXCELLENCE IS
QUIET, BUT ITS
RESULTS ARE LOUD.”**

THE CONTINUOUS LEARNING BLUEPRINT

1. DAILY HABITS

- Read 10–20 pages
- Reflect for 10 minutes
- Learn one new idea

2. WEEKLY SYSTEM

- Watch one lecture / podcast
- Review your progress
- Apply one new skill

3. MONTHLY UPGRADE

- Take a course or workshop
- Network with smarter people
- Audit your goals

“If you are not learning, you are falling behind, silently.”



THE MIZINGA MELU EFFECT: A STANDARD OF EXCELLENCE IN LEADERSHIP.

Before the titles, before the awards, before the boardrooms, there was a young girl in Mazabuka with a dream bigger than her environment. There was no guarantee, no clear path, only belief. The story of Mizinga Melu is not just one of success, it is a story of courage, faith, resilience, and the relentless pursuit of excellence. For over two decades, she has commanded rooms where decisions shape nations, rising from local beginnings to global influence, anchored by one unshakable standard: never settle for average when greatness is possible.

A JOURNEY BUILT ON COURAGE

Every great story begins with a decision to rise, and Mizinga Melu made that decision early. From her roots in Zambia to leadership across multiple continents, her journey has been defined by bold steps into unfamiliar territory. She entered spaces where few women stood, carrying not just her ambition but the weight of expectation. Becoming the first Zambian and first woman to lead Standard Chartered Bank Zambia was not simply a career milestone, it was a declaration that barriers are not permanent. There were moments when the pressure was overwhelming, rooms where she was the only woman, decisions that carried immense responsibility, and expectations that could break the unprepared. Yet she did not retreat.



She leaned into the discomfort, understanding that growth is never found in safety. Her courage was not the absence of fear, but the decision to move forward despite it. Excellence is not a title, it is a standard you refuse to lower.

EXCELLENCE AS A DAILY DISCIPLINE

Excellence is not an event; it is a daily discipline practiced when no one is watching. As CEO of Absa Bank Zambia Plc, Mizinga Melu has built a reputation for consistency, vision, and transformation. Her journey, forged over decades of discipline and resilience, reflects a leader who understands that success is not luck, but the result of intentional effort repeated over time. Her achievements are extraordinary. She has received numerous accolades, including multiple CEO of the Year awards, continental recognition, and global honors that affirm her influence in the banking sector. In recognition of her outstanding leadership and contribution to business and national development, she was also conferred with an Honorary Doctor of Philosophy (PhD) in Leadership and Management by Copperbelt University. Yet beyond the awards lies something deeper, a commitment to growth, learning, and raising standards. She does not pursue excellence for recognition, but because it is who she has chosen to become. Her life and leadership continue to inspire many across Africa and beyond, proving that your environment does not define your ceiling, your mindset does.

BEYOND SUCCESS: A LIFE OF IMPACT

True leadership is not measured by how high you rise, but by how many lives you lift along the way. Through *When Females Lead*, Mizinga Melu has committed herself to empowering the next generation, mentoring young girls, and supporting vulnerable communities. Her work extends beyond corporate success into nation building, shaping lives with intention and purpose. At the heart of her success is also her family. She is a devoted wife to Chipepo Melu and a proud mother, balancing the demands of global leadership with the responsibilities of home. In a world that often forces people to choose between career and family, she stands as proof that it is possible to lead with excellence while remaining grounded in love, values, and responsibility. Her life reflects harmony, not perfection, but intentional balance. Success without impact is incomplete.

THE POWER OF PERSEVERANCE

Behind every recognition lies a story of perseverance. Every award, every title, every milestone has been earned through seasons of challenge, discipline, and unwavering belief. Mizinga Melu's journey is a testament to what is possible when resilience becomes a lifestyle. At the core of her strength is her faith. As a devoted Christian, she does not walk her journey alone. In moments of uncertainty, she turns to prayer. In moments of success, she gives glory back to God. Her leadership is not only strategic, it is spiritual. She understands that true power comes not just from knowledge, but from divine guidance. God does not call the qualified, He qualifies the called.

THE LEGACY YOU CHOOSE

A seed does not become a tree overnight. It grows in silence, through pressure, through storms, unseen by the world. But when it finally rises, it cannot be ignored. Excellence works the same way. The story of Mizinga Melu is no longer just her story, it becomes a question to you. What are you doing with the opportunities in front of you. What excuses are you still holding onto. What level of excellence are you tolerating in your own life. This is where inspiration becomes responsibility. This is where admiration must turn into action. Because greatness is not reserved for a few, it is available to anyone willing to pursue it with courage, discipline, and faith. Excellence is calling your name. Will you answer.

