

Governor's Remarks - UNESWA Orientation of First Year Students

Kwaluseni Campus, 25 August 2025

- Programme Director,
- Vice Chancellor, Prof Justice Thwala,
- Management & Staff of the University,
- Our First Year Students,
- Distinguished Guests,
- Ladies and Gentlemen,
- Good morning, everyone!

INTRODUCTION

1. Firstly, I want to thank the University of Eswatini for entrusting me with this responsibility to speak with these young talented minds before me. It is an honour to stand before you today as the Governor of the Central Bank Eswatini, but more personally, as someone who began his tertiary journey right here between 1989-1992.
2. Walking the same halls and dreaming the same big dreams that you are embarking on today. When I first arrived at this university, I was much like you filled with excitement, a touch of nervousness, and an overwhelming sense of possibility. This university was the launchpad where my ambitions took shape, where I learnt not just the theories in textbooks, but the

resilience, curiosity, and perseverance needed to navigate the world beyond these walls.

THEME

The theme for today's orientation, ***"Making a Positive Mark in Your Academic and Social Life"*** is both timely and profound.

3. Academically, this institution will challenge you: intellectually, mentally, and emotionally. Embrace that challenge. This is where your ideas will be tested, your assumptions questioned, and your capacity to grow will be stretched. But remember, you are not here to simply pass exams. You are here to acquire knowledge and skills that can serve you and Eswatini, in a rapidly changing world.
4. Whether you are studying economics, science, agriculture, education, or journalism, I urge you to aim beyond good grades. Aim to understand. Aim to contribute. Aim to innovate.
5. As the Central Bank, we are deeply aware of the need for capable, ethical, and visionary young professionals who can help navigate our economic future. We need economists who understand the heart of the community. We need scientists who remain grounded in purpose. We need graduates who do not just want jobs, but who create them.

SOCIAL LIFE

6. Equally important is the mark you leave **socially**, on your peers, your campus, and your society. University is not just a place for academic achievement. It is a melting pot of ideas, cultures, and personalities. It is

where you will form lifelong friendships, encounter differing worldviews, and learn to navigate conflict, cooperation, and compromise.

7. Your social life should reflect the same values that will carry you into leadership: respect, discipline, empathy, and responsibility.
8. Be the person who uplifts others. Who speaks out against injustice. Who helps a classmate in need. Who chooses integrity even when no one is watching. Because these small actions are the seeds of the positive mark you will leave on the world.

NATIONAL RESPONSIBILITY

9. As you pursue your studies, remember that you are part of a greater whole. Eswatini is a young nation filled with potential, but also with challenges.
10. Youth unemployment, economic diversification, financial inclusion, climate resilience, these are not just policy issues. They are personal. They are real. And you are the generation that must rise to solve them. Education is not an escape from our problems; it is a preparation to tackle them.
11. At the Central Bank, we believe in youth empowerment. We are investing in financial literacy, supporting communities, and modernising our monetary systems to be inclusive of all. But real transformation cannot come from institutions alone. It must come from individuals, people like you, who choose to lead with purpose.

DISCIPLINE, INTEGRITY & EXCELENCE

12. As you step into this new phase, you have a unique opportunity to shape your future with purpose and passion. Taking ownership of your academic

path is about embracing discipline, integrity, and excellence qualities that will not only lead to success in your studies but also prepare you for a fulfilling life beyond classroom.

13. Discipline is your foundation, it is the commitment to show up, stay focused, and manage your time wisely. Young minds, only the disciplined ones are truly free in life, if you are undisciplined, you are a slave of your passions. Create a schedule that balances study, rest, and personal growth. Set clear goals for what you want to achieve each semester and take gradual steps toward them. When challenges arise, discipline will keep you grounded, helping you push through distractions or setbacks with resilience.
14. Integrity is your compass, it means being honest with yourself and others, doing your own work, and owning your mistakes. Uphold academic honesty in every assignment and exam, as it builds trust and credibility. This character trait will earn you respect and set you apart as a principled leader in any field.
15. Excellence is your aspiration; it is not about perfection but about giving your best effort in everything you do. Engage deeply with your courses, ask questions, and seek out opportunities to grow whether through research, extracurriculars, or connecting with professors and peers. Celebrate your progress, learn from failures, and strive to improve continually. Excellence is a mindset that will carry you far beyond your university years.

