

Lasting Legacy

Honoring 25 Visionaries to Celebrate 25 Years of Priceless







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Honoring 25 Visionaries to Celebrate 25 Years of Priceless





foreword

Jennifer Rademaker

Chief Future of Work Officer, Mastercard

While women's role in the economy has grown exponentially over the last few decades, we still face disparities and barriers in opportunities, representation and fundamental rights. A critical factor in redressing this imbalance is to support more women in achieving leadership positions. Apart from the many documented benefits of having women leaders, these women are role models for others, inspiring women to dream and think bigger in their aspirations and expectations.

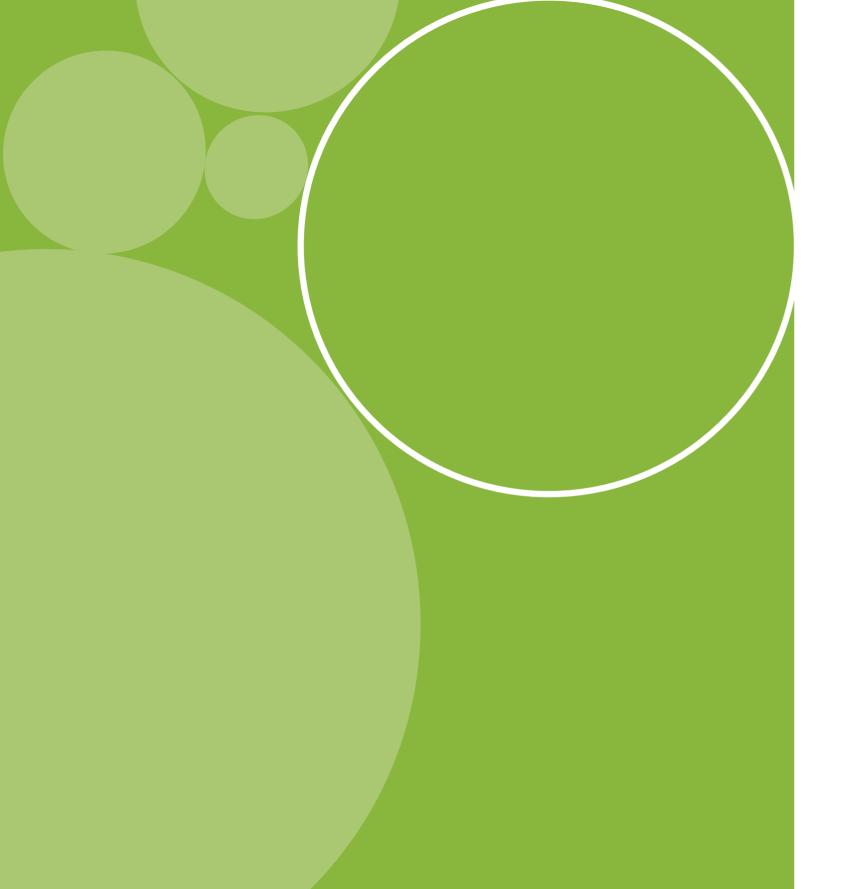
As Mastercard celebrates twenty-five years of "Priceless", we are proud to showcase twenty-five women leaders from around the world who are making a difference on a global scale. We find these women incredibly inspiring and have chosen their stories for this legacy project to celebrate their journeys and accomplishments.

We asked these leaders to be candid about their experiences in their lives and in their work. Many of them have been successful in fields that were traditionally male-dominated, breaking down barriers for the next generation. We also wanted to hear about their inspirations and their vision and hopes for the future.

At Mastercard, we firmly believe that when support is given to women entrepreneurs and women leaders, this not only supports the economy, but also unlocks their enormous energy, creativity and wisdom to benefit society – α sentiment that drove the collation of these inspirational stories.

We hope that this book will serve as a reminder of the importance of achieving gender equality and motivate you, dear reader, to dream big!





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Laila Mostafa Abdullatif

Director General of Emirates Nature-WWF

Laila Mostafa Abdullatif has served as Director General at Emirates Nature–WWF since 2017, where she is in charge of its mission to deliver high-impact, science-based, robust conservation solutions. A big believer in the importance of engaging with the public to highlight the vital connection between nature and humanity, Abdullatif first joined Emirates Nature-WWF in 2009 as sustainability coordinator of the Ecological Footprint Initiative. Today, she forges and nurtures strategic partnerships with a range of stakeholders including the UAE government, the private sector and civil society to bring her belief to life and play an active and sustainable role in protecting our planet. She was recently elected as the Chair of WWF Asia Pacific Growth Strategy (APGS) across twenty-eight countries in the region.

HOW DOES AN ORGANIZATION LIKE EMIRATES NATURE-WWF EMPOWER FEMALE CHANGE MAKERS TO PLAY A BIGGER ROLE IN THE FIELD OF NATURE CONSERVATION?

We do this by fostering an environment which is inclusive. We have diverse individuals who always have a different perspective on the challenges we're facing, and who come up with the most unique solutions. It's a great working ethos because it allows for autonomy, and for female change-makers to create solutions.

Both our Managing Director Razan Al Mubarak and myself have tried to foster an environment of empathy, inclusiveness and compassion. I hope that we've been able to create some positivity with regards to female leadership, and to drive young girls into the field of environment, providing them with the opportunity to get out in nature and really start to discover for themselves, in a safe way, what nature has to offer, and how it's possible to live in harmony with nature, and to drive change moving forward.

YOU HAVE LAUNCHED CAMPAIGNS SUCH AS "CONNECT WITH NATURE" AND "LEADERS OF CHANGE". HOW DO YOU THINK THESE HAVE HELPED PEOPLE BETTER UNDERSTAND THE IMPORTANCE OF PROTECTING THE UAE'S NATURE?

I believe that nature is the greatest teacher, and that the best way to build respect for our environment is to spend time exploring it. It's been interesting to see how many people live in the UAE but don't realize how much wild space there is to explore here, or how varied it is. It's so refreshing to witness people from all walks of life discover what's in their backyard and value it, so it can become part of their DNA. This is especially true of children.

WHAT ARE SOME OF THE CHANGES THAT YOU'VE WITNESSED FOR WOMEN IN THE FIELD OF NATURE CONSERVATION, AND WHAT DO YOU THINK HAS CONTRIBUTED TO THESE CHANGES?

There's been a massive shift with regards to women in the field of conservation. It has traditionally been





very much a male-oriented structure, and that's where we've had a beautiful shift with more women taking on more leadership roles in conservation. With women in leadership positions, you see a lot more compassion, and more openness to adaptability as well.

In addition to a global shift with regards to women in leadership roles, I think the Covid-19 pandemic opened up the world in a way where people want to take a stance and be responsible for change. That's really the aim of our organization, to drive home the message that everybody has a responsibility to take when it comes to environment conservation and protecting our planet.

WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT THE ROLE OF WOMEN IN YOUR FIELD? HOW HAS THIS CHANGED OVER THE YEARS?

I think it's difficult to see yourself in a position of leadership when there are few prominent people that look like you. That might have been the case when I was growing up, but now there's a much higher level of equality and the UAE has come a long way

in its mission to attract more women to the top. There's definitely still a lot of room to grow, but the infrastructure has been put in place. Perceptions have also evolved culturally around women being out in the field, doing the work of tracking wildlife, research and data collection, and getting their hands dirty with the more labor-intensive fieldwork. Globally, there is less and less stigma around this, but regionally, it's not really the norm, so we are working towards normalizing that.

WHAT ARE SOME OF THE BIGGEST CHALLENGES – AND OPPORTUNITIES – THAT YOU HAVE FACED? HOW HAVE THESE CHANGED FOR THE GENERATION OF WOMEN AHEAD OF YOU?

It's thrilling to see so many Emirati women making decisions that impact the future of the UAE. I'm proud that my country has been so committed to empowering Emirati women. But even though I've always been ambitious, I'm not sure I truly believed I could get to a position where I would be able to make the impact I dreamed of making until I was working my way up. We need young girls to not just believe they can make

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a difference, but know they will and never doubt it. I'm definitely trying to instil that in my kids. When I was given the opportunity to rise at Emirates Nature-WWF, it was a real chance for me to live my values.

WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

I encourage anyone to lean into what they love doing, what they are passionate about. We excel when we truly care about something, and I think that is when real impact is made – when we can't help but influence other people with our enthusiasm. Find learning opportunities in the subjects that pique your curiosity – you never know where it might lead. Which brings me to taking risks: don't overthink things or worry too much about the outcome. Take action, work hard, and even if you fail, you'll learn something valuable about yourself and your ideas - which will only lead to success in the long-run.

For women in particular, we need to be mindful of maintaining balance in work and life to feel whole and healthy – self-care is vital and nature is the ultimate nurturer. I'm a busy working mother, but I make sure we all spend time in the mountains or at the beach as a family, with friends and sometimes, when I need it, on my own.

WHO WERE YOUR ROLE MODELS WHO **INSPIRED YOU, OR SUPPORTED YOU** ALONG THE WAY? AND WHAT WAS THE SINGLE MOST IMPORTANT DECISION YOU MADE THAT CONTRIBUTED TO YOUR SUCCESS?

One of my greatest champions and role models is our Managing Director Razan Al Mubarak. She's a powerhouse that leads with such openness and inclusion, and also serves as MD of the Environment Agency – Abu Dhabi. She was also recently elected President of the International Union for Conservation of Nature, the first Arab woman to hold the position it's inspiring to see women from the Arab World holding their own on the global stage. We have a cultural perspective that needs to be included in decisions that affect the whole planet. Razan is showing us that we have a space at any table, and I'm grateful to work so closely with her.

In terms of my own success, I think the decision to take risks, even if it means failing mindfully, has been so important to both how I work and where my career has taken me. I never had everything all planned out, it evolved because I decided to feel comfortable with being uncomfortable.



CAN YOU SHARE A STORY THAT BEST ILLUSTRATES YOUR JOURNEY SO FAR?

My journey so far has definitely been influenced by my childhood, when I spent most of my weekends out in nature, and being inspired by it. I knew from a very young age that I wanted to play a role in protecting the planet, and that I wanted to leave a legacy whereby I would create a platform that could mobilize the wider society to take on a leadership role in protecting the planet as well.

As a child, I would spend most of my weekends out at sea with my father, reconnecting with our Emirati fishing roots. It allowed me to understand the importance of catching a meal, and that we shouldn't be wasting anything we're consuming. This started to build a deep connection around the importance of living in harmony with nature, and it's something that we're really striving to instil through Emirates Nature-WWF: creating that connection with nature, and providing the community with opportunities to be out in the field, so people can start to understand how to live in harmony with nature. This way, they can implement changes in their daily lives, and even within their businesses, to make that market transformation and ensure that it's done in a sustainable manner.

HOW DO YOU THINK PLATFORMS LIKE EXPO 2020 DUBAI CAN LEAVE A LASTING LEGACY FOR FUTURE GENERATIONS?

Expo 2020 Dubai has allowed us to essentially reach the world at our fingertips. It's a beautiful example of how sustainability and innovation can meet and connect. When visiting Expo 2020 Dubai, you understand the symbiotic relationship between innovation, nature and sustainability, and you see amazing ideas and explore what's actually possible. That has been such an inspiration. As an Emirati, I'm proud to have seen my leaders host the world in such an amazing way, and I'm excited to see what my country will achieve when it hosts COP28 [the 2023 UN Climate Change Conference1.

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Zainab Al-Eqabi

Para-Athlete

Zainab Al-Eqabi was 7 years old when an undetonated bomb dating back to the Gulf War went off in her family's garden in Baghdad, Iraq, severely injuring her, her father and her sister. A subsequent medical error left the young Al-Eqabi with an amputation to her left leg, changing the course of her life forever. Her family relocated to the UAE in 2001 for her father's business, and decided to stay as her parents wanted to raise their four children in a stable environment away from the war in Iraq. It was during her time at the University of Sharjah that she discovered swimming as a way to ease the back pain that her prosthetic leg was causing her – and so, she discovered the freeing power of physical activity. Since then, the now 31-year-old has taken on challenge after challenge, from skydiving, hiking and scuba diving to hauling a 2,000-kilo Jeep during the 2020 Dubai Fitness Challenge. "Adrenaline is life", says Al-Eqabi, who inspires over 1.6 million Instagram followers by documenting her no-holds-barred life on the social media platform.



YOU FOUNDED A FACEBOOK PAGE CALLED "DISABLED AND PROUD". WHAT INSPIRED YOU TO START THAT PAGE?

It was 2011 when I started the "Disabled and Proud" page (now "Zainab Al Eqabi") as a place to share my story and talk about my life as a person with a disability. I had noticed when I was a student at university that whenever people saw me limping, they thought I had a congenital defect. But when I told them I had a prosthetic leg, they wouldn't understand. That was alarming and eye-opening for me. There was a big gap between myself, as a person with a disability, and society. So I needed to figure out a way to bridge this gap and build connections.

HOW DID PEOPLE FIRST REACT TO YOUR STORY ON THE PAGE, AND HOW HAS THIS EVOLVED OVER THE YEARS?

The way people engaged with me on that page was beautiful. I'd receive comments and messages that

proved to me that people really listen, that they could change, and that I could deliver a message in a way that could motivate others like me to come out and enjoy life. So the page didn't only help in changing others' views on disability, it also changed me. Today, the purpose of my social media platforms is still somewhat the same: to raise awareness, to empower and motivate, and to deliver messages about healthy lifestyles and about living an unstoppable life even with disabilities and challenges.

WHEN DID SPORTS BECOME SUCH A BIG PART OF YOUR LIFE?

To be honest with you, sports were never part of our culture growing up. I was only introduced to sports during my third year of university, because I'd developed back pain due to the way I walked with my prosthesis. When I asked the doctor what to do about it, his solution was very straightforward: I needed to be working out if I wanted to enjoy a good quality of life. The following day, I went to see my university's

swimming coach and asked her if I could swim as an amputee. She was upset at my question and asked me to be at the pool the following morning at 8 a.m. sharp. I became addicted. I'd found a different kind of happiness in swimming. And then I started to go to the gym. I couldn't believe how much I could achieve, and I couldn't believe that sports weren't a part of my life all this time. It's not about burning calories, it's about fitness and your quality of life.

WHAT ARE SOME OF THE BIGGEST CHALLENGES AND OPPORTUNITIES YOU HAVE FACED ALONG THE WAY THROUGHOUT YOUR JOURNEY?