**THE DAY YOU STOP
LEARNING IS THE
DAY YOU STOP
LEADING**

D R M I Z I N G A M E L U





THE RISE MODEL FOR YOUTH LEADERSHIP

R — RESPONSIBILITY

Leadership begins the moment you stop blaming and start owning your life. Take responsibility for your actions, your growth, and your future. Excuses weaken leaders, ownership builds them. The journey of Mizinga Melu reflects this truth powerfully. She did not wait for perfect conditions or easy opportunities. She stepped into demanding roles across countries and institutions, owning every challenge placed before her. From rising through the banking sector to leading major organizations, she chose responsibility over comfort, and that choice shaped her path.

I — IDENTITY

Know who you are before the world tells you who to be. Your values, your beliefs, and your purpose shape your leadership. Confidence grows from clarity of identity. Mizinga Melu's leadership is grounded in a strong sense of identity. She leads with conviction, guided by her values and her faith as a devoted Christian. In environments where she was often the only woman in leadership, she did not shrink or conform. She remained rooted in who she was, and that clarity gave her the confidence to lead at the highest level.

S — SERVICE

True leadership is not about being seen, it is about making a difference. Serve people. Solve problems. Add value. The more people you lift, the more influence you gain. Through When Females Lead, Mizinga Melu demonstrates that leadership is ultimately about impact. She has committed herself to mentoring young girls and supporting vulnerable communities, using her platform to open doors for others. Her life shows that real influence is built not on titles, but on the lives you transform.

E — Excellence

Commit to doing things well, even when no one is watching. Discipline, consistency, and continuous learning separate average from exceptional leaders. As CEO of Absa Bank Zambia Plc, Mizinga Melu exemplifies excellence at the highest level. Her multiple awards and global recognition are not случай, but the result of years of discipline, growth, and commitment to high standards. She proves that excellence is not something you switch on, it is something you live daily.

Leadership is not about age, position, or popularity. It is about responsibility, identity, service, and excellence practiced daily. The life of Mizinga Melu is a reminder that these are not just principles, they are choices. Choices that shape destinies, break barriers, and build legacy. You don't become a leader someday. You become one the moment you decide to rise.





THE POWER OF CONTINUOUS LEARNING BY DR. ELIAS MUNSHYA

There are those who rise by chance, and there are those who rise by design. I have come to understand that the difference between the two is learning, not occasional learning, but continuous, disciplined, intentional learning. Education, in its truest form, is not a milestone to be reached, but a lifelong responsibility to be embraced. It is the structure upon which purpose is built and sustained.

My journey, from the classrooms of Chingola to global academic and diplomatic spaces, has been shaped by this conviction. I did not pursue knowledge for accumulation, but for alignment. Each degree, across law, theology, business, and counselling, was a deliberate step toward expanding capacity. Learning was never an end in itself; it was a means to engage more meaningfully with society, to think more clearly, and to serve more effectively. When approached with discipline, education becomes more than personal advancement, it becomes a tool for influence.

Continuous learning requires intellectual humility. It demands that you accept that no matter how much you know, there is always more to understand. In a rapidly changing world, knowledge quickly becomes outdated, and those who stop learning inevitably stop growing. The danger is not ignorance, but stagnation. A disciplined mind remains open, curious, and responsive to new ideas, new challenges, and new realities.

What I have learned over the years is that knowledge must translate into impact. It is not enough to study, one must apply. The true value of learning is revealed not in certificates, but in contribution. Whether engaging in theology, law, or diplomacy, the question remains the same: how does what I know improve the lives of others? Continuous learning, therefore, is not self-centered; it is service-oriented.

We live in a generation that often seeks speed over depth, visibility over substance. But meaningful impact is built on depth. It is built on the quiet, consistent discipline of learning, thinking, and refining one's understanding over time. There are no shortcuts to intellectual growth. What exists instead is commitment, the daily decision to read, to reflect, to question, and to grow.

I encourage you, therefore, to embrace learning not as a phase, but as a way of life. Build systems that sustain your growth. Read beyond requirement. Think beyond convenience. Stretch your mind beyond familiarity. Because the more you learn, the more you are able to lead, to influence, and to serve.