WORDS OF ENCOURAGEMENT

16. You are the author of your academic story; each decision you take, effort, and interaction contribute to the legacy you are building. Take charge by

setting high standards for yourself, staying accountable, and seeking support when needed. Your parents, friends, roommates, classmates, professors, tutors, lectures, and campus resources are here to guide you, but the true drive to succeed comes from within.

17. Embrace this journey with curiosity, courage, and a commitment to becoming the best version of yourself. Whether you are mastering a challenging subject or forming meaningful connections with your peers, every step you take is an opportunity to make a positive mark not just in your academic life, but in your social circles as well. Let your presence be felt through your integrity, your enthusiasm for learning, and your willingness to uplift others. The impact you make today shapes the person you become tomorrow.

FINANCIAL LITERACY

18. Now, I want to shift our focus to a crucial topic financial literacy. Financial literacy is about knowing how to budget, save, invest, and manage debt effectively. As students, many of you depend on allowances from family, government scholarships, or part time work. Without a plan, it is easy to overspend, fall into debt, or struggle when funds are delayed. Financial literacy empowers you to take control, make informed choices, and build a foundation for long term stability.
19. Let us start with your allowances and scholarships, which are often your primary sources of income. In Eswatini, government scholarships are a lifeline for many students, covering tuition, accommodation, and living expenses. However, delays in these payments, can leave students in a bind, unable to afford basics like food or rent.

20. For many of us, our first taste of financial responsibility comes from the allowances or a part-time job. This is our training ground. It is where we learn the basics of budgeting, the difference between a "need" and a "want," and the importance of saving. A simple but effective method is the 50/30/20 rule: 50% for needs, 30% for wants, and 20% for savings or debt. I am not saying this method will work for everyone, it is just an example, feel free to adjust it to suit your needs. This helps us visualise where our money is going and ensures we are building a savings habit from the start.
21. Managing allowances is much easier when you have a purpose. Instead of just saving money "to save," set specific financial goals. Maybe you want to save for a new laptop, or to start an investment portfolio. Write down your goals and the amount you need to save. This turns saving from a chore into a mission. A clear goal provides motivation and makes it easier to say no to impulse purchases.
22. Remember, an allowance is more than just money, it is a tool for learning. By managing it wisely, you are building the skills and habits that will serve you for a lifetime. Debt is another reality for many students. Poor debt management can haunt you long after graduation.
23. Remember, financial literacy is about more than just numbers. It is about building healthy habits that will lead to a life of financial security and freedom. It is about taking control of our money, so our money does not control us.

ENTREPRENEURSHIP

24. The economy around us is transforming at lightning speed. Technology, globalisation, and unexpected challenges are reshaping industries and

creating new opportunities. As first year students, you are not just preparing for a career, you are preparing to shape the future. An entrepreneurial mindset is your key to unlocking this potential. It is about seeing possibilities where others see obstacles, taking initiative, and daring to innovate. Whether you dream of launching a startup, leading a community project, or reimagining an industry, entrepreneurship starts with a spark within you.