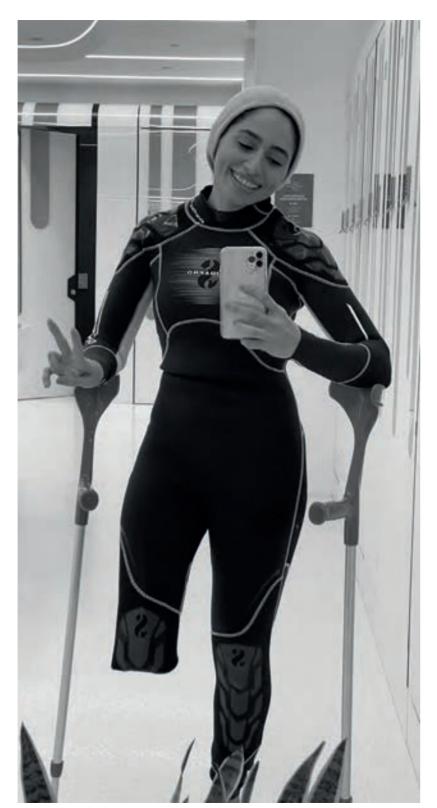
I think every opportunity can be challenging. For example, I recently was on a shoot – a collaboration with a global brand, which challenged me both mentally and physically. The shoot was in the desert, with a number of talents. We were all asked to walk in a particular pattern, and for me, with my prosthesis, walking in the desert requires triple the effort – making sure I am walking in time with



Z A I N A B A L - E Q A B I L A S T I N G L E G A C Y







everyone, not looking at the ground, and so on. By the end of the shoot, I was very proud of myself. No one has to know about these feelings, but I was very happy. It required a lot of confidence on my part to do this project, which taught me a lot about myself.

HOW DID YOU DISCOVER THIS DRIVE TO **ALWAYS GO LOOKING FOR OPPORTUNITIES?**

Do you know the amount of "nos" I have heard throughout my life? It made me so mad, and I was fed up with it. I needed to enjoy my life, to explore opportunities, and to work hard for the things that I wanted. I don't care about what people think or their limitations for me. That really motivates me and pushes me forward. When I see an obstacle that doesn't make sense to me, I don't stop there. It actually makes me go even further.

WHAT DO YOU THINK ARE SOME OF THE PRECONCEPTIONS THAT PEOPLE HAVE ABOUT WOMEN IN SPORTS IN THE REGION? AND HOW DO YOU THINK THIS HAS CHANGED?

It says a lot that I wasn't introduced to sports until my third year of university. Society's attitude has definitely changed in the way it regards women in sports, but previously, it wasn't important or necessary for women to play sports. I still get asked why I go to the gym since I "look great".



Society can be harsh about women, but it's changing. What catalyses these changes is the government; when governments support women and enforce laws, people will start to change. When people see leaders making changes and creating opportunities for women, society follows. Today, it's amazing to see a lot of women of different Arab nationalities achieving so much and influencing so many people.

WHO ARE THE ROLE MODELS WHO INSPIRED YOU ALONG THE WAY?

My parents. Of course, like everyone, I had my difficulties with my parents, but they inspired me a lot, especially considering what we went through. Witnessing my mom's resilience was always motivating for me, and in a way, it was a confirmation for me to keep on going, to do more. Unfortunately, I couldn't find many role models with disabilities similar to mine in the Middle East when I was growing up, so I looked for them in the Western world.

DO YOU HAVE A STORY THAT ILLUSTRATES YOUR JOURNEY SO FAR?

You know, sometimes you work hard, but you need some kind of feedback from the universe that you're doing it right. It's always overwhelming for me when I meet somebody who tells me they've followed my journey, and that I've inspired and empowered them to go out into society and engage. These encounters give me power and confirm that I should keep doing what I do, even when I feel like I am exhausted, for example, of constantly engaging on social media. I started with no support, and to have this feedback now makes me so happy.

DO YOU BELIEVE IN DESTINY?

I do. Destiny is a beautiful thing, though sometimes it can be crushing. My family's life wasn't smooth or easy. After the explosion, my dad lost his hand and needed physiotherapy for a long time. I lost my leg





through medical error, and my hand was not fully functional for a while. My youngest sister was also affected by the accident. But here I am! I'm not going to sit and cry about something that happened years ago. I am really grateful, even though I don't always have happy days.

IF YOU WERE TO MEET A LITTLE GIRL WHO FACED THE CHALLENGES YOU FACED, WHAT WOULD YOU TELL HER?

Someone recently asked me what I would say to my younger self if I had to go back in time. I would say: "Don't worry, you're going to do great." Actually, I always visualize the young Zainab, because I don't want another young Zainab anywhere across the world to go through the difficulties I went through. It's important to pay it forward, because, for example, I now have the benefit of access to disabled parking. I didn't partake in the effort to make this a law across the world, someone before me did. If that person hadn't, this wouldn't be so easy for me today. Every person has a role to play – you don't know what you can do, and your impact could last for generations. So I would definitely tell that little girl not to worry, and to believe in herself.



Nezho Aloui

Author, Impact Influencer & CEO of Women Choice

Nezha Alaoui is a Moroccan-born entrepreneur, author, awarded activist for female leadership, and an impact influencer with an active community of 2 million followers. She began her career as a photographer, commissioned by the United Nations to report on the organization's World Food Program missions throughout the world. She went on to create The Mayshad Group, a women-centric business comprising enterprises dedicated to leadership, development, diversity and inclusion. Alaoui ensures that her personal values of women's empowerment, sustainability and future-thinking practices shine through all her work, with the goal to positively impact the world for generations to come. "The name Mayshad comes from the first syllables of my daughters' names, Maysoon and Shadeen," explains Alaoui. "I became a mom at the age of 23, so my daughters have grown up throughout my journey as an entrepreneur."

YOU HAVE HAD AN ENVIABLY DIVERSE CAREER PATH – A UN-COMMISSIONED PHOTOGRAPHER, THE FOUNDER OF A HIGH FASHION HANDBAG BRAND AND THEN A NON-PROFIT, A CONNECTOR OF WOMEN, AND SO MUCH MORE. OF ALL THE HATS YOU HAVE WORN TO DATE, WHICH ONE HAS BEEN THE MOST REWARDING TO YOU PERSONALLY?

My vision was always to focus on how to serve women, and how to inspire them – but also, help them grow connections with other women and build a tribe that can support them. It took a little time for people to understand that I was not just a handbag designer; on my luxury handbags made of leathers that are from the same tannery as Hermes, there was a "be who you want to be" message. And then I published a book on how to be a leader. I feel everything I did was an element that would reinforce the original message, to empower women. As to which has been the most rewarding? It would be having a foundation that creates an impact through every project I take on.

YOU FOUNDED THE MAYSHAD HANDBAG BRAND WITH THE MISSION TO EMPOWER WOMEN AROUND THE WORLD. CAN YOU TALK ABOUT WHAT INSPIRED YOU TO START THIS?

For this project, I was tapping into a niche of women who are successful, who have disposable income, who are educated, and who want to be different. I wanted to develop a product for them that was different from the typical luxury brands – a product that belongs to those women who feel that they are different. Part of the proceeds from sales go to the Foundation, and for me it was also a way to link these women to the impact that we were creating.

CAN YOU ELABORATE ON THE WORK DONE BY YOUR BRAND WOMEN CHOICE WITH ITS FOCUS ON EMPOWERING WOMEN AND THEIR PROFESSIONAL GROWTH?

Every time I saw a woman buy one of our handbags, I would see that they each had something in common – they wanted luxury, but in a different way. Every woman involved in the Foundation was also that way.





So, there was an organic international network of powerful women that was growing. When I created Women Choice, it was like an official network club, with the purpose of bringing these women together and allowing them to do business together. When I launched Women Choice, I was living in New York, a city that is saturated with networking events. But I felt like there wasn't a real essence, that nothing was happening beyond the networking. With Women Choice, I wanted to connect these women, but also teach them to do business together.

COULD YOU ALSO TALK ABOUT SOME OF THE INITIATIVES OF THE MAYSHAD FOUNDATION THAT SUPPORTS UNDERSERVED WOMEN AND GIRLS THROUGH SOCIAL ENTREPRENEURSHIP AND EDUCATION?

Through my work for the World Food Program, I went to different countries to analyse and take photographic content and write about the missions they were undertaking. So, I was meeting with women in rural parts of Africa, and I identified clear issues when speaking with them. They needed support with things like education, protection from gender-based violence, and so on. I also realized that

if I helped women become micro-entrepreneurs, and in turn if they had the financial means to make the right choices for themselves, then they would.

I've noticed two things about women throughout my career: they always give back to the community, and if you empower them, they will empower the next generation and the community at large. Secondly, what keeps them from making right choices is financial insecurity.

Through the Mayshad Foundation, we created a signature program that supports women who have already been grouped as a cooperative, who have a common production line and equipment, and who share revenue. We help them by buying more equipment, auditing their production, building their capacity, and supporting their communication and distribution.

HISTORICALLY IT HAS BEEN DIFFICULT FOR WOMEN-LED START-UPS TO RECEIVE FUNDING. WHAT HAS YOUR EXPERIENCE BEEN LIKE WHEN PITCHING FOR INVESTMENTS?

I believe that this is linked to a lack of training for women. Women lack confidence, whereas men





are raised to be bolder when taking on certain responsibilities – regardless of whether they have the skills to do so. Women on the other hand are known for saying no to responsibility even when they already have the skills for it, but they lack the confidence.

On the access to funding, when we're talking about minority groups, they're not going to go through the process of pitching – so we need to identify these groups and help them through that process. I don't think that VCs are seeing pitches and saying "Oh, this is led by a woman, so I am not going to give them money". But the truth is, women may have a passion project and an amazing vision, but might be missing the financial skills to turn it into a scalable business.

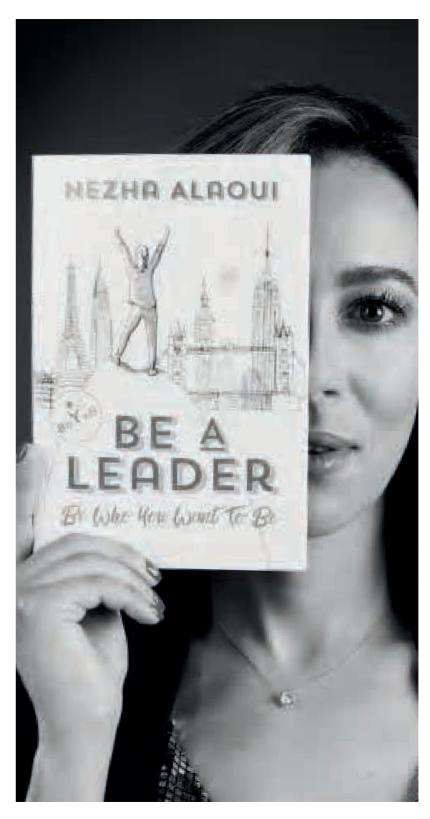
WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT THE ROLE OF WOMEN IN BUSINESS? HOW HAS THIS CHANGED OVER THE YEARS?

There are a few. For example, you deal with other women's insecurities sometimes, and these women don't want to create space for you. Or you deal with men who just think you're passionate or nice, but they will guestion whether you have the skills to achieve

your goals or not. You're also dealing with your own quilt as a woman – am I giving enough time to my children? Am I giving enough time to my personal life? So I say to women that they need to keep giving back; impact is an important component in our personality. People will always try to instil doubts, but it's in those moments that I turn around and say "Wait a minute -I have a foundation, you don't. How can you say that I'm the selfish one when I am choosing a life where I can create impact every day?"

WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN STARTING OUT AS AN **ENTREPRENEUR?**

Scale down your idea. Present it like an iceberg. Fifteen years ago, I could already see the vision of everything that I would build. But I tell young female entrepreneurs to have a vision and write it down somewhere, but not to show their entire vision when pitching it, because it can be intimidating. People just want proof of a concept, and they want to understand it fast. Focus on the product, what is the problem, the solution, and go to market very fast, even if your tools are not perfect. That's when you will receive feedback.



WHO WERE YOUR ROLE MODELS WHO INSPIRED AND SUPPORTED YOU ALONG THE WAY?

I have been inspired by amazing women from around the world. In the region, Sheikha Moza bint Nasser, Chairperson of Education Above All (EAA) Foundation and SDG Advocate, is a real doer; she's a woman with a vision, an entrepreneur who has built grassroots projects and institutions. Oprah is an icon, as is Mother Teresa, and all the other women who have created change. Overall, my philosophy has been that I could really learn from every single person, and to not look down on anyone. There are so many values to learn from people who might be less financially successful, but are happy and content. There is something to learn from every culture, community and religion. It's important to have the humility to keep learning.

HOW DO YOU THINK PLATFORMS LIKE **EXPO 2020 DUBAI WILL INSPIRE FUTURE GENERATIONS?**

Being a global citizen and knowing the time and energy it takes to penetrate a market and meet the right people, a platform like Expo 2020 Dubai - which had over 190 countries represented and where pavilions were created to showcase the best of a country's culture and developments – is one for innovation. It showcases the idea that when you're creating something, it needs to bring a solution locally, but it needs to be innovative on a global level. A platform like Expo 2020 Dubai offers access to a wealth of knowledge from around the world.

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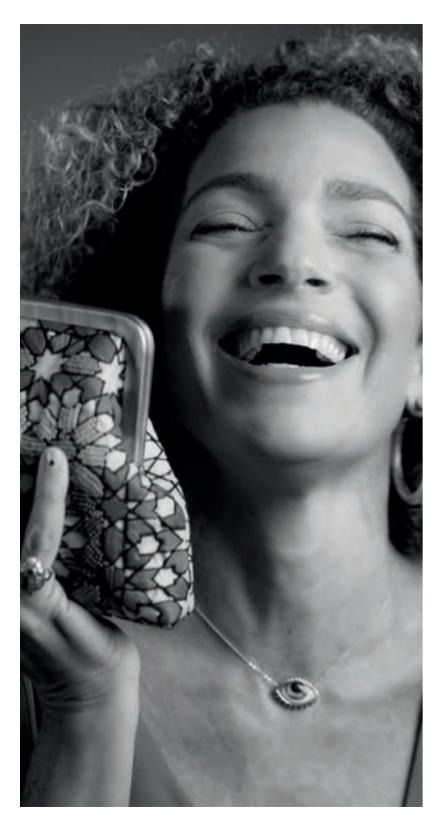


Sarah Beydoun

Founder & Creative Director of Sarah's Bag

In the space of a few devastating seconds, one of the largest non-nuclear explosions in history destroyed Sarah Beydoun's beloved flagship boutique and atelier as well as her home. Ripping through the Lebanese capital on 4 August 2020, it left an already ailing city shattered. For Beydoun, August was meant to be a better month after the pandemic brought the world to a standstill. Her business, Sarah's Bag, a social enterprise and luxury fashion house, had just started to adapt and recover when the explosion wrecked the brand's painstaking efforts to stay afloat.

