

BRAVING THE ODDS

A MEMOIR ON PERSEVERANCE,
FINANCE AND FAITH



MIZINGA MELU

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Finance and Faith*

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Chapter 1

November Rain

The rain pattered unceasingly against the bedroom window, beckoning me to draw farther underneath the thin blanket my seven-year-old frame lay beneath. The November rains had come, but it was a Saturday morning, and I had no interest in interrupting my slumber. My father had other plans, however.

‘Mizinga! Nchimunya! Shy!’

I let out a groan that joined in chorus with the tired sighs from my older sisters. I untangled myself from my eleven-year-old sister, Nchimunya – Patricia, to me – with whom I shared a bed. Shy, already an adult at eighteen, stretched out in her own bed against the opposite wall. Daylight was just starting to peek through the pink floral curtains of the east-facing window, which meant it was not much later than 5.00 a.m. Thunder could be heard in the distance, but Father was eager to get outside, just as he always was on the first day of rain.

‘Come, now, your brothers are already up.’ He stood forcibly in the doorway, making sure we responded to his command.

‘But, Father, there’s a storm. Shouldn’t we stay inside and wait for it to pass?’ Shy made a meager attempt to prolong our sleep.

‘The thunder won’t hurt you – it is not like a blast from the mine.’

A rock quarry was five kilometres away from our farm, which Father had named Koyuma, a Tonga word for ‘work hard’. Every day around four in the afternoon, we would hear blasting off in the distance that sounded like thunder. All of us kids felt it wasn’t safe to be outside until the roar had passed – to us, it sounded like bombs were being set off.

I turned and looked at Patricia, who winked at me. We all knew what was coming.

‘The ones who stay inside during the rain are the ones who will be at our door when it comes to time to harvest, asking

for food’, our father lectured. ‘It is a time to plant, not to worry about your own comfort. You should look outside and say, “It is raining on my crops! What a beautiful day”!’

We knew better than to contest any further – the effort would be futile. After we had pulled back our blankets and stood to dress, Father made his way outside to the barn, where he and our brothers, Godfrey, Atan, Teddy and Hyeleni, gathered farm equipment for the morning ahead. Godfrey, Atan and Teddy were not only bigger than me – they were much older than me, from fifteen all the way to twenty-two. Hyeleni was only nine but still old enough to hold authority over me.

‘Here, Mizinga, you can put these on’. My sister Patricia was always looking after me. She laid a pair of trousers and a white T-shirt out on my bed; they had been hers until she outgrew them. There was still plenty of wear left in them, although nothing lasted as long on me as it did on my sisters. I was too much of a tomboy. ‘Come, let me do something with that kinky hair of yours’. She reached for a comb and strands of cotton thread. After separating my hair into sections, she plaited it into several braids. This would keep my hair in place after it got wet.

‘There you are. Now you are ready to face the world’. She grinned, showing me off to Shy. My sisters often doted on me, as I was the baby in the family.

Groggily, we made our way to the kitchen, where Shy and Patricia helped my mother prepare breakfast. They warmed up porridge, sliced some bread and cooked some eggs. On the farm, we always had eggs. We would not have time to eat at the house, however – there was too much planting to be done. We wrapped enough food for all us girls, our brothers and our father and took it to the field. It didn’t matter that it was raining; we were practically immune to it, even if we did sometimes try to use it to get out of work.

‘Who is hungry?’ Shy called out as we approached our brothers in the field.

‘Yes, breakfast time!’ Our brothers cheered, dropping their hoes on the ground and running to join us on the straw mat Patricia had already laid out for our morning picnic. They were boys; they were always hungry. The smell of freshly turned, wet soil permeated the air around us and beneath us, reminding us of where our food came from. Our breakfast was a quick and basic meal, but we rejoiced in what we had. Father made sure we never took anything for granted. Soon enough, it was time for us all to get to work.

It was the season for planting maize. Maize formed the

staple of our diet, usually in the form of nshima – a soft paste one could argue is completely tasteless, unless eaten with relish (a relish can be anything from a tomato-and-onion-based sauce to vegetables and meats). To make nshima, we would boil water in a pot then put in the maize meal and let it simmer for about ten minutes until the porridge was cooked. More maize meal was gradually added and cooked until the paste reached our desired consistency. We'd let it sit a few minutes before serving hot.