25. So, how do you nurture this mindset? First, embrace curiosity. Ask questions, explore new ideas, and do not be afraid to challenge the status quo. Your courses, clubs, and conversations on campus are opportunities to discover problems worth solving. Second, take risks, entrepreneurship is not about playing it safe, it is about stepping out of your comfort zone. I assures you that nothing grows in a comfort zone. Even if you stumble, every attempt builds your confidence and creativity.
27. Now, let us talk about resilience, the path to success is nonlinear, especially in today's unpredictable world. Economic shifts, technological disruptions, and personal setbacks will test you. Resilience is your ability to bounce back, adapt, and keep moving forward. It is about viewing failures as lessons, not roadblocks, as failure is not the opposite of success, it is part of success. When a group project does not go as planned or an exam feels overwhelming, reflect, adjust, and try again. Resilience is built through small, daily acts of perseverance showing up to class, seeking feedback, and staying committed to your goals.
28. As first year students, you are at the perfect moment to start. You do not need all the answers today but just the courage to begin. Take ownership of your path. Experiment with new ideas, learn from every experience, and

stay resilient through challenges. The economic landscape may be complex, but it is also full of opportunities for those who dare to innovate and persist.

CONSEQUENCES OF CLASS BOYCOTTS

29. I want to talk about a serious topic that affects all of us, the potential consequences of class boycotts on our future employability. When we participate in a class boycott, we might feel like we are making a powerful statement. However, we also risk serious academic setbacks. This disrupts the academic calendar, extending your time in school and delaying graduation.
30. Furthermore, boycotts can result in missed learning opportunities and a reduction in hands on training, particularly for students in technical fields. This can mean we enter the job market with fewer skills than our peers. In some cases, our final degree classifications can be negatively impacted, which can affect our eligibility for certain jobs or postgraduate programmes.
31. Beyond the immediate academic issues, boycotts can also have lasting professional consequences. Employers look for commitment and a strong work ethic. When they see a history of participating in class boycotts, they might perceive us as lacking commitment to our studies or as potential sources of disruption in the workplace. For international students, the consequences can be even more severe. Delays in receiving a degree can complicate visa status and employment applications, creating significant uncertainty and stress.

32. I believe in the power of student voices to drive change. However, we must be mindful of the potential repercussions of our actions. We need to be aware that while we are fighting for a cause, we are also putting our academic and professional futures on the line. It is a balance we must carefully consider. We need to find ways to make our voices heard without sacrificing the very futures we are working so hard to build.

OPPORTUNITIES

33. Today, as I stand before you, I want to also emphasise a critical ingredient for your success, staying informed about opportunities. In a world that is constantly evolving, opportunities like internships, bursaries, and youth programmes are not just stepping stones, they are launchpads for your dreams. But these opportunities will not find you on their own. You must seek them out, and that begins with awareness. In the Bank, we do provide 3-to-6-month internships to students and provide graduate trainee programme for recent graduates to provide them with a steppingstone as they embark on corporate world journeys.
34. As students, you are at a pivotal moment in your lives. The decisions you make now, the doors you choose to knock on, can shape your future. What you post today on social media might be a stumbling block to your future employment opportunities. Internships offer real world experience, allowing you to apply what you have learned in the classroom while building networks that can open doors to careers. Bursaries provide financial support, easing the burden of education costs and giving you the freedom to focus on your studies. Youth programmes whether leadership workshops, community initiatives, or skills building camps equip you with

tools to grow, innovate, and lead. These opportunities are out there, waiting for you, but only if you know where to look.

35. Why is staying informed so crucial? Because knowledge is power. Knowing about a bursary application deadline, an internship opening, or a youth programme tailored to your interests can set you apart. In today's competitive world, those who are proactive and informed are the ones who thrive.

CONCLUSION

36. In the years to come, you will face distractions, disappointments, and doubts. But remember why you started. Remember the pride of your family. The faith of your community. The potential that brought you here. Make your mark. Let it be one of excellence. Of service. Of courage.
37. Do not aim to be the loudest in the room, aim to be the most impactful. Because in the end, your legacy will not be measured by titles or salaries, but by the lives you touched, the challenges you solved, and the example you set.
38. **In closing**, let me leave you with the words of Nelson Mandela, who once said: ***"Education is the most powerful weapon which you can use to change the world."*** May your time here not only change your future but help change our nation.

Thank you, and I wish you every success on this journey!