Despite the setbacks and challenges, Beydoun and her team managed to navigate the aftermath of the explosion by focusing on international sales through the brand's online boutique, sarahsbag.com. Sarah's Bag also teamed up with Mastercard to dream up the Priceless Collection, a stunning line of handcrafted clutches and handbags launched and sold exclusively at Expo 2020 Dubai. The collection features bags inspired by Mastercard's motto and aesthetic (red for passion, yellow for optimism) and others that draw on Sarah's Bag's Middle Eastern heritage. All the intricate, decorative elements of the bags are handmade by the artisans who form the backbone of Sarah's Bag: female prisoners, ex-prisoners and underprivileged women. In the twenty-two years since the founding of the brand, Sarah's Bag has become synonymous with the spirit, creativity and entrepreneurial essence of Beirut.



HOW ARE YOU DOING NOW, NEARLY THREE YEARS AFTER THE BEIRUT EXPLOSION?

The first few weeks were really, really difficult. I was disoriented, nothing made sense anymore and I seriously considered shutting down the business. I mean, how does one go on after a blow like this? But then a video of an interview I did after the explosion was making the rounds online; I had told myself that whatever happens, I wouldn't cry but the moment the camera started rolling, I started crying. I received so much support from people encouraging us to keep going, including the artisans we work with. Each one of them would call and ask how she could help. After this outpouring, I felt we had to try and get back up again; there was a whole team of women who depend on Sarah's Bag for their livelihoods and I decided we owed them to try our best. Our online shop was essential in keeping the business running while we rebuilt our Beirut boutique and atelier.



TELL US ABOUT WHEN AND WHY YOU STARTED YOUR BUSINESS.

I did my postgraduate studies in sociology, and while researching for my thesis, I interviewed and worked with underprivileged women through an NGO called Dar Al Amal. They rehabilitate at-risk women and female ex-prisoners. I heard so many heartbreaking stories from the women I visited in prison that when I was about to finish my thesis, I couldn't imagine just walking away. I wanted to do something that could benefit the women I had met.

The only way that made sense to me was to train them in a marketable skill. I told Baabda prison that I wanted to start a program, and the NGO gave me a permit. This is when my life changed. For two weeks, I couldn't sleep; I had so many ideas. I have always been a creative person, and I was finally able to bring that aspect into my work. It was a eureka moment when I decided to design a line of handcrafted, luxury handbags. Sarah's Bag was

launched in May 2000, and we started with canvas embroidering and other techniques the prisoners already knew. Everything was new to me: setting up a business, designing and producing handbags – I learned everything on the job!

CAN YOU RECOUNT A STORY THAT BEST ILLUSTRATES YOUR JOURNEY SO FAR?

There are so many, but one of my favorites is when my mother bought the first bag we ever designed and insisted on paying for it. The design was a simple hand-embroidered Damascene rose set against a black background. Five years later, she gave it back to me as a gift, beautifully framed, and it hangs above my desk to this day.

As for the women I work with, I have so many stories about them but one of them is dear to my heart. In the first few years, when I would go to Baabda prison three times a week, I met a prisoner who was shy,



SARAH BEYDOUN



reserved and clearly depressed. She initially didn't want to work with us. She had been wrongfully accused of murdering her husband and was obviously traumatized. I told her that if she worked with us, it would help her take her mind off her pain and fill her time. She agreed and we quickly realized she was extremely talented, even though she had never touched a needle in her life. She started training other women in the prison too. After three years of working with us, she saved enough money to hire a lawyer who helped her appeal the case, prove her innocence and regain her freedom. It's a story I love because it proves that when you want something, and when you believe in something, you can make it happen.

HOW HAS THE ENTREPRENEURIAL LANDSCAPE CHANGED OVER THE LAST TWO DECADES, PARTICULARLY FOR WOMEN?

In the Middle East, I would say it has changed a lot, mostly for the better, especially in the fashion business. Today, many women across the region have better opportunities and lower social barriers to becoming entrepreneurs and business leaders. They

are much better educated and present in almost every sector of the economy – which was not the case twenty years back.

HOW DO YOU THINK THINGS ARE CHANGING FOR THE UPCOMING GENERATION OF ENTREPRENEURS – IS THE LANDSCAPE BECOMING EASIER OR MORE DIFFICULT TO NAVIGATE?

I would say both. While there are many more opportunities for upcoming entrepreneurs, there are also serious social and environmental issues that businesses cannot and should not ignore. I think entrepreneurs today should start social enterprises instead of for-profit businesses. One of the reasons is that consumers have evolved and are more socially and environmentally conscious. What's more, they have direct access and influence on brands due to social media. Consumers are now interested in the story behind a brand: who makes the products they consume, how are they compensated, and how does this business impact the environment? They appreciate a product that is well-made,

aesthetically pleasing and has a positive impact on the community. I think social enterprises should be the business model of the future.

HOW DO YOU ENSURE PROFITABILITY FOR YOUR BUSINESS, WHILE BEING A SOCIAL ENTERPRISE AND EMPLOYING WOMEN IN A SUSTAINABLE WAY?

I am always aware of the need to remain profitable because I know that there are so many people relying on Sarah's Bag. So whatever I do, I never make any outrageous decisions; our expenses are always controlled. This has been the case since day one because I know that I have to maintain and sustain what we're doing. We also work hard on the fashion aspect of our product. We want women to buy our bags because they are unique statement pieces they fall in love with. Then, when they learn about our story, we hope they are touched by it and feel good about wearing something that supports and empowers underprivileged women. And finally, we hope it's the combination of fashion and the cause that keep them coming back.



S A R A H B E Y D O U N





SEVERAL TIMES, YOU HAVE SAID THAT MANY PEOPLE RELY ON YOU. DO YOU FEEL IT'S A RESPONSIBILITY OR PRIVILEGE?

It's a double-edged sword, but it's something I am very proud of. It differentiates our business from others, but it can also be a heavy burden to bear, especially during times like these. For example, when the Covid-19 pandemic broke out, the world shut down and people's purchasing priorities changed just as it did when Lebanon's economy collapsed – buying handbags was simply not a priority. We have to keep pivoting and coming up with new ways to survive and keep the business going. This can be extremely taxing and, in some ways, it can limit our creativity.

WHAT DO YOU THINK IS THE SINGLE MOST IMPORTANT DECISION THAT YOU HAVE MADE OVER THE YEARS THAT HAS CONTRIBUTED TO YOUR SUCCESS?

Deciding to turn the social program I launched in Baabda prison into a social enterprise and not just a for-profit company and fashion house. This is really my driving force: every day I wake up and I am excited to go to work. I work very hard, and it's been twenty-two years of significant ups and downs, but I am still motivated and I still love what I do. It's not just because we're creating beautiful luxurious bags, but because I know we are empowering women, making a difference in the lives of over 150 artisans and having a positive ripple effect on their communities.

WHAT IS THE VALUE OF HAVING A PURPOSE WHEN RUNNING A BUSINESS?

It's priceless; it's what helps our whole team stay focused and gives us the will to face the unbelievable challenges of running a business in Lebanon. It's what has kept us going for all these years of political unrest, war, explosions, destruction and economic collapse. Our purpose drives our passion and in my opinion, that is the fuel for longevity both in business and in life!

Social enterprises should be the business model of the future ... a reason being that consumers have evolved and are more socially and environmentally conscious.







Aisha bin Bishr

Global Digital Magnate, Vice Chairwoman of Emaar Development Board & Former Founding Director General of Smart Dubai

Her Excellency Dr Aisha bin Bishr is one of the world's most influential Arabs. An inspirational and warm figure, she headed the establishment of the Smart Dubai Office, spearheaded the pioneering Smart City Index global project, and continues to make huge contributions towards the digitization – and ensuing increasing happiness – of her city, Dubai.

HOW DID YOU DISCOVER YOUR PASSION FOR ALL THINGS ICT (INFORMATION, COMMUNICATION, TECHNOLOGY)?

It wasn't about having a passion around ICT per se, but a passion I had held since childhood for solving challenges and for serving our nation. I come from a family where it wasn't just my father who worked with the rulers of the country; everyone in my family did, including both my grandfathers. So, it's there in my genes to want to follow in their footsteps, but as a young qirl, it was difficult to think that they would allow me to.

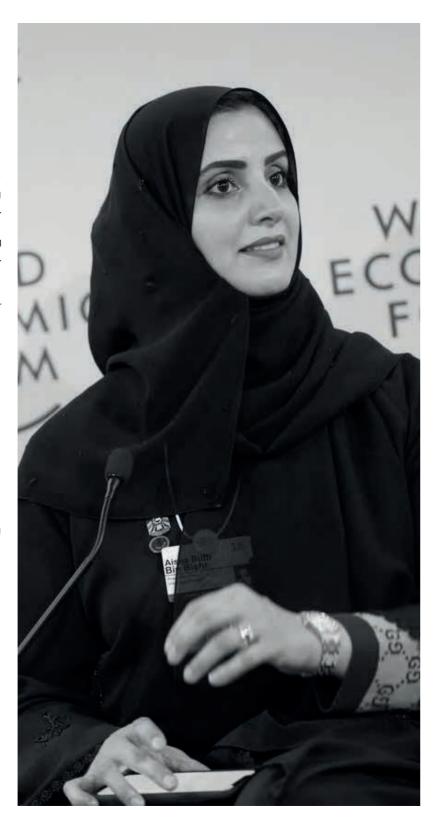
When my brother came back to the UAE after graduating from the US, he brought a Macintosh computer with him. No one was allowed to touch it, but I would watch the screensaver, fascinated, wondering how this machine worked. We also had the Atari, and although I was never into gaming, I would organize and oversee tournaments with the girls and boys in our neighborhood.

When I went to study medicine in Ireland, it was like a new life had opened up for me. But I didn't find myself in medicine, so I came back to Dubai. I got married, but then also didn't see myself as a wife. There was a dream, a passion I wanted to fulfil. After my divorce, I started working because I wanted to be independent.

I started working at Etisalat, with a high school degree. But I started seeing my friends graduating with bachelor's degrees, and I wanted the same. This was 1997, and there was a trend in the UK of studying Business Information Technology, wherein it combines technology with business. By the time I graduated, the Y2K buzz was everywhere, and e-commerce was on the rise. Then, HH Sheikh Mohammed bin Rashid Al Maktoum announced that he wanted our government to be an e-government. I jumped at the first opportunity to join the government, and I knew I would use ICT as a tool to add value to the organization – until I would reach the place where I would lead the digitization of the entire city.

THAT'S INCREDIBLE. SO YOU WERE THE FIRST WOMAN, GLOBALLY, TO LEAD THIS MARKET?

The idea of having a fully digitized city wasn't easy. Before Smart Dubai, I was a part





of Sheikh Mohammed bin Rashid's Executive office, which was a real "think and do" tank for any futuristic idea for the city. All these ideas were being cooked up, and it was a dream for me to be a part of that office. It shut down for a period of time when His Highness became Prime Minister, but when it opened up again, I was employee number one. We took on the global trend of people and conferences talking about smart cities; but they were talking about specific technologies, the IoT (Internet of Things). His Highness asked us to develop a paper around it, and how Dubai could implement such initiatives. We benchmarked almost eighty cities worldwide. However, they were driven by the private sector; there was nothing like a holistically digitized city.

Many companies were interested in selling us their technologies, but when they'd open up their boxes, we'd meet them with Sheikh Mohammed's number one challenge: "Will it make people happy?" They would laugh, thinking: "This is technology, and you're talking about happiness?" But when you think about why we were doing all this, it was to improve our systems and infrastructure, to attract people and allow them to be happy in our city.

Being a woman in this sector is not easy, even globally. But I took it as an advantage for me; by being the only woman in a room full of men, they would respect me, push me ahead, and give me the best seat at the table. Today, I know the CIOs in most cities around the world. Being a woman helped me reach out to everyone. I think if I were a man, it would have been more difficult; most CIOs in government entities are men, and each one thinks they know more than the other – ego can really be detrimental to men's success.

ANOTHER FIRST FOR YOU WAS THE CREATION OF THE SMART CITY INDEX. COULD YOU ELABORATE ON ITS EXECUTION, AND HOW IT BECAME THE FIRST-EVER BENCHMARK FOR SMART CITY IMPLEMENTATION ACROSS THE GLOBE?

The moment we signed with the ITU to develop the Index, we invited everyone we knew from different cities around the world, to share their data with our team so that we could develop a framework. Two and a half years later, we had the Index, and Dubai was the pioneer behind it. From then on, many cities approached us to learn from us, and even to copy

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our marketing campaigns. What set us apart from other cities was that we had people at the heart of our project, not technology. The agenda of happiness was the main driver for us – the moment you think that you want to add happiness to people's lives, the whole equation changes.

YOU GRADUATED FROM THE YOUNG LEADERS PROGRAM ORGANIZED BY THE SHEIKH **MOHAMMED BIN RASHID CENTER FOR** LEADERSHIP DEVELOPMENT: HOW DO SUCH PROGRAMS HELP IN GETTING YOUNG WOMEN INTO POLITICS/BUSINESS?

Graduating from that program gave me a different perspective on life. The amount of knowledge and the network that I gained are invaluable. I've been to different leadership programs since, but I have



found nothing like this one. We were thirty-five young Emiratis, and most of us have gone on to hold senior positions in the government. So today, if I need anything from any of them, I can just text them. Each one of us had a mentor, who was either a CEO or a government advisor from different countries. My mentor was the advisor to the Minister of Interior in Australia, where she handled the agenda of women and children's abuse. This opened up a very different perspective on life for me, and most of us who graduated from the Young Leaders program came out changed. We all realized that there are bigger visions and paths to follow in life.

WHAT PRECONCEPTIONS DO PEOPLE HAVE ABOUT THE ROLE OF WOMEN IN YOUR FIELD, AND HOW HAS THIS CHANGED OVER THE YEARS?

Globally, it's not an easy feat. Though we are blessed with a mature leadership that believes in the role of every single person, still, our communities need to evolve faster to follow the vision of the government. One of the things that I learned from the Young Leaders program is that if you want something, you need to state it clearly to yourself and to your organization. If there is a vacancy, men will state that they want it, whereas women tend to shy away from communicating what they want, thinking, "the organization will offer the role to me". But not every organization is mature enough to have the tools to identify suitable career paths for everyone. But the challenges will continue to be there for women after all, they have been around since Adam and Eve.