Maize wasn't one of the crops we sold – this one was mainly for us. Father kept sacks and sacks of the previous year's harvest in the barn. I never knew why he kept so much of it; that was one of the mysteries of my father. Maybe he held a private fear of running out of food. He made a good salary as a commanding police officer for Eastern Province, based in Chipata, the small town in eastern Zambia where my dad was transferred just after I was born. But my father was a visionary. He planned ahead for life after retirement, which was why he bought property in Shimabala, started building a home and became a farmer nine years before he would retire, using skills he'd acquired during his upbringing in a farming village. Maybe he feared a day in the future when the harvest would not produce.

Our land was fertile, albeit rocky. Father practiced crop rotation; he understood which crops to plant during which season. During the rainy season, we planted sunflower, cotton and maize, which had to be planted in straight rows. One of my brothers would be on a tractor plowing, whilst the rest of us would be planting the seeds. I didn't mind the work so much, but that could be because the expectations upon me were lighter than those placed upon my older brothers and sisters.

Sunflower and cotton would be sold at the market. Each community in Zambia had a seasonal market run by the national marketing board. Father would bring his harvest, have it weighed and receive the standard price for the crop set by the government. I loved to tag along with him; I was fascinated by the concept of receiving money for something that had started as a simple seed. Father would take the opportunity to teach me a lesson.

'Look, Mizinga', he would say. 'All our hard work paid off. See this money in my hands now? This is what will pay for your schooling'.

When it came time to harvest sunflower and maize, all hands were on deck. It wasn't just my siblings and I who would work in the fields; Dad would hire people who lived nearby to work alongside us. Maize, especially, was time-consuming and

labourious. It was a beautiful sight to gaze upon rows and rows of white cotton when it started to bloom, but its beauty was a reminder of the work that lay ahead. Each plant had to be picked one at a time as we paid careful attention to avoid getting pricked while removing the sharp and pointy boll from the fluffy cotton.

The work was tiring and intense, particularly when it was hot. Father believed in rising early to accomplish more each day; by 10.00 a.m., the heat would become unbearable and we would not be able to continue working. It was not hard to get me to come inside on those days, but on rainy days, my mother would have to call me inside several times. I loved to play in the rain – just not work in it. Such was the case on this rainy November day.

After the day's work, my father parked our green John Deere tractor next to the house. Despite consistent warnings from my father and my brothers not to climb on it, I considered it a playground. My brothers had started gathering the hoes to place back in the shed, and my sisters were eager to get inside and change into dry clothes. But not me. *I'm gonna climb that tractor!* I decided with glee.

'Get off the tractor'! Hyeleni understood my plan out of the corner of his eye. 'Even if it's not running, you can hurt yourself'!

'I can drive this tractor'! I gave him a taunting gaze.

'No, you can't! You're too little. And you're a girl! Now, get off'!

His rebuttal was all I needed to prove my worth. *A girl can do anything a boy can do*, I thought. *I'll show him!* I climbed on top, sat down and proceeded to slide right off. I cut the lower part of my leg and had to be taken to the hospital in Chilanga, the nearby town where we did our shopping, went to school and received basic medical care. I cried the whole way there and the whole time I was getting stitches. I still have the scar. Luckily, the X-rays showed that I hadn't broken any bones. Small injuries on the farm weren't unusual; they happened to all of my brothers and sisters and especially to me.

Small pranks were just as common. Sometimes I got the better of my brothers, even when they were trying to get the best of me. Hyeleni knew I was afraid of chameleons; they were everywhere on the farm, which made them especially difficult to avoid. Hyeleni took advantage of my fear one day by placing one on his arm. Since it instantly changed colour to match his skin tone, I did not see it when he called me over. When I finally recognised the little beast, I threw a rock at Hyeleni, hitting his

forehead and cutting a gash that promptly required stitches. I felt bad about it, but he shouldn't have tricked me.

For the most part, though, I got along well with my siblings. The family rule was that after work and school, the boys had chores to do outside and the girls would take turns cooking and cleaning the kitchen. However, many times when it was my turn to cook or clean, Patricia would do it for me. She'd fill up a basin and set about doing the dishes while I would run outside and play. I was spoiled, I admit. But I felt so much more comfortable playing with the boys than I did doing 'women's work'. I didn't yet understand the value of what women contribute to society.

The benefit of having so many brothers and sisters and cousins around was that there was always someone to play with. Hide-and-seek was a favorite game of ours; we had so much space in which to roam. We would hide behind trees, in fields of maize, or behind sacks of grain in the barn. We would also play tag, and I loved skipping rope with my sisters; we would compete to see who could skip the fastest. Sometimes we also played Treasure Hunt, a popular game for the youngest kids in Zambia and in my family. My dad or my sisters would hide special things for Hyeleni and me to find, like a sweet wrapped in paper for each of us or a doll for me and a toy car for Hyeleni.