In the end, continuous learning is not simply about acquiring knowledge, it is about becoming. It is about shaping a mind that is capable of carrying responsibility, navigating complexity, and contributing meaningfully to the world. That is the power of learning, it transforms not only what you know, but who you become.

THE DOUBLE PATH: EXCELLENCE OR STAGNATION

THE POWER OF PURSUIT (The Positive Path)

Excellence is not an accident. It is a decision, made daily. It is the commitment to keep learning, even when you already know a lot. It is choosing discipline over comfort, growth over ease.

Those who pursue continuous learning expand their capacity. They sharpen their thinking. They remain relevant, adaptable, and powerful in any environment.

Learning does more than increase knowledge, it builds confidence, vision, and resilience.

A person committed to growth:

- Sees opportunities where others see obstacles
- Adapts quickly in changing environments
- Becomes a leader, not a follower

Excellence is built in private through reading, reflection, practice, and curiosity. It is not about perfection, but progression. The most successful individuals understand one truth: The moment you stop learning is the moment you start declining.

THE COST OF NEGLECT (The Negative Path)

There is a silent danger that destroys potential not failure, not lack of opportunity, but neglect. The neglect of growth. The neglect of learning. A life without continuous learning slowly becomes outdated. Skills expire. Confidence fades. Relevance diminishes. What once felt like strength becomes weakness in a changing world. Complacency is comfortable, but it is costly.

Many people stop learning after achieving a certain level of success. They rely on past knowledge, past victories, and past identity. But the world does not stand still and neither should you.

Without growth:

- You become replaceable
- Your thinking becomes rigid
- Opportunities begin to pass you by

Stagnation is not always loud. It is subtle. It shows up in excuses:

"I know enough."

"I'll learn later."

"This is how I've always done it."

But over time, these small decisions compound into limitation. A person who refuses to grow eventually watches others surpass them not because they lacked talent, but because they stopped evolving. Comfort is the new risk.

THE CHOICE IS DAILY

Every day presents a decision, To grow or to remain the same.

To pursue excellence or to settle into comfort.

The gap between where you are and where you could be is built or broken by your commitment to continuous learning.

In the end, your future will not be defined by what you once knew, but by your willingness to keep learning.

THE MAN WHO SHARPENED THE BLADE.

*In a quiet village, there lived two craftsmen.
Both were known for their skill. Both were given the
same tools. Both started with equal promise.
But years later, their lives looked very different.*

*The first craftsman worked endlessly. From sunrise to
sunset, he cut, shaped, and built. He prided himself on
never stopping. "Hard work," he would say, "is the key
to success."*

*The second craftsman also worked hard but not
without pause. At the end of each day, he would sit in
silence, studying his tools. He would sharpen his blade.
He would reflect on his mistakes. He would learn new
techniques, even when others rested.*

*To the village, it seemed as though he worked less.
But over time, something remarkable happened.
The first craftsman's work began to decline. His blade
grew dull. His cuts became rough. His progress slowed,
though his effort never decreased.*

*The second craftsman's work became exceptional.
Each piece was precise. Each creation carried a mark
of mastery. His blade, constantly sharpened, required
less force but produced greater results.
One day, the first craftsman, exhausted and frustrated,
asked,
"How is it that you achieve more, yet seem to work
less?"*

*The second craftsman smiled and replied,
"I do not work less. I work wiser.
For every moment I spend cutting, I spend another
learning.
For every task I complete, I refine the one who
performs it."
He held up his blade.*

*"Excellence is not found in doing more.
It is found in becoming better.
And the one who keeps learning will always outgrow
the one who only keeps working."*

Moral

*Excellence is not an act, it is a standard.
And continuous learning is the discipline that sustains
it.*

DID YOU KNOW?

**Companies now hire
for learning ability
over experience.**

**The question is no longer "What do you know?" but "How
fast can you learn?"**

WHY MOST GRADUATES WILL BECOME IRRELEVANT.

A degree used to signal readiness. Today, it signals potential at best. The market no longer rewards what you studied; it rewards how quickly you can adapt. Most graduates are not becoming irrelevant because they lack intelligence, but because they rely on a system built for stability in a world defined by change. A qualification is no longer a competitive advantage. It is a starting point.

The gap between education and reality is widening. The World Economic Forum estimates that 44% of core workforce skills will change by 2025, while 85% of jobs expected in 2030 do not yet exist. Technology is reshaping industries faster than institutions can respond. By the time many students graduate, parts of what they learned are already outdated. The issue is no longer access to knowledge. It is the speed of adaptation. This creates a clear divide. Some individuals continue learning, evolving, and repositioning themselves in real time. Others rely on past knowledge and slowly lose relevance. The difference is not intelligence. It is learning velocity. In today's economy, the ability to learn, unlearn, and relearn is the new competitive advantage.