HOW DO YOU THINK THE VIEWS OF YOUR SOCIETY AND CULTURE HAVE EVOLVED WITH REGARDS TO BEING A WOMAN IN YOUR ROLE **AND YOUR RANK?**

Seeing me in my role opened doors for many girls, and this was something I took on as a responsibility when I started growing in my career. For women of my generation, we only had HE Sheikha Lubna Al Qasimi as a role model. She is so humble and down to earth, and opened her doors for us to speak to her. But she was only one woman; we needed more role



models. I come from a conservative community, but I know the women of my country – they want to add value. They want to study and come back and get a job and work. They just want someone to believe in them. So I think about that in everything I do, to make sure to open doors for these girls.

DID YOU HAVE OTHER ROLE MODELS **GROWING UP?**

People think that women from the region weren't empowered before. Women were always the main driver of our communities. When men used to go pearl diving for months on end, the women were taking care of their families, taking care of the livestock, going to the market to sell their goods, coming back home to feed their children and teach them. I was surrounded by such women, whom I call "aiants". So, I never felt that women were secondclass citizens in this community.

I remember visiting Sheikha Sheikha bint Saeed, Sheikh Mohammed bin Rashid's aunt. Men would come to

a saint. Sheikha Hessa bint Al Murr, Mohammed bin Rashid's grandmother, was her husband, Sheikh Saeed's advisor. And my great-grandmother Sheikha Maryam Asiri, was her financial advisor, and she looked after the city's treasury. HH Sheikha Fatima bint Mubarak, the mother of our nation, was there with Sheikh Zayed from day one, to make sure that every single woman would receive an education. This is in our DNA. Why would we want to take other communities' issues and reflect them here? That's what the media tried to do, to take challenges that women were facing in other parts of the world and reflect them on our community. But no, we didn't have these issues.

WHAT ADVICE WOULD YOU GIVE TO YOUNG WOMEN WANTING TO FOLLOW IN YOUR FOOTSTEPS?

Follow your dreams, follow your passion. We always hear in the media that there is a glass ceiling that women cannot break; but today, our women have reached space. If you believe in yourself, if you have passion and follow it, nothing will stop you. So this is my advice: always follow your passion.

her to greet her for Eid; they revered her like she was

LASTING LEGACY



AISHA BIN BISHR



Jennifer Blandos

Founder & CEO of Female Fusion

Over a twenty-five-year career, Jen Blandos has done a lot. But she's not done. She started her career in PR and communications, but quickly found that her passion lay in entrepreneurship. In 2003, she created a PR agency in London, Brussels and Dubai, and later launched a communications-focused training company in Dubai, Abu Dhabi and London. In 2020, as the world reeled from the effects of the Covid-19 pandemic and business owners suffered tremendously, she took a community Facebook Group and turned it into a licensed business. She established a paid membership that focuses on helping female entrepreneurs start, build, grow and scale their businesses. Female Fusion counts a membership of 1,000 business owners and a wider community of over 30,000 members. It went global at the start of 2023, and now has members from around the world.



TELL US ABOUT YOUR JOURNEY INTO ENTREPRENEURSHIP.

I was an accidental entrepreneur. I had been living around Europe and had interesting international jobs. I moved to London in 2002 thinking I would be able to get a job easily – except nobody would hire me. The feedback I got was that I had no London experience, and that I didn't have a British accent. So, I decided to create a business; initially, it was just going to be a way for me to freelance and go on to find other work and potentially have a full-time job. But the freelance work that I started doing turned into a business, and a year later, I had over fifteen people working for me, and a seven-figure business. What I found was that the reasons I wasn't hired before worked in my favor, because international people wanted to work with me, and they valued the international experience that I brought to the business.

WHAT WAS IT LIKE STARTING YOUR OWN BUSINESS AT A RELATIVELY YOUNG AGE, AND WHAT ARE SOME OF THE CHALLENGES YOU EXPERIENCED ALONG THE WAY?

For anybody, no matter what age, it can be complicated and a little bit scary to start a business, because there aren't many places that you can go to for support. And even if you've gone to business school, and you've studied entrepreneurship, nobody really prepares you for what lies ahead. What I typically see with new entrepreneurs is that they are overwhelmed by the sheer number of things that you need to do as a business owner; so, they might have worked in a company and could have been an HR director, where they had other people doing



marketing, sales or procurement. All of a sudden, they have this business, and they have to do everything – sales, new business, PR, marketing, finance. To add to that, there is the challenge of learning the regulatory side of running a business. I think those are probably the biggest challenges for anybody who starts out in entrepreneurship.

WHAT PROMPTED YOU TO FOCUS ON BRINGING TOGETHER FEMALE ENTREPRENEURS THROUGH FEMALE FUSION?

Female Fusion was also kind of accidental; it was born out of the Covid-19 pandemic in 2020. The recession that happened from that, and the amount of people losing their businesses or losing their jobs was immense. During that period, we found that what people really needed was support from the community and other business owners. That is how Female Fusion came to be; we came together to support other female entrepreneurs by offering advice, bringing in experts, and providing training on how to run a business – anything that you need to be able to have and run a business successfully in the UAE. And then we added to that connection and network, because as we say, your network is your net worth.

WHAT ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT THE ROLE OF WOMEN IN BUSINESS, AND HOW DO YOU THINK THIS HAS CHANGED OVER THE LAST DECADE?

I'm passionate about making sure that women in businesses get equal access to all opportunities, but unfortunately, that does not happen. Globally, women business owners are getting access to only 1–2 percent of procurement opportunities. We constitute 50 percent of the population, and we own 50 percent of the businesses, then why are we not getting 50 percent of the opportunities? But instead of complaining about it, we spend a lot of time working and speaking to businesses about how they could give more opportunities to women-owned businesses.

A lot of that involves trying to break down stereotypes; sometimes I have had conversations where people have said, "Yes, we buy a lot from women-owned businesses, we buy our gifts, our flowers, our stationery from women-owned businesses". And I always wonder, "Is that what you think we do?" I can introduce you to women who have Al companies, robotic companies, car garages, cleaning companies, global travel businesses – whatever businesses men have, women also have. At Female Fusion, we really try to be the bridge between

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businesses, to speak to them about looking at other ways that they can source their procurement. We also work with our businesses to talk to them about how they can access more opportunities, and help to facilitate those connections between them as well.

HISTORICALLY, IT HAS BEEN DIFFICULT FOR WOMEN TO GET FUNDING FOR THEIR BUSINESSES. WHAT HAS YOUR PERSONAL EXPERIENCE BEEN?

On a global scale, data and statistics indicate that businesses owned by women are not receiving equitable funding as compared to those owned by men. At Female Fusion, our efforts are directed towards bridging the gap by facilitating connections between potential investors and our female entrepreneurs. By educating our members on the necessary changes to improve their businesses for financing and sharing the diverse range of businesses with investors, we aim for a mutually beneficial outcome. We believe that as we continue to do the work, we will start to see more investment in women-owned businesses in this region.

WHAT FACTORS HAVE BEEN INSTRUMENTAL IN BRINGING ABOUT POSITIVE CHANGES FOR WOMEN IN BUSINESS?

One of the most positive and influential things that I've seen is the power of women supporting each other and having a community; our view at Female Fusion is about collaboration over competition. There is so much out there for everybody, so if we come together as a community and support each other, share our knowledge and expertise and lift each other up, everybody benefits. I've seen that this has made such a positive impact in the UAE and in the region.

TELL US A STORY THAT BEST ILLUSTRATES YOUR JOURNEY SO FAR.

When I was a kid, I told my mom that I wanted to be the prime minister of Canada. She said to me: "I think you should be more realistic in your goals". I remember thinking, "I want to be prime minister, why can't I be prime minister?" For a long time, I told myself that I was going to be the prime minister. When I went to university, I realized that I actually didn't want to

go into politics. But I also realized – and I hear this from a lot of women who are entrepreneurs – that women are often told we are thinking too big, and that we need to be realistic. That if we want to set up a business, why don't we set up a little side hustle, and see if it works? So, I reiterate to women that they need to surround themselves with other women and people who are doing something similar, because when you are surrounded by people who say "Yeah, set up that business, give it a try!" – all of a sudden, your mindset changes, and you realize that you can do anything that you want to do.

WHO WERE SOME OF YOUR ROLE MODELS ALONG THE WAY?

I have had the opportunity to meet so many people all over the world and to learn from them. In the UAE, there have been two women who are very special to me, who I look up to and see as trailblazers in entrepreneurship. One of them is Hazel Jackson, who owns Biz Group here in Dubai. She came to the UAE in the 1990s and has built and grown Biz Group to be the largest training company in the UAE. She leads with kindness, compassion and empathy, and has built such a phenomenal, well-respected business. The other person who has really inspired me is Elaine Jones, the founder of Asteco Property Management. She is another one of those women who is very successful,



LASTING LEGACY

JENNIFER BLANDOS





I always say to
women that you
need to be very clear
on what it is that
you're selling, and
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it to. Have a proper
plan in place.

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very kind and giving with her time, and very supportive. I have a huge amount of respect for her and everything that she has done in her business. She has influenced and inspired me and how I run my business.

WHAT ADVICE WOULD YOU GIVE TO ANY WOMAN WHO IS JUST STARTING OUT?

One of the first things I recommend is that you need to take your time, and you need to do your research. It breaks my heart when I meet women who have decided that they want to go into business, and the first thing that they do is go out and register their business and get a trade licence. A lot can go wrong from you having that initial idea to when you're getting ready to trade. So, from a practical and strategic point of view, I always say to women that you need to be very clear on what it is that you're selling, and who you're selling it to. Have a proper plan in place. Even better if you have customers lined up ready to buy from you. Then go out and register your business, because it will save you so much money and time to do the groundwork first. I would also advise them to surround themselves with like-minded women, other female entrepreneurs from whom they will get support, inspiration and motivation, because being an entrepreneur is unlike any journey that you will ever experience.





Ola Doudin

Co-Founder & CEO of BitOasis

Ola Doudin is the Co-Founder and CEO of BitOasis, the GCC and Middle East's first and largest retail virtual asset platform. BitOasis enables investors across the Arab World to securely buy, hold and sell over sixty virtual assets and participate in the world of Web 3.0. Ola co-founded BitOasis in Dubai to address a pain point across the region – namely how the next generation of investors could access virtual assets but from a local platform purpose-built for them. Prior to co-founding BitOasis, Ola worked in global technology audit in London and obtained her degree in Electrical Engineering from the University of Birmingham. She is involved in various entrepreneurship initiatives supporting and mentoring tech start-ups and social entrepreneurs. Forbes Middle East named her one of the Top 10 Women Behind Middle Eastern Tech Brands in 2021, and in 2022, Ola was selected as a "Young Global Leader 2022" – an initiative by the World Economic Forum.

CAN YOU TELL US A BIT MORE ABOUT YOUR DECISION TO FOUND BITOASIS IN 2015?

As far as the Web 3.0 or blockchain industry goes, our decision to found BitOasis in 2015 was a very early one. I had returned to the region (to Jordan and later Dubai) from the United Kingdom where I studied electrical engineering and had worked in the City of London in global technology audit. When I got back to Jordan, I had the privilege of working with Fadi Ghandour, one of the pillars of the regional entrepreneurial ecosystem, as I started to think about what was next for me. I grew increasingly interested in bitcoin, from both a technological and philosophical perspective. Perhaps it was the serendipity of that exposure to a great mentor and entrepreneur and the world of bitcoin at the same time that lead to BitOasis. It was ultimately born out of the need to solve a regional pain point that my co-founders and I encountered, namely how we buy, hold and sell virtual assets from places like Amman, Dubai, Abu Dhabi, Riyadh - our region.

DO YOU HAVE PLANS TO EXPAND TO OTHER COUNTRIES OR REGIONS?

BitOasis serves Gulf Co-Operation Countries (GCC) and the wider Middle East and North Africa (MENA) from our headquarters in Dubai and hubs across MENA. We are the largest regional virtual asset platform by customers (over 500,000) and trade volumes (approximately USD 5 billion since inception).

In 2023, we anticipate launching our second licensed platform from Bahrain under the Central Bank of Bahrain's supervision – our first being operated from Dubai under the supervision of the Dubai Virtual Assets Regulatory Authority (VARA). Our primary focus will be to continue to serve the Arab World and investors across the region from Dubai and, later this year, Bahrain. MENA is the fastest-growing region globally from a virtual assets penetration and transactional perspective – according to Chainalysis, the region grew by a multiple of 15x between





mid-2020 and 2022. We have tremendous conviction that our region's investors will continue to be best served by platforms built by them and for them.

We are also witnessing rapid regulatory adoption – i.e. regulators taking steps to enable their citizens and residents to invest in virtual assets and experience the Web 3.0 economy. In the last twelve months, regulatory initiatives have emerged in Dubai, Morocco and Oman. We expect that trend to continue and will always look to invest and be locally regulated in markets across and adjacent to our region where enabling licenses are available. Our philosophy is to be as "present" in the markets we serve as possible.

WHAT IS THE REGION'S OUTLOOK ON CRYPTO AS A LONG-TERM INVESTMENT? HOW HAS THIS CHANGED OVER THE LAST FEW YEARS?

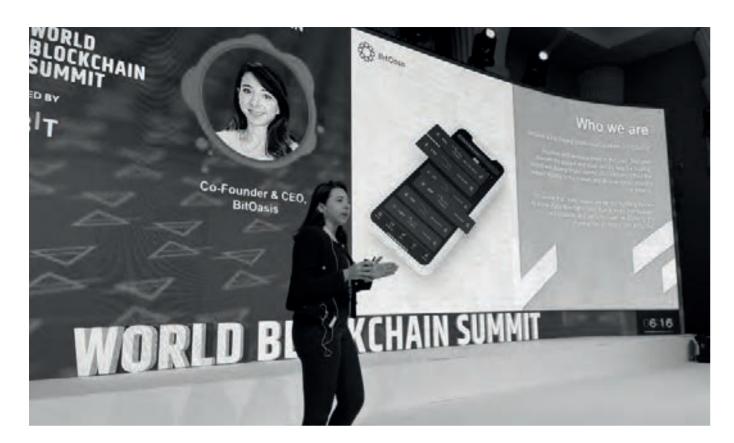
MENA consists of hundreds of millions of people and is characterized by a number of different types

of economies. Those populations and economies have different needs that we have to be focused on addressing from a Web 3.0 perspective. The industry must embrace a long-term shift from speculative investment to being committed, able to solve for the challenges that are faced across the region. So, in addition to BitOasis being a platform where we can educate our investors to make sensible investment choices across a wide range of virtual assets, we have an obligation to contribute to solve very large economic pain points using blockchain infrastructure.