Climbing trees was my favorite activity. There were big, beautiful mukwa and musekese trees on our property that provided endless fun for my adventurous spirit. Mukwa trees – also known as bloodwood trees for their dark-red sap – can grow as tall as sixteen metres. In rainy weather, their umbrella-like canopy of leaves kept me dry; in the spring, they were covered with scented, orange-yellow flowers that I thought looked like fried eggs. Baboons and monkeys love to feed on the seed pods. The beautiful wood is often used for furniture and even for musical instruments.

Mother used to say that the oil in the mukwa tree's leaves can cure any cough, cold, sore throat, or infection. If one of us kids complained about stomach cramps, she would say, 'Go get leaves from the musekese tree. Eat them, and you will feel better'. I would do just that, and every time, my cramps would go away. My mother's remedies always worked, without having to spend any money on medicine or hospital bills. If one had a skin rash, Mum would recommend aloe vera leaves. Within days, the rash would disappear. Our land provided so much of what our bodies and souls needed to thrive. Through my experiences living on the farm, I learned that to move ahead, one only needs to

use what one has.

From my perch high in one of my beloved trees, I could look out across our fields, which by May were dotted with bright-yellow sunflowers, and beyond to the rolling green hills of the Zambian landscape. The land seemed to stretch for miles, even though our property was only about 150 acres. Father always said, 'It's not about the size of your land, but what you do with it'.

He not only grew maize, sunflower and cotton but also raised livestock; we had cattle and pigs, goats and chickens. Ours was a self-sustaining farm. We were not rich, but we were not poor. We had three meals a day, land to cultivate, school to attend and time to play. Sitting on a tall branch of a mukwa tree, I felt nothing but blessed. *My country is beautiful*. I would come to know many more countries and landscapes in the world as an adult, but no other place would ever hold such a dear place in my heart.

I didn't always live on the farm as a child. Dad bought the land in 1970, but it took four years to build our home and prepare the property for farming, so it wasn't until I was six years old that we could move onto it. Then, every three or four years, Dad would get transferred to another nearby community for his police job and our family would get a new additional home base. Perhaps it was because of his job or maybe because he wanted to teach us how to be open and adaptive, but Dad never let us live only at the farm. However, the farm was a constant in my life, even if we didn't live there all the time. We would always go there when there was work to be done or we needed fresh air to breathe. It is still in our family today. And I feel lucky: as an adult, I accept change easily since there was so much of it in my early life.

School days also started early. My siblings and I would quickly wash our faces and brush our teeth and dress in our school uniforms. My sisters and I wore short khaki dresses, white socks and black shoes. My brothers wore khaki shorts, white shirts, a striped blue-and-white tie, long socks and shoes.

Mum would pack us each a light lunch, which usually included a sandwich, scones and crisps, and Dad would drive us to school in the Belmont – a big, black car imported from Australia. When it pulled onto the school grounds, everyone knew our family had arrived. For people nearby, the car's extensive size

and unique shape turned heads; for those indoors, the roar of its engine announced our arrival – like a racecar, it screeched to a curbside halt. For better or worse, it was impossible to be inconspicuous in that car.

The goal was to get us to school by the time it started at 7.00 a.m. While living at the farm, my siblings and I attended Parklands Primary School in Chilanga, about fifteen kilometres away. The roads were particularly bad at that time, and it could take us up to an hour to drive to school. It was a challenge keeping time, so we sometimes found ourselves late to class.

The headmaster would stand in front of the whole assembly and call us out. ‘May all those who have come in the beautiful black Belmont please come to the front’. We would go to the front and be lectured on how important it was to be on time. As the youngest, I would let my older brothers and sisters take the responsibility of explaining why we were late.

‘Sorry, Headmaster, but there are so many of us all trying to get ready for school at the same time. We only have one bathroom, sir’, Hyeleni would offer.

‘And the road here from the farm is very bad, sir. We have to drive very slowly to avoid getting stuck’, added Patricia.

But no excuse was good enough for the headmaster, and sometimes he punished us.

The public school consisted of grades one through seven. It was a beautiful school, an administration block with classroom wings on either side. In the middle of the facility was an outdoor open space, where school assemblies were held. The school day was structured modernly and orderly, taking a British approach. Each day began with an assembly. All the students would stand in a straight row and sing the national anthem. Although Zambia consists of seventy-two tribes, each with their own language, we always spoke English at school and would all sing together as one:

‘Stand and sing of Zambia, proud and free,
Land of work and joy in unity,
Victors in the struggle for our rights,
We’ve won freedom’s fight.
All one, Strong and Free..’