Graduation often creates a dangerous illusion, the belief that learning has an endpoint. Education conditions people to study, pass, and finish. The real world rewards none of those. It rewards continuation. Data from LinkedIn Learning shows that top performers consistently invest in ongoing skill development beyond their formal roles. Those who stop learning do not fail immediately; they decline gradually, as their knowledge loses value in a changing environment.

The shift from qualification to capability is now unavoidable. Degrees may open doors, but only competence keeps them open. As skill lifecycles shorten, relevance depends on how quickly you can update what you know. Knowledge is no longer power. Applied, evolving knowledge is. This is why most graduates will fall behind. Not because they cannot grow, but because they choose not to. Many default to comfort, relying on past effort in a future that demands continuous reinvention. A smaller group takes a different path. They learn independently, adapt early, and build ahead of change. Over time, the gap becomes permanent.

The future will not be defined by degrees, but by direction. Every graduate faces a choice: treat graduation as an ending, or as a beginning. One path leads to comfort and slow irrelevance. The other leads to growth, relevance, and long-term influence. Most graduates will become irrelevant. Not because they are incapable, but because they stop becoming. And in a world that never stops changing, the only people who remain valuable are those who refuse to stay the same.

THE ARISE RELEVANCE INDEX

- LEARNING SPEED
- SKILL APPLICATION
- ADAPTABILITY
- NETWORK EXPOSURE
- EXECUTION DISCIPLINE

THE REALITY

- 44% OF SKILLS CHANGING BY 2025
- 85% OF 2030 JOBS DON'T EXIST YET
- AVERAGE SKILL LIFESPAN: ~5 YEARS

HOW TO STAY RELEVANT

- LEARN SOMETHING NEW EVERY WEEK
- APPLY WHAT YOU LEARN IMMEDIATELY
- STAY AHEAD OF CHANGE, NOT BEHIND IT

MOST GRADUATES DON'T FAIL BECAUSE THEY LACK OPPORTUNITY. THEY FAIL BECAUSE THEY STOP EVOLVING.

**A LETTER TO THE YOUTH:
ON EXCELLENCE AND CONTINUOUS
LEARNING BY DR. PRECIOUS
GONDWE.**

Dear Young Leader,

I write to you from a journey shaped by discipline, learning, and the deliberate pursuit of excellence. Excellence is not a moment or a title, it is a daily decision. I did not stumble into it, I built it. Every qualification I pursued was not for recognition, but for preparation. I understood early that expanding my mind would expand my impact. Your greatest investment will always be what you know.

My journey began across borders, from Zimbabwe to Botswana and later the United Kingdom. These transitions built resilience and sharpened my perspective. I started at the ground level as a student intern, learning, observing, and committing to doing the small things well. That is where excellence is formed. Many seek visibility before building capacity, but what you build in private is what sustains you in public.

Continuous learning is the currency of relevance. Global exposure elevated my standards, but my defining decision was to return and build. In ten months, I grew a law firm into a multi-award-winning business, now an eight-figure enterprise. This was not luck, it was clarity, discipline, and execution. Excellence demands consistency, even when it is hard and unseen.

Leadership is not about control, but cultivation. It is about building people and systems that outlive you. Through mentoring young Africans, I have seen what happens when knowledge meets belief, a generation rises beyond limitation into possibility.

So I urge you, do not settle for average. The world rewards preparation and execution, not potential. Excellence will cost you comfort, and continuous learning will demand humility, but both will position you for impact. Start where you are. Build with what you have. Commit to becoming better every day. It is possible to rise from nothing and still touch everything.

*Yours in purpose and excellence,
Dr. Precious Gondwe*





THE GREATEST LEADERS ARE THOSE WHO NEVER GRADUATE FROM LEARNING.

ARISE AFRICA MAGAZINE – SPECIAL EDITION SPOTLIGHTS LEADERS, INNOVATORS, AND INDIVIDUALS WHO ARE SHAPING AFRICA'S FUTURE. THIS EDITION IS DEDICATED TO INSPIRING, IMPACTING, AND EMPOWERING YOUNG PEOPLE WITH PRACTICAL TOOLS AND TRANSFORMATIVE INSIGHTS TO LEAD PURPOSE-DRIVEN LIVES.



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Arise is not just a magazine. It is a standard