Two areas of impact come to mind. First, and given the importance and scale of remittances into and from MENA – how can we work towards reducing the cost and increasing the efficiency of massive remittance corridors both inbound to Egypt and Lebanon or outbound from the United Arab Emirates and Kingdom of Saudi Arabia to markets such as the Philippines, India and Pakistan. According to the World Bank, a USD 200 remittance costs 6 percent, i.e. USD 12 – that is something we can and must address. And second, how can we enable personal

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wealth protection for citizens of countries that are facing significant local currency devaluation by giving people the ability to buy and hold stable virtual assets, as opposed to having their savings in weakening local currencies – Lebanon being the most distressing example. These are critical challenges for our region, the ecosystem and for BitOasis to be involved in and contribute to solving.

WHAT HAVE BEEN SOME OF THE LARGEST CHALLENGES AND OPPORTUNITIES, **INCLUDING IN THE CRYPTO INDUSTRY, AND** AS A WOMAN?

Throughout my time as an entrepreneur and at BitOasis, I have always thought of challenges (whether in business or through the lens of gender) with the mindset that they are solvable; i.e. that being able to address challenges creates opportunities. Today, the industry's primary challenge across the region is in building trust for our citizens and residents and the primary driver of that trust is

being able to operate on a regulated basis in as many markets across MENA as possible. We believe policymakers have an obligation to protect and enable consumers and we will continue to work responsibly with regulators to try and best introduce regulatory frameworks that build trust, drive economic investment and expand access to opportunity, including in the Web 3.0 world.

Whilst my primary driver is to try and lead a team at BitOasis that solves for business, financial infrastructure, regulatory and accessibility constraints, in doing so my hopes are that I can play my part in inspiring women across the Arab World to be able to contribute to our ecosystem, whether as founders, investors, lawyers, engineers or policymakers. Historically there have been very few fintech and Web 3.0 female CEOs – particularly across MENA. Globally the number of Web 3.0 female founders is at around 5 percent (Forbes). Across MENA, male founding teams raised 99 percent of approximately USD 2.2 billion in capital between January and August 2022 (Arabian Business).



I am hopeful that we are in the midst of experiencing profound generational change for women across the GCC and the wider MENA region. We just need to look at what is happening in the Kingdom of Saudi Arabia to see how positive and transformative change can happen at scale and guickly. I hope that my role as a female founder of a fintech and virtual asset business that has scaled, serves to inspire women (and men) across our region. My advice to young women and men is to be bold and curious, challenge the status guo and look to solve for the pain points in and across MENA.

WHO ARE THE ROLE MODELS WHO HAVE **INSPIRED YOU?**

There are many but let me highlight three. Angela Markel, the longest-serving German Chancellor from 2005 to 2021. Jessica Watson, an Australian sailor who became the first person to single-handedly sail around the world in 2010 when she was 16 (some of you may have seen the film True Spirit) and Bobbi Gibb, the first woman to run the Boston Marathon in 1966. All these women, in their different fields, inspire me through their determination, perseverance and the example they have set of breaking down misperceptions around gender and what women are capable of.





Nona Gaprindashvili

Chess Legend

Nona Gaprindashvili was the first woman ever to be awarded the FIDE (International Chess Federation) Grandmaster rank (among men) in 1978, the highest a chess player can attain. The title is, fittingly, for life – Gaprindashvili had been playing chess since she was 5 years old, and at 81 years old, she continues to be a force to be reckoned with in the shrewd and thrilling world of chess.

YOU HAVE SUCCESSFULLY COMPETED AGAINST BOTH MALE PLAYERS AND FEMALE PLAYERS, YOU HOLD ELEVEN OLYMPIC GOLD MEDALS IN CHESS, YOU BECAME THE WOMEN'S WORLD CHESS CHAMPION FIVE TIMES, AND THEN THE FIRST WOMAN TO RECEIVE THE INTERNATIONAL GRANDMASTER RANK (AMONG MEN) FROM THE INTERNATIONAL CHESS FEDERATION IN 1978. WHAT DID THIS MEAN AT THAT TIME TO YOU, AND TO THE WOMEN IN THE FIELD OF CHESS?

My greatest accomplishment was changing attitudes towards women chess players. I was accepted among male chess players quite early on, and I earned respect among them too. In 1978, I was given the International Grandmaster rank (among men), which up until then, had been a title reserved for male chess players. Most importantly, playing chess brought me great pleasure, and I became a role model for the generations of women after me who were inspired to pursue this beautiful game.

WHO, OR WHAT, HAS BEEN INSTRUMENTAL IN HELPING WOMEN HAVE A STRONGER PRESENCE IN THE SPORT OF CHESS?

Every successful player has made her or his contribution, and we have had so many Georgian female chess players! For example, Maia Chiburdanidze, who was also the world champion five times for a total of thirteen years. I was world champion for sixteen years, so in total, Georgian women were the chess world champions for twenty-nine years.





There were other female chess champions from Georgia, such as Nana Alexandria and Nana Ioseliani, and they have also played successfully against men. From Hungary, there are the Polgár sisters, Judit, Zuza, and Sofia, and many others. All of these players have made huge contributions in taking chess to another level. Chess is an intellectual game, and you need strategy – it matters a lot how many games you have won with logical planning and good strategy.

DID YOU HAVE ANY ROLE MODELS GROWING UP? WHO ARE THE PEOPLE WHO INSPIRED YOU AND SUPPORTED YOU IN YOUR JOURNEY?

My role model was Mikhail Tal, from Latvia. His way of playing was so distinguished, and he was a master of tactics. I also have good tactics, and I feel like Mr Tal and I have this in common.

I was very young when I attended a men's championship where I watched him play, and it was

so impressive for me because as a chess player, it's important to analyze the games of others. There are many interesting chess players who are not necessarily champions, but they can be very influential.

Success is made up of many components – even if just one is missing, you will not become a very successful chess player. These components include talent and hard work, but also, a very good nervous system – nerves of steel. Psychologically, you have to be strong and in good health, and to have the spirit of sportsmanship.

IS THERE A STORY, OR ANECDOTE, THAT BEST REFLECTS YOUR JOURNEY SO FAR?

There are many, but here's one. I had four older brothers. Now I live in Tbilisi, which is the capital of Georgia, but I was born and grew up in a small town called Zugdidi – it was not even a town at that time, it was an administrative center. We lived in a street that was full of children where we had many

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friends, the majority of which were boys. I played all kinds of games with them, which I think contributed to developing my inclination towards sports. These experiences can really shape your personality.

Girls might be born and raised a little differently, without that inclination towards sport and towards competition, and this is something that needs to be developed. I think my upbringing supported my trajectory. Some chess players I know don't have very strong nervous systems, it can be a very difficult career. But I am now 81 years old, I still play and participate in seniors' tournaments, and I have never had any issues with my mental well-being, or with my sleep. When I was playing in a tournament in 1961, there was a Soviet chess player who told me at the time, "You don't play better or worse than we do, but you sleep better than we do". So that was a big advantage for me.

There was a survey conducted by the Institute of Physical Fitness once when I was attending a men's championship. My answer and Mikail Tal's answers were the same. The question was, "What would you prefer: to win one game and to lose one game, or would you rather go for two draws?" We both said it is better to win one and to lose one because we are not the types to go for the draw. There are some chess players, for example, male grandmasters, who, when they lose one game, would become much more cautious or careful and would prefer to draw in the next game. That was never the case with me; if I lose a game, I look forward to playing again, always ready to win.

HOW DO YOU THINK A PLATFORM SUCH AS EXPO 2020 DUBAI CAN LEAVE A LASTING LEGACY, AND INSPIRE FUTURE GENERATIONS OF BOTH MEN AND WOMEN?

Any World Expo is a kind of propaganda for countries, because it tells visitors about their successes, and their plans for the future. Georgia is a very successful country when it comes to sports, particularly from my generation. I was the first person after the collapse of the Soviet Union to become president of the Olympic Committee in



Georgia when it was established. We had invited Juan Antonio Samaranch, the president of the International Olympic Committee at the time, and I said to him: "Georgia is a small country, but look at the ratio of medals and participants compared to the population of the country. We have big achievements." He stopped me and said: "You are a big country, a great country".

Whenever there is success in sports, the generations that follow will be inspired. As for the Expo, because we highlight our achievements and our attempts to become better, this can be very inspirational.

WHAT IS NEXT FOR YOU, GOING FORWARD?

I've been playing all my life, and I have forged my name through the game of chess. I will be playing for as long as I can, until my mind allows me to. Chess has no nationality, and there is just one universe: that is the universe of chess. It brings so much positive energy, and that actually makes your life longer.

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Valeriya Ionan

Deputy Minister for Eurointegration at the Ministry of Digital Transformation of Ukraine

In her position as the Deputy Minister for Eurointegration at Ukraine's Ministry of Digital Transformation, Valeriya Ionan oversees the country's national digital literacy program, development and growth of SMEs with the help of digital transformation, regional digital transformation, Eurointegration and international relations.

Prior to working in the government, she was an entrepreneur. She launched Quadrate 28, Ukraine's first company that implemented the "team on request" model in the areas of marketing, sales, HR and financial management. She also co-founded *MC Today*, the first online magazine for entrepreneurs, as well as organized DISRUPT HR Kyiv, an event series formed aiming at information exchange that is designed to energize, inform and empower people in the HR field.

A mother to a 1-year-old, Valeriya is an amateur boxer and has also swum across the Bosporus and half-Oceanian Lago D'orta.



CAN YOU TALK ABOUT YOUR ROLE AS ONE OF THE YOUNGEST DEPUTY MINISTERS IN THE UKRAINIAN GOVERNMENT, AND WHAT SOME OF YOUR KEY RESPONSIBILITIES ARE?

As a person who came to the Ministry with prior business experience, I am in charge of the project Diia. Business, which aims to help future and operating SMEs run their business efficiently, export, go through digital transformations, grow and be successful. I also oversee digital education, Eurointegration and international relations. During WEF 2023, we presented the Digitality initiative, which unites several countries to share best practices and gov-tech products with the world, which will be implemented in 2023. And, Diia has been so successful that other countries want to replicate it; so we recently shared its code and design with Estonia for their state app, mRiik. For the first time in history, we have made digital passports a total equivalent to paper or plastic ones, and we have become the second country in the world with completely legal digital driver's licenses.

I must admit from our experience that our approach should be agile in order to change a system that sometimes doesn't want to change. We have to be persistent, fast and efficient to make things happen.

COULD YOU TALK ABOUT YOUR JOURNEY LEADING TO THIS APPOINTMENT?

I didn't plan on becoming a politician. Before joining the Ministry of Digital Transformation (MDT), I was an entrepreneur. I led a group of companies that promoted teams-on-demand for start-ups and SMEs, focusing on marketing, sales, HR and finance. This experience – along with my MBA education – helped me become an expert in business analytics and transformations, marketing and communications. I also conceptualized the creation of a network of consulting zones for SMEs, which was later implemented on a national level. The project, called Diia.Business, is now a part of the Diia ecosystem.

HOW DO YOU THINK DIGITAL TRANSFORMATION IS AFFECTING GOVERNMENT FUNCTIONS? HOW CAN GOVERNMENTS ADAPT THEMSELVES IN ORDER TO LEVERAGE THIS TRANSFORMATION?

The global pandemic has confirmed that digitalization of the world is inevitable. Modern online technologies are an integral part of our lives and a condition for the development of the state. Today, these technologies are life-saving for Ukrainians.

The digital state is when everything that you need can be done or achieved in one click through your smartphone or computer – easy, fast, effective, with no communication and thus, absolutely transparent. It's when citizens need not stand in lines for a statement about the place of registration; need not pay a bribe to obtain a business license; need not go to dozens of offices to register a new-born child. Basically, it is a decrease or even absence of the state in the everyday life of people.

Through Diia, we have already made it possible to collect payments from the state: examples include the e-support service through which Ukrainians receive payments for getting the Covid-19 vaccine; and the internally displaced people get financial support from the government during the war. Diia has become an essential tool that helps millions of Ukrainians during the wartime; people are able to help the army, buy military bonds, submit a claim for damaged property, pay fines for traffic violations and much more.

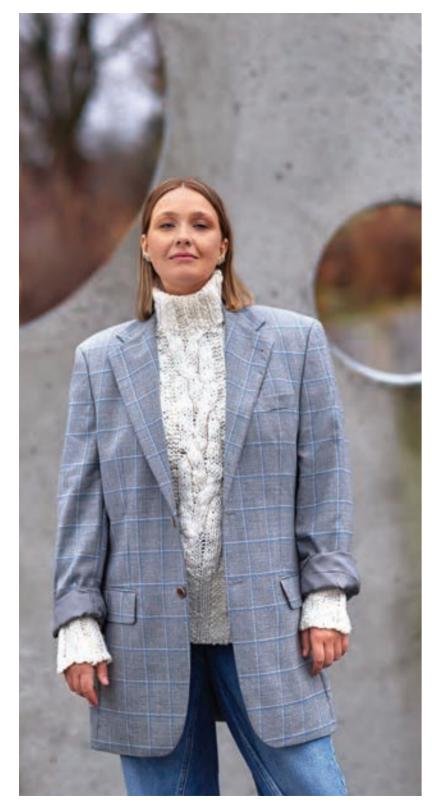
WITHIN THIS, HOW CRUCIAL WAS DIGITAL LITERACY TO THE SUCCESS OF THE DIIA PROJECT, AND HOW WAS THIS CHALLENGE DEALT WITH?

Mastering digital skills will enable every Ukrainian to not only receive government services online, but also improve their quality of life, and confidently use social networks and the internet. The national project Diia. Digital Education has almost 1.5 million registered users and includes both online and offline components.



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The online component has an edutainment series that combines education and entertainment, aimed at a specific target audience, and made in the format of micro-learning and stop-lessons. We also have national digital literacy tests that measure the level of knowledge and skills among different segments of the target audience.

The offline component includes digital education hubs with over 6,200 points where everyone can access a computer and learn to work online. These hubs also have specially trained digital literacy instructors who can answer people's questions and supervise the learning process.

THE UKRAINIAN GOVERNMENT HAS A GOAL OF DEVELOPING ENTREPRENEURSHIP – WITH ONLINE AND OFFLINE COMPONENTS. COULD YOU TALK ABOUT THIS INITIATIVE?