Zambians are proud people; the national anthem is highly revered. When it is played, we drop everything we are doing and sing from where we are. That made days when we were late to the assembly especially challenging; sometimes we’d have to sing from the school car park, making our tardiness very obvious.

After the headmaster made some announcements, finally,

we would all walk in a straight line to our classrooms, each one small and equipped with little desks and chairs and a chalkboard on the wall. I wouldn't see my brothers and sisters again until after the school day ended, at 1.00 p.m. (or later, if we were held after for being late).

Classes were co-ed, and the teachers were multiracial. After Zambia gained independence in 1964, the country's first president, Kenneth Kaunda, declared us 'a nation of one'. We noticed skin colour, but it made no difference in how we viewed or treated one another (at least not in my experience). We had one full-time teacher and specialised teachers for subjects such as cookery, homecraft, math, science and religious studies. My favorite teacher was Miss Brown. She was extremely caring and soft spoken. My favorite subject was English; Miss Brown would allow me to read out loud in class and would always say, 'Mizinga, you read so well!' I'd smile and puff up my chest. *Maybe I'll be a writer one day*, I thought.

We also had playtime at school, which included running around the playground; the boys would play football or volleyball, and the girls usually gossiped or played tag, just as I played at home with my brothers and sisters. The game went on and on. I had several friends at school, but I would not make lifelong friends until secondary school.

At the end of each day, my siblings and I would wait for Father to come pick us up in the Belmont. Back at home, we'd change out of our school clothes and into our play clothes. We'd play outside until Mother called us in to have a more substantial meal together as a family. Since we had a lot of cattle, meat was often on the menu.

'Meat, again'? I would question. 'Do I have to eat it? I break out in a rash every time I do'.

When I was around ten years old, I started having allergic reactions to meat. The rash would last for a few hours and sometimes even a few days. Then it would disappear, without my having taken any medication.

'Yes, Mizinga', my father would say. 'You cannot give up on basic meals. You must continue eating meat until the reaction disappears'.

My dad was persistent in what he believed in. As man of the house, his word was usually final. So, I continued to eat the meat, and the rash came out as usual every time I did. His persistence worked, however. Eventually, the rash completely stopped appearing. My only conclusion was that I had developed a strong immunity. Since then, I have never had any allergic re-

actions to meat. That experience taught me not to give up easily.

Dad's ambition was to bring up well-mannered children who would end up doing very well for themselves. He also invoked a foundational belief in all of us that family comes first – we are to be there for each other, no matter what. I always believed my dad was a hero, and I completely respected his views and opinions. Even if I didn't always want to do what he wanted me to do, I always believed my dad was right. He was a man of high integrity and believed that people had to work hard for what they achieved in life. 'If opportunities come along, one must be ready for them', he'd say. Hard work and integrity summed up a lot of how he lived his life.

Dad stressed the importance of taking advantage of every rainy day in the field, but the one exception was Christmas Day. Rain or shine, we never worked on Christmas Day, and Christmas 1978 was no exception.

An intimate and inspiring memoir by CNBC AABLA All Africa Business Woman of the Year

Having been a multi-award winning CEO of a large international bank, Mizinga Melu knows what it's like being the only woman in the boardroom. It's not an easy ride. From navigating untaught corporate politics, finding her skills and experience routinely questioned, and having to work harder just to have her voice heard, her resilience has been constantly put to the test. However, she was primed to overcome hardship.

This isn't just a book about braving the odds in the boardroom—it's about how an ordinary girl from Zambia overcame such setbacks as the loss of her mother while still a young girl, failing out of nursing school as a young woman, and being denied an executive role she knew she was the most qualified for as an aspiring banker. Melu warmly invites readers into her world, chronicling the experiences that have shaped her—from her childhood growing up on a farm and the growth of her deep and unwavering faith, to her years as a global banking executive balancing the demands of career and motherhood while living internationally.

Braving the Odds is a story about being a daughter, wife, mother, woman of God, and an African businesswoman in a man's world. Through its telling, she hopes to inspire women and girls around the world to not let anything stand in their way.

Mizinga Shansonga Melu is the CEO of Absa Bank Zambia and the founder of When Females Lead, an empowerment network for the female African child. During her tenure with Standard Chartered Bank (SCB), Melu was the first African female CEO in the thirteen African countries where SCB maintains subsidiaries. She was also the first African Female CEO at SCB Zambia. She is married to Chipepo and has two children, Ruthmary and Matthew.



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