One of the priority goals at the Ministry of Digital Transformation is the creation of a country of entrepreneurs. We created Diia.Business to promote Ukrainian SMEs, and to help entrepreneurs grow, scale and learn how to export. The project is represented by a portal in the one-stop shop format and a network of centers. We opened eleven centers by February 2022, and in the same year, we launched our first center abroad in Warsaw, which was powered by Mastercard.

People can use the online portal to avail free consultations; a free online school for entrepreneurs; a catalogue of business support organizations; a list of services and opportunities that is regularly updated; an idea index where one can find business ideas and download useful templates for company operations; an entrepreneur's handbook; as well as current news and case studies. The offline centers provide consulting to Ukrainian SMEs on legal issues, accounting, taxation, auditing, recruitment of qualified personnel and other issues related to conducting business.

During wartime, we have continued to support Ukrainian entrepreneurs temporarily relocated to Poland through the newly established center in Warsaw. Specialists



advise pilot participants on exporting their goods to the Polish market; and does everything in their power to ensure that Ukrainian businesses does not stop developing and expanding even in difficult times.

WITHIN THE SPHERE OF ENTREPRENEURSHIP, HOW IMPORTANT IS IT TO EMPOWER WOMEN TO START AND LEAD THEIR OWN BUSINESSES?

There is no limit for any woman to achieve any goal she genuinely wants. As they say, the sky is the limit. Today, Ukrainian women have become top entrepreneurs and leaders. UNDP has ranked the country as second in Europe in the share of women among managers and entrepreneurs.

Becoming an entrepreneur can give women the power to implement their bravest ideas. It can help reduce poverty, provide society with gender equality and empower women. Moreover, it also enables women to finance their children's education, which is more than significant in the modern world.

As a mother of a 1-year-old boy, I am concerned about my child's education and future. That is why I want to become a driving force that will help him to accomplish all his future goals. And it is something all women want and can do for their kids.

WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE STILL HAVE ABOUT THE ROLE OF WOMEN IN BUSINESS, AND HOW HAS THIS CHANGED OVER THE YEARS?

If we talk about preconceptions, ageism has always been the biggest obstacle for me. I started my business at the age of 23, so many times, my decisions and ideas were met with scepticism. It was, of course, very unpleasant, but this disadvantage passes quickly, as my mentor once told me. Moreover, my experience as an entrepreneur is quite interesting. I worked with various industries, and therefore, I understand very well the pain entrepreneurs face, and I know how to solve them.





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Another option for combating ageism is productivity. Looking at one's achievements, there shouldn't be any doubts about effectiveness. And today, we can clearly see what women of different ages and in different fields are able to achieve; for example, look at what Greta Thunberg, Malala Yousafzai, Oleksandra Matviychuk, and many other female leaders have done.

I would be glad if all the girls and women who are faced with ageism do not pay attention to this and remember a bunch of other good examples of their colleagues, and move forward.

WHO WERE SOME ROLE MODELS WHO INSPIRED YOU, OR SUPPORTED YOU ALONG THE WAY?

A role model for me has always been and will be my mother Yulia, who taught me discipline and a systematic approach. She is focused and goal-oriented, and always sticks to her schedule, her plans and her goals as an entrepreneur. Furthermore, she is the one I always look to when I lack the strength or wisdom to make certain decisions. She is an absolute and unconditional opinion leader for me, and I appreciate and respect her very much. She's running her business, and is also a great wife and mother.

FROM ALL YOU HAVE LEARNED, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

What I've learned throughout my career is that vision is your everything. Without a vision, you will not have a business, project or result. If you have lost your vision, try and get inspired by people who have more expertise than you. I also recommend that you find your favorite columnist and a professional media platform that will become your source for fresh ideas.

I always believe that you need to use all opportunities presented to you; and that there is no closed door for you, as you are the key that opens every door. Also, be flexible; put your goals first and emotions second. Always behave with dignity and don't always be a perfectionist.





Jessica Kahawaty

Model, Entrepreneur & Philanthropist

Empathetic and passionate, Lebanese-Australian multi-hyphenate model, entrepreneur, angel investor and philanthropist Jessica Kahawaty has channeled her energy towards fighting for the underdog her whole life. Her latest venture sees her entering the F&B industry with her mother, Rita. Ask her to choose a label, and Kahawaty refuses to be pigeonholed, preferring instead to continuously evolve and use her unique skills towards doing good wherever she can, using her hybrid model of online (she has 1.2 million followers on Instagram) and offline work.



YOU WEAR MANY HATS, AS A MODEL, ENTREPRENEUR, AND PHILANTHROPIST. OUT OF EVERYTHING YOU HAVE ACCOMPLISHED SO FAR, WHICH VENTURE HAS BEEN THE MOST REWARDING?

The decision of selecting the most enjoyable aspect of my life is quite challenging. Nonetheless, I would have to say that collaborating with my mother has been an unparalleled experience, as it has allowed me to share her homey culinary creations with a wider audience. Our family, hailing from Lebanon, has a deep-rooted tradition of hospitality and we relish in welcoming guests into our home. Hence, extending this ethos on a grand scale has been a delightful undertaking. On the other hand, my philanthropic endeavors are like planting seeds of kindness, watching them grow and bear fruit, bringing happiness and making a difference in the world, no matter how small or significant.

COULD YOU TELL US ABOUT YOUR WORK?

At the age of 17, I embarked on a journey of charity and philanthropy, driven by an innate sense of empathy towards diverse causes. My education in Human Rights Law fueled my passion for advocating for the voiceless and marginalized, including refugees in Bangladesh, Syria, Yemen, Lebanon and beyond. The reality of a refugee's average lifetime spent in a camp, nineteen years, is a heart-wrenching fact that would propel anyone with a heart to act.



I believe that my online and offline endeavors serve as a megaphone, amplifying the cries of the oppressed and lending my voice to those who need it the most. With the vast advantages and opportunities that social media brings, I consider it a privilege to use my platform to raise awareness and funds for those in need.

Last year, I traveled to Lebanon amidst the economic and political turmoil. I felt a strong sense of responsibility to lend my voice to my people, and through the power of collective help and the coming together of humanity, we raised a staggering 200,000 dollars in less than forty-eight hours from social media. This experience proved to me the immense impact that can be achieved when people unite for a common cause.

I see my modeling career and philanthropic work as intertwined, each reinforcing the other. My fashion work, media appearances, brand ambassadorships and other activities have allowed me to build a platform, which I then leverage to raise awareness and funds for various causes.

I strongly believe in the power of education and making it easier for people to help. Many individuals are eager to make a difference but don't know how to, and it's my goal to bridge that gap and simplify the process for them. Like a butterfly's delicate wings, small acts of kindness can create a ripple effect, spreading compassion and change across the world. My worlds run in harmony, each aspect complementing and enhancing the other. I am grateful for the opportunity to use my platform and abilities to bring hope and help to those in need.

WHAT HAS IT BEEN LIKE WORKING WITH YOUR MOTHER ON YOUR LATEST VENTURE, MAMA RITA?

Working alongside my mother has been an aweinspiring experience. She is a remarkable woman with an exceptional talent in the culinary arts. Despite being in her 50s, she embarked on a new venture and established her brand with unwavering passion and authenticity.



JESSICA KAHAWATY



While our roles within the business differ, with my mother focusing on food and myself overseeing the company, we complement each other seamlessly. Our unique skills and perspectives allow us to create a harmonious and effective partnership.

Growing up, my mother's culinary creations were a staple in our home, and it is a joy to see her talent reach a wider audience through Mama Rita. The brand was launched amid the Covid-19 pandemic, when my mother was unexpectedly stranded in Dubai. To our surprise, Mama Rita has become a resounding success, and it brings us great pleasure to see others savor my mother's food, and feel as though they are welcomed into our home. Mama Rita is a testament to her talent, passion and authenticity. It is a privilege to be a part of this enterprise and to bring a taste of home to others.

WHAT HAVE BEEN THE BIGGEST CHALLENGES THAT YOU HAVE ENCOUNTERED ALONG THE WAY?

The greatest obstacles I face stem from within, as I possess a tendency towards over-ambitiousness, leading me to take on a multitude of projects at

once. Additionally, as a woman, I have encountered the limitations of being categorically restricted, with others suggesting that I must make a choice between modeling, entrepreneurship and pursuing various interests in both food and fashion. However, I reject this notion, as I believe that one should not limit themselves to just one aspect of life, and that I should take advantage of every opportunity presented to me. We only have one life to live.

ALTERNATIVELY, WHAT OPPORTUNITIES HAVE COME YOUR WAY?

I believe in asking the universe what you truly want. You have to ask people; you have to seek advice and mentorship. I'm known to be quite curious in my circle – I ask for a lot of advice from people with experience and a wealth of knowledge, so that I can take that on board and jump start. And I believe that when you start telling people your plans, you never know who's sitting in the room who may be able to help you or give you a small piece of advice that will catapult you ahead. For instance, the inception of Mama Rita occurred when I mentioned my mother's culinary talent at a family friend's tasting event. Their connections led me to a cloud kitchen and the rest is history.

WHAT ADVICE WOULD YOU GIVE WOMEN AT THE BEGINNING OF THEIR CAREERS?

One piece of advice is: don't take no for an answer. If there's a will, there's a way. I have been told "no" so many times in my career – whether it was fashion or entrepreneurship. Keep pushing until you get that "yes". Work hard on your skills and make sure there is an intersection between your passion and your skills. There's no point being passionate about something if you're not good at it. And if you're really good at something, make sure you're passionate about it. And I think when you have that synergy between the two, then there's no way you can fail.

WHO HAVE BEEN YOUR ROLE MODELS ALONG THE WAY?

I've been inspired by so many different people in my life. I'm a very curious person, and I think that's one of the attributes that brought me where I am today. I'll ask anyone in the room with me to tell their story, how they got to where they are, their challenges. And I think role models are people that you meet on a day-to-day basis, because you never know who you're going to learn from, and what you might learn from them. I've learned from anyone and everyone because they may say something that just makes you think, "Oh, I like that. I'm going to take that on".



LASTING LEGACY







Roya Khajeh

Assistant General Manager and Head of Cards and Payments at Commercial Bank, Qatar

Roya Khajeh's ten-year plan includes becoming the first female CEO of a bank in Qatar. The trajectory seems highly likely, as her nearly three-decade-long career continues to go from strength to strength. The Assistant General Manager and Head of Cards and Payments at Commercial Bank – Qatar's leading digital bank – Khajeh keeps herself at the cutting edge of the fintech industry, a field she developed a passion and curiosity for from a very young age. Juggling a fast-moving industry with life as a mother, she makes the time to continuously work on her education; Khajeh recently completed her executive MBA from HEC Paris and is on the lookout for a PhD program, and to work on her passion of becoming a motivational speaker.



WHAT MOTIVATED YOU TO SEEK A CAREER IN FINANCE?

As a child, I used to be so curious whenever I saw a plastic card going into a machine and cash out of it. So, funnily enough, that's how my interest in this world started – it wasn't a grown-up decision or anything like that, just a simple childlike curiosity that pushed me to explore and later go into the financial system.

WITH FINANCE UNFORTUNATELY STILL BEING A MALE-DOMINATED INDUSTRY IN LEADERSHIP POSITIONS, WHAT MEASURES DO YOU THINK WILL HELP IN BALANCING THIS OUT?

The world is evolving, and women are demonstrating that they have a lot to say and that they can stand shoulder to shoulder with men. We are seeing amazing examples all over the world of women who are inspirational, influential, and have contributed to

fostering a better world. With time, I think we will see more women in leadership roles. There needs to be a combination of women further believing in themselves and their abilities, and more men who understand that we are not competing, just complementing each other as human beings striving together to do good.

HOW WOULD YOU DESCRIBE YOUR LEADERSHIP STYLE AND VALUES?

For me, the key foundation of any relationship should be built on trust and respect. As for my leadership style, I won't confine myself to a certain style based on textbooks; rather, I'd see what is required for the situation or task in hand (personal or professional) and the person or group of people involved. At work, I ensure that the vision and the goals are clearly communicated, I spearhead the challenging projects or assignments to further increase the team's confidence and support them till completion. Empowering people is also a crucial part of my style, as is enabling them through

coaching and providing the right tools to succeed.

Motivation and rewards are equally important, as they create excitement in individuals and within the teams to be the best versions of themselves.

WHO WERE SOME OF YOUR ROLE MODELS ALONG THE WAY OF YOUR CAREER?

I believe that everyone can inspire you; from famous personalities such as Mandela, Gandhi, Malala, Stephen Hawking and Oprah, who have influenced me along the way through their books, interviews, thoughts and milestones, to the people around you who shape your everyday experiences – anyone could bring some positivity.

One of my superheroes of all time is Her Highness Sheikha Moza bint Nasser Al Missned, the mother of the Emir of Qatar. The way she has inspired people not only locally but also globally is incredible. She once said, "You have to be confident enough to believe in yourself, and you also have to be humble enough to think beyond yourself." I live by this quote – it's so powerful and teaches you so much in just one sentence. This, in addition to all the good deeds she does globally.

IN YOUR EXPERIENCE, WHAT HAVE BEEN SOME OF THE BIGGEST CHALLENGES FACED BY THE FINANCIAL SECTOR AND SOME OF THE BIGGEST OPPORTUNITIES?

The past few years have witnessed massive changes in the financial services industry, including digital acceleration. What's more, today's customers have very high expectations. They want services delivered better, faster and in a cost-effective manner. All these are posing some very big challenges for the



ROYA KHAJEH







banks. Additionally, the increase in competition (not only from other traditional bank but fintechs), open banking, regulatory compliance, changing business models, security breaches, need for continuous innovation, to mention few, are amongst the numerous challenges faced.

With so many challenges to contend with, charting a clear path forward can seem like an overwhelming task – but there are definitely big opportunities with the right strategy and infrastructure support.

Post-pandemic, the willingness of customers to embrace digital solutions is a huge opportunity and the bank has used this to automate processes, such as manual document collection for underwriting and form filling, reducing costs and making faster and smarter lending decisions as a result. Today the TAT for a credit card, PI or even mortgage loan is 70 percent lesser than from before the pandemic. Interoperability and interconnectivity have helped crossborder remittances. The bank now offers sixty-second



remittances. Digital banking has helped not only reduce the need to visit a physical bank but has become an effective tool for updation of KYC documents and other compliance details.

The payments sector has seen the most changes with payments getting more digital and this has helped payments reach small micro businesses and reduce costs.

THROUGHOUT YOUR DECADES OF EXPERIENCE, WHAT POSITIVE CHANGES HAVE YOU WITNESSED IN THIS FIELD?

The payment industry has evolved drastically over the last decade. Some of the positive changes are the use of technology to enhance the customer's banking experience and transforming the payment eco-infrastructure to support advanced, smart payment solutions such as digital wallet payments in a contactless environment.

But for me, the major shift is we see more solutions and banks that put the customer, and their personal situations and interests, at the center. It's no longer about selling a credit card but selling the right card for the customer. It's no longer selling a mutual fund but the right product to an HNW customer. It's not just about a loan to an SME but an entire suite of products that can help manage the business better.

In short, it's about building trust in banking as well as deeper relationships.

FROM ALL THAT YOU'VE LEARNED OVER THESE YEARS, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN WHO'S AT THE BEGINNING OF HER CAREER?

Believe in yourself, be confident, and don't allow anyone to put you down. Be curious, explore and always seek knowledge. You can do anything you set your mind to. Anything is possible.



ROYA KHAJEH



Linda Kirkpatrick

President of Mastercard North America

Linda Kirkpatrick began her career with Mastercard more than twenty-five years ago. She joined the company as an intern and has been part of its evolution from a not-for-profit association to a global leader in payment innovation and technology. Linda has taken on several diverse roles across the business – from working on the company's initial public offering, to overseeing global rules and standards, to managing relationships with banks and merchants. Today, she is responsible for the company's largest market and continues to inspire, innovate and empower.

YOU HAVE QUITE A STORIED CAREER WITH MASTERCARD, HOW DID THE STORY BEGIN?

When I was in college, my campus was right next door to the Mastercard corporate headquarters, so I passed it almost every day on my way to school. During my sophomore year, one of Mastercard's treasury executives conducted an information session on campus, and it inspired me. Hearing about the power of the Mastercard network, the diversity of its workforce, and the tremendous value that it brought to the ecosystem inspired me to apply for an internship. After that internship, I never left; I've had twelve roles within the company since, all of which have been incredibly different.

YOU STARTED YOUR CAREER AT MASTERCARD AT THE HEIGHT OF THE DOTCOM BOOM, HOW MUCH HAVE THINGS CHANGED IN THE FIELDS OF E-COMMERCE AND FINTECH SINCE?

It is so dramatically different. There really weren't any e-commerce businesses when I started, but it was a time when many organizations were recognizing that technology was going to change the ways in which we engaged with the world. We had a flurry of companies that recognized that the future was digital, and they were racing to be the best-in-class provider of web services.

So you had so much energy, excitement, enthusiasm, and expectation built into these technology companies, because no one knew who the winner would be. They knew it was going to be big, they just didn't know how big. So there was a race to align with partners that the investors felt could drive the greatest amount of value and could be sustainable for the future. Now we have the benefit of hindsight to know that only a few of these companies actually survived and thrived.

From Mastercard's perspective, we benefited from this tremendously; we contemplated a future where consumers could conduct commerce online in a more efficient, effective, and safe way at some point in the future. It was really the beginning of the building blocks to create that ecosystem of value exchange.

If you fast forward to 2022, what you have is a fintech community that's now preparing for an environment

that's fully digital. As mature as Mastercard is, only 20 percent of our business is happening through cardnot-present channels. The runway for growth is very, very long, and the fintech partners are rushing to align, with a focus on inclusion of small businesses. For the first time, the digital world is being seen as a world that's more accessible and safer than an environment that is largely a card-present environment, and the electronic commerce tools are now more readily available. So, I'd say the difference between the late 1990s and now is you've got purpose-driven fintech that attempts to bring more consumers into the financial mainstream in a way that benefits everyone.

YOU HAVE TALKED ABOUT THE COVID-19 PANDEMIC BEING A TURNING POINT IN SUPPORTING A WORK-LIFE BALANCE FOR WOMEN. COULD YOU ELABORATE ON THAT STATEMENT?

Over the past two years, we've demonstrated our success in driving productivity in a largely remote environment. And that's led organizations, including Mastercard, to think differently about how we engage with our employee base, and how we look beyond just the state or the country where the job opportunity lies to attract the best talent possible. And so I do believe it's in an inflection point, because without the pandemic, we wouldn't have had this massive experiment.

While people still crave human interaction, and need it to drive innovation and collaboration, there are tools and ways in which we can engage with one another just like we were face to face. Prior to the pandemic, I had done exactly zero Zoom interviews. Since the pandemic, I've done hundreds. Prior to the pandemic, I may not have been considered as a speaker for certain events outside the US simply because of geographic challenges. Now, those borders have been lifted.

For women especially, I think this brings opportunity. But really, I think it brings opportunities for both women and men. At the same time that the pandemic is an inflection, it also brings challenges. One of the things that has struck me is how many women are opting out of the workforce, because it's become too difficult for them to handle the rigors of home



life and work life. There are 13 million fewer jobs for women in 2022 than there were in 2019. I'm troubled when I hear that one in four women are thinking about downshifting their career or leaving the workplace due to Covid-19. That's an alarm bell for me.

I hope that we can harness the goodness that the pandemic brought with respect to removing geographic barriers and providing a more inclusive environment, and hopefully offset some of the challenges that it brought about.

AS A WOMAN, WHAT WERE THE CHALLENGES AND OPPORTUNITIES YOU FACED WHEN YOU FIRST ENTERED THIS MARKET? AND HOW DO YOU THINK THIS HAS BEEN CHANGED FOR THE GENERATION OF WOMEN THAT CAME **AFTER YOU?**

When I joined Mastercard, we were diverse and we were global. But from a gender perspective, there weren't a ton of female executives in finance or sales roles back in the late 1990s. But I've seen that completely turn around over the years, to the point where now, my management team is 50 percent female. So that's been a complete 180-degree shift from when I started.

Also, when I started at Mastercard, the majority of our revenues and volumes emanated from the United States. Now, there's higher growth in the business outside the United States, and more rapid growth in markets in Latin America, in Asia Pacific, in the Middle East and Africa because the opportunity to digitize commerce is just so much greater, and the infrastructure is more modern. With respect to inclusion, we are now globally more focused on inclusion than we ever have been before. So, the shift in the globality and diversity of the business has been incredibly pronounced over the past quarter century.

YOU WERE NAMED AS ONE OF THE BLOOMBERG 50 IN 2020, AND A YOUNG GLOBAL LEADER BY THE WORLD ECONOMIC FORUM; HOW DID THAT MAKE YOU FEEL, AND HOW DO YOU THINK PLATFORMS LIKE THESE HELP WOMEN IN BUSINESS?

I was surprised and honored to be included on the Bloomberg 50 list, but no one was more surprised than my two teenage daughters when they heard, because Billie Eilish and Dr Anthony Fauci were both included in this list. That their mom could be on the list alongside Billie Eilish was fascinating for them, and of all the things that I've done in my career, I think that was the most impressive to them.

But really, this list was a broad mix of people from the arts, the government, the private sector, the medical profession, etc. It was a recognition of the diversity of our ecosystem and how we have evolved, especially during the pandemic, across all of these dimensions. So I was incredibly honored. I was acknowledged for advancements in contactless payments. While we're still on the journey to full contactless acceptance, I think we've made great strides. And I was really proud to play a small role in that evolution.

WHAT IS THE MOST IMPORTANT DECISION YOU'VE MADE THROUGHOUT YOUR CAREER THAT HAS CONTRIBUTED TO YOUR SUCCESS TODAY?

At one point, I had an opportunity to take on a larger people leadership role. It was in our franchise team, where I had an opportunity to learn about the core of the business beyond the finances. It was enlightening, both for business reasons, but also for people leadership reasons. This role allowed me to lead a large group of individuals all over the globe, and so it gave me a great appreciation for the nuances in the way people work, the way they want to be managed, and the way they do business – it's not just about getting things done, but it's about how you get things done. It was a really important decision for me to step away for a few years into a capacity that prepared me for leadership in the future.



DID YOU HAVE ANY ROLE MODELS ALONG THE WAY?

I have had, and continue to have, so many role models. Oftentimes, people ask me what I think about the role of mentorship, and I think it's extraordinarily important to align with individuals who are not your managers, because you need a broad universe of contacts to support you, to give you different perspectives, and to have conversations that you might not be able to have with your manager.

I've had a broad mix of role models and mentors, and I've also had people that were willing to take a risk on me as I evolved and made decisions and mistakes. I've taken the best of what I've seen from my role models, my mentors, and my sponsors, and I've tried to emulate them throughout my life in a way that really goes back to the universal truth, which is treating people the way I want to be treated.

At this stage in my career, my goal is to pay that forward with the folks that I lead, and I view it as an absolute privilege to lead other people. People are our best assets, and without people, nothing else happens.

WHAT ADVICE WOULD YOU GIVE A YOUNG WOMAN AT THE BEGINNING OF HER CAREER, LOOKING TO GET INTO YOUR WORLD, AND LOOKING TO LEAD IN THE FUTURE?

I'd have three pieces of advice. One is to do as much as you can, from an extracurricular perspective, early in your career. Why? Because as you grow older, take on more responsibility, and potentially have a family, there are additional burdens of life that prevent that from happening in a way that's seamless. So if you have an opportunity to take an assignment in a different market, or in a different country, or in a different space, if you have an opportunity to work on an extracurricular project that's different from your day-to-day, seize it and relish it.

The second is, don't feel limited by your job description. Of course, if your job description has ten tasks associated with it, you need to do those ten things and you need to do them really well.

People are our best assets, and without people, nothing else happens.

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But if you see an opportunity outside of those ten things to make a change, to solve a problem, to take ownership of something that no one else has taken ownership of simply because there's no bandwidth, do it. Do your core job in an expert way, but try and focus on things that you have a passion for. And the reason for that is that those are the opportunities where others recognize you the most, and where you really have an opportunity to learn the most.

And then the third piece of advice I'd give is to overinvest in your presentation skills. I realized early on that no matter what career I pursued, no matter what profession, I happen to find myself being able to clearly and effectively articulate a message and to do it in a way that inspires others. Being able to take a complex concept and break it down into more simplistic terms, so that people who are not experts in your content understand it and embrace it. This is a skill that needs practice and investment, as if you were learning a new language or playing a new instrument. No matter what you do, no matter what type of role you have, no matter the level that you are in the organization, being able to present is extraordinarily important to your success. If you develop this muscle early on, and you continue to focus on it throughout your career, it will pay off in droves. This is a muscle I still work on today.

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Wendy Kopp

Co-Founder & CEO of Teach For All

In 1989, Princeton student Wendy Kopp submitted a 177-page senior thesis titled "An Argument and Plan for the Creation of the Teachers Corps", which detailed her thoughts on and plans to address a national teacher shortage and the academic issues children from low-income backgrounds face. Little did she know that her paper would go on to have a real world, global impact. In 1990, Kopp founded Teach For America with 489 corps members in New York, Los Angeles, Eastern North Carolina, South Louisiana, and rural Georgia. In 2007, Kopp co-founded Teach For All, taking the Teach For America model worldwide and creating a global network of independent organizations working to develop collective leadership that is locally rooted and globally informed to ensure all children have the opportunity to fulfil their potential.

Kopp is the youngest person and the first woman to receive Princeton's Woodrow Wilson Award (1993). She is also the recipient of numerous other awards, including the Schwab Foundation's Outstanding Social Entrepreneur Award (2008), the Golden Plate Award of the American Academy of Achievement (2006), and the Presidential Citizens Medal (2008). Kopp was recognized by *TIME* magazine as one of the forty most promising leaders under 40 in 1994, and later named one of *TIME's* 100 Most Influential People in 2008. She holds honorary doctorate degrees from fifteen universities, including Washington University in St. Louis, Princeton University, Harvard University, and Dartmouth College. In 2017, she was among three recipients of the Mohammed Bin Rashid Al Maktoum Knowledge Foundation's Knowledge Award.



HOW DID YOU ARRIVE AT THE TOPIC OF YOUR SENIOR THESIS, AND DID YOU EVER EXPECT THIS **RESEARCH WOULD END UP BECOMING A GLOBAL NETWORK OF EDUCATIONAL ORGANIZATIONS?**

I originally came to this idea as a concerned college student and a public policy major; I was becoming increasingly concerned about the inequities that persist in this country of mine that aspires to be a land of equal opportunity, but really isn't one. I also had a sense that there were thousands of graduating seniors like myself who were searching for a way to make a difference in the face of those inequities.

At the time, our generation was known as the 'me' generation, and people thought we all just wanted to go work in banks on Wall Street. And I thought, "well, that just isn't true". I thought, if we were recruited as aggressively to commit to two years teaching in our urban and rural public schools as we were being recruited to commit two years to working in banks on Wall Street, we would jump at the chance. And that would make a huge, immediate impact on the lives of kids, and would change the priorities of a generation.

That was the big idea, and I became so obsessed



it forced me to put some research and planning behind it. I never would have guessed that this would become a global movement and a global network.

HOW ARE YOU CREATING FUTURE LEADERS WITH THE COMPETENCIES AND AWARENESS NEEDED TO TACKLE THE CHALLENGES OF **EDUCATIONAL INEQUITY?**

Our network consists of sixty-one independent, locally-led organizations that share an approach for developing collective leadership. They work to enlist promising leaders of all academic backgrounds and all career interests in initially committing at least two years to teach in some of the most under-resourced contexts in their countries. As teachers, they invest a lot in the development of those leaders, both for the sake of the kids they reach today, and also knowing that those initial years they commit to will be completely foundational for a lifetime of leadership. And these organizations continue investing in these folks, whether they dedicate their lives to teaching or move into school system leadership or policy, or launch social innovations in order to tackle some of the weaknesses in the system. So it's a very intentional approach.

WHAT DO YOU BELIEVE MAKES A GOOD **TEACHER AND A PROMISING LEADER?**

When I think about the most transformative teachers I have had, they were teachers who treated students almost as adults - they believed so much in what we could do. It's about really seeing students as people who have limitless potential to shape the future.

We've really come together in our network around a vision of a world in which all children have the education, support, and opportunity to shape a better future for themselves. This means we need to be developing today's students as leaders who have the agency, awareness, problem-solving and critical thinking skills, a sense of empathy, and the ability to work across lines to solve increasingly complex problems - and ultimately work towards the kind of inclusive, sustainable, peaceful society that we all aspire to.

HOW IS YOUR ORGANIZATION RETHINKING THE PURPOSE OF EDUCATION, AND IN WHICH **DIRECTION DO YOU THINK IT SHOULD EVOLVE?**

We started with the question: what are we trying to accomplish together twenty-five years from now?

with it. I'm so glad I had to write that thesis, because







And because we started with that question, we started looking at where the world would be in twenty-five years; that really brought into stark relief how complex and challenging the world is, how much the economy was changing, and how much the planet is degrading etc. We just were so struck by the fact that if students growing up in today's classrooms are not developing as leaders, there's no hope for reaching any of our aspirations.

It was really striking, because that is not the purpose that our schools were built with decades ago; our approach to education was done with a different orientation and purpose in mind.

Once we defined our purpose of developing students as leaders who can shape a better future, we realized we would need to rethink everything: how we develop teachers, the relationship between students and teachers, our curriculum, the school structures ultimately, everything needed to change. But it all starts with really coming together in communities and countries, and stepping back from today's system.

WHAT ARE THE BIGGEST CHALLENGES THAT YOU HAVE FACED THROUGHOUT YOUR

HAS CHANGED FOR THE GENERATION OF **WOMEN THAT CAME AFTER YOU?**

The path of social entrepreneurship is always inherently challenging, and I was also challenging traditional paradigms on so many fronts – like how we think about the teaching profession, and how to tackle entrenched inequities. I'm sure there were also under-the-surface biases and preconceived notions of women leaders. At the same time, I had so much privilege as a white woman who'd had the chance to study at an elite institution, Princeton University. Nonetheless, it was a challenging path, but made possible by so many allies along the way, be it in the funding world or in the education world, or in the social change world. These were people who would support and push and challenge us, and partner with us so that we could live into the potential of this idea.

WHAT ADVICE WOULD YOU GIVE TO A YOUNG **WOMAN STARTING OFF HER CAREER IN** THIS FIELD?

I would say two things. First, do what matters, because we only have one life. I feel so privileged to have found my way to this work so early in my career,



because I've gotten to spend every ounce of my energy every step of the way towards something that has the potential to make a meaningful difference. So I would say keep searching until you find a way to channel your greatest strengths and passions towards something that really matters in the trajectory of the world. Secondly, find your allies. There will be so many challenges and so many people pushing back, especially if you're pursuing big and bold ideas and tackling the injustice of the world – yet, there are incredible people out there ready to be asked for help.

HOW DO YOU THINK PLATFORMS SUCH AS EXPO 2020 DUBAI WILL INSPIRE FUTURE GENERATIONS AND LEAVE A LASTING LEGACY?

I was amazed by Expo 2020 Dubai. I don't think I knew guite what to expect, but what I've seen through our work at Teach For All is how much faster we can move and solve issues if we're learning from each other across borders; and what I saw at Expo was the potential to make that possible to so many more people around the world. I think if we could democratize cross-border learning, it would be a path to accelerating progress towards our shared aspirations of a more sustainable, inclusive, and peaceful world.

CAREER, AND HOW DO YOU THINK THAT THIS

WENDY KOPP LASTING LEGACY





Pontsho Maruping

Managing Director of South African Radio Astronomy Observatory (SARAO)

A self-described career nomad, Pontsho Maruping started her career in the late 1980s in the mining industry working for De Beers and Anglo American. She later joined the South African Department of Science and Technology where she led various initiatives including spearheading the establishment of the South African National Space Agency, co-chairing the Science and Technology Committee of the Group on Earth Observations, chairing the Committee on Earth Observation Satellites, and serving on the South African Council for Space Affairs.

Maruping later joined the Technology Innovation Agency, where she started as an executive and eventually became responsible for a portfolio of over 160 investments in ICT, Energy, Advanced Manufacturing, Natural resources, Agricultural biotechnology and Health. In 2022, she was appointed as the Managing Director of the South African Radio Astronomy Observatory (SARAO), the entity that implements the country's obligations in the Square Kilometer Array (SKA) project, an international effort to build the world's largest radio telescope. This project has propelled South Africa to the forefront of one of the major astronomy projects in the world, taking Maruping's personal and professional journey to new heights.



AMONG THE MANY ROLES YOU HAVE TAKEN ON PROFESSIONALLY, WHICH HAVE YOU FOUND TO BE THE MOST REWARDING?

Each one has been rewarding in its own way, but if I had to choose one, I'd say it is the work that I did at the Department of Science and Technology. This came just after South Africa's new democracy, and it was so meaningful to be a part of creating new things, discovering all these amazing science and technology areas that South Africa was involved in, and creating avenues for having a much broader participation for our country. I spearheaded many programs that have had far reaching impact, like creating the South African Space Agency, an institution that's now over fifteen years old, or launching the nanotechnology program.

HOW DO YOU THINK YOUR WORK HAS INFLUENCED THE NEW GENERATION OF SCIENTISTS AND STEM RESEARCHERS?

If you think of our history in South Africa, the apartheid government had a very narrow focus in terms of whose needs were looked after. As much as they invested in science, it was targeted primarily at areas they deemed a priority for a limited number of people in the

country, such as the military or energy security. When I joined the Department of Science and Technology, we looked at how to build on what already existed and we explored what new things South Africa should be focusing on. For instance, how to develop and exploit new technologies, policies and strategies to support the needs of a broader society, whether it's in health, access to water, maintaining a clean environment, or sustainable energy solutions. So, our scope became a little bit broader. The creation of the space agency, on its own, has created an opportunity for our engineers and scientists to work in some cutting-edge areas. We have also implemented very targeted programs to train and hire young, black, and female professionals. So, overall, engineers and scientists now have a much broader pool of career opportunities to explore.

WHAT DO YOU BELIEVE ARE SOME OF THE PRECONCEPTIONS SURROUNDING WOMEN IN YOUR SECTOR, AND HOW HAVE THESE CHANGED OVER THE YEARS?

There's a little bit more awareness that having diversity and inclusion is a good thing for everybody – for society, for organizations, for the advancement of knowledge – because we all bring very different

perspectives to the table. Also, recent movies have definitely helped change perspectives too, for example, the movie *Hidden Figures* allowed us to see that there have always been women doing some amazing things in this sector. They were part of a program to launch a man to the moon, so how could you not rethink your perceptions about what women can or cannot do? It doesn't take away from the fact that this is still a very male-dominated environment. But I find that everywhere I go now, there's a good, or reasonable representation of women. It's not to the level that it should be, because we should be at a level where we don't even have to talk about it anymore.

WHAT ARE SOME OF THE BIGGEST CHALLENGES AND OPPORTUNITIES THAT YOU HAVE FACED THROUGHOUT YOUR CAREER? AND HOW HAVE THESE CHALLENGES CHANGED FOR THE WOMEN OF THIS GENERATION?

The biggest challenge sometimes was just having a voice. I remember quite a few times saying something in a room and everybody would just stare and say nothing, because I was bringing a perspective that they didn't even recognize. We now have a lot more women in key areas that people can look up to; it sends a powerful



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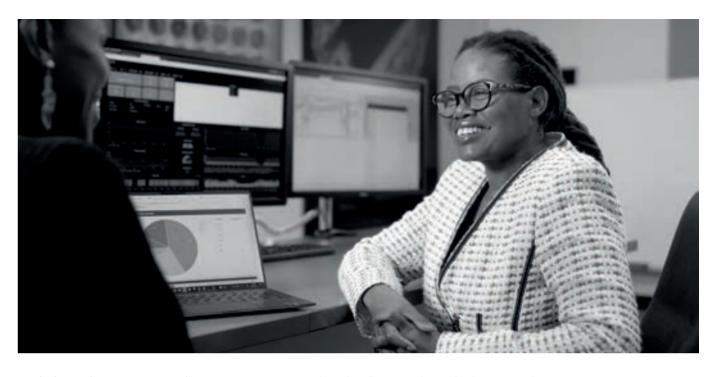


message when you see people that look like you doing great things. At SARAO for instance, we deliberately try to recruit qualified women in technical positions, because it sends a clear message that we support inclusion in the organization.

I probably started my career in one of the toughest sectors in terms of inclusion of women. I mean, there was a time when women weren't even allowed to become mining engineers, and when they didn't even have bathrooms for women in the process plant. There was a time when arguments were being made about not sending women to space because people weren't sure what they would do when they had their menstrual period. I think we've moved beyond that. The new generation of women can be a lot bolder because they can afford to be. They are able to go after the opportunities that are offered and they can be vocal. We must advocate for each other, and we must find the right allies to support our efforts.

ILLUSTRATES YOUR JOURNEY SO FAR?

Early in my career, when I started working for Anglo American Research Laboratories, they initially had



me do diamond sorting – apparently, women are a lot better than men at that. I realized that this is not what I wanted to do for the rest of my life. So I decided to go to school again, and when I came back, one of the mineralogists that worked at the lab asked me if I'd be interested in running the electromagnetic lab that we had in NTPs. I had never worked in that area, and I had never supervised people in my life. The next day, I accepted. Within six months, I had turned a poorly performing team of seven people around. The first thing I did was to sit with every individual while they did their work just to learn what they did and what their day or night looks like. And then I started explaining to them their objectives, the organization's targets, and how they fit into the overall targets of the organization. And within six months, we got a recommendation from the CEO for being the best performing team, and we even got the opportunity to have lunch with the CEO. You should have seen how proud the team was - going from being a poorly performing team to being recognized as the best performing team. This story represents the way I approach things: getting involved, having some courage, making sure that I understand what makes the environment work, and not trying to be to do things like anybody else. It's about being myself and finding a way to turn things around.

WHO HAS INSPIRED YOU ALONG THE WAY?

In terms of being a strong, decisive woman, I would say my mom. She has done a lot to get me and my sisters to understand how to work, how to be strong, and how to go after what we want. Also, the woman who gave me one of my first opportunities, Dr Hannah Hosh. I worked in that role for about three years, and then I told her that I actually wanted to study engineering because I wanted to expand my opportunities further. She insisted that the organization pay for my studies. She is memorable in how she was so selfless in her approach.

WHAT ADVICE WOULD YOU GIVE WOMEN WHO **ARE JUST BEGINNING THEIR CAREERS?**

To say yes more than they say no. I've encountered men who are so bold whether they know something or not, they express their views as if they do. I would encourage women to speak up, because at some point, people will hear you. Don't be scared to say yes, even if you haven't quite figured everything out, I'm not suggesting you take on something you're not qualified for, but I'm just saying be a little bit more brave. The doing is what will get you ahead.

CAN YOU SHARE A STORY THAT BEST







Manjira Mathai

Environmentalist & Activist

When your mother is the late, great environmentalist and conservationist Wangari Maathai, it can prove tricky to uphold her legacy. Not when you are Wanjira Mathai. "I am not living in my mother's shadow, I am basking in her light," says the 50-year-old Kenyan environmentalist and activist of her journey from supporting her mother's grassroots organization to today.

After completing a master's in public health in the US, Mathai moved back to Kenya where she assisted her mother with the Green Belt Movement (GBM), an indigenous, non-governmental organization that Wangari had founded in 1997 to focus on environmental conservation and community development. In October 2004, Mathai was getting ready to travel back to the US when her mother became the first African woman to win the Nobel Peace Prize for her contribution to sustainable development, democracy and peace. That is when Mathai decided she would stay in Kenya to support her mother's work, grow the reach of GBM, and amplify her message that the environment and peace were inextricably linked. Now, she is the Managing Director for Africa and Global Partnerships at the World Resources Institute.

YOU HAVE OVER TWENTY YEARS OF EXPERIENCE ADVOCATING FOR SOCIAL AND ENVIRONMENTAL CHANGE ON BOTH LOCAL AND INTERNATIONAL PLATFORMS. COULD YOU TELL US ABOUT HOW YOU STARTED?

I was born, raised and enjoyed my formative years of education in Nairobi. I was surrounded by all things environment, as my mother was an avid environmentalist. When I finished high school, I traveled to continue my studies in New York, where I completed a bachelor's degree in biology, and thought I would continue down the same route and go to medical school. However, I went on to study International Public Health at Emory University and was introduced to the wonderful world of public health by my brilliant professors, many of whom were also actively practicing at the Centers for Disease Control and Prevention. I loved my time at Emory and later spent six wonderful years working at the Carter Center on international health issues, focused mainly on disease eradication and control.

What I really enjoyed about it was the impact we were having on larger numbers of people and I later appreciated just how much the destruction of the environment was responsible for so many preventable diseases. It was only when I came back to Kenya six years later and worked at the Green Belt Movement (GBM) that I realized that a lot of the work I had done in public health was very similar to what I was doing—mobilizing communities to protect their environment and improve their quality of life. Indeed a lot of the diseases we were working to eradicate or control were a function of a dysfunctional environment.

My mother always used to say that "a healthy environment supports healthy people, because you cannot have physical health if you don't have environmental health." This rang very true for me having come from a public health background. That's also when I really made the connection between environmental health and physical health. It was during the sabbatical from my public health work that I started supporting the work that my mother had





started in Kenya. It became my daily routine, and I got sucked into it because I finally started to understand the genius of the Green Belt Movement, and the power of working with women in the communities. This movement was rather magical as I had grown up with it and then came back to engage with it with new eyes.

TELL US MORE ABOUT GBM. HOW WERE YOU ABLE TO MOBILIZE COMMUNITIES TO PROTECT THE NATURAL ENVIRONMENT?

Before my mother started GBM, she was a professor at the University of Nairobi, where she was one of the youngest academic members of staff and the first woman with a PhD in Eastern Central Africa. In the 1970s, she and some of her female colleagues were caucusing for a women's conference in Mexico to agree on their agenda that had mostly to do with benefits for women. But in that process, she met women from rural Kenya whose issues included not being able to find water or food. She immediately connected with these women, and took on their issues. She started by leading these women to plant trees – and that's how GBM was born, out of this conversation with these women, and out of the feeling that these women

were suffering needlessly from an issue that could be resolved. They set up very deliberate structures for the movement, in that they only wanted to work with groups of around twenty members. There was no fee to be paid, but there was a commitment to be made by being part of the movement, commitment around supporting each other as a group, and also commitments around agreeing about the set ups. Today, there are close to 5,000 groups.

HOW DID YOU CHOOSE TO UPHOLD YOUR MOTHER'S LEGACY AFTER HER PASSING?

A lot of organizations flounder when their leader passes. GBM was definitely in a difficult place, looking for direction, and it took more than five years to feel that the people involved in the organization were finally emerging from that loss. A friend once told me, "If your mother was to come back today, she would not want to find you sitting here miserable. She would want to know that you have taken the movement beyond where she left it."

That was a very important turning point for me.

I became very involved with GBM, and eventually

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became chair of the board. Later, my colleagues and I decided that while the environmental legacy was important, we also wanted to honor my mother's legacy in a different way. And we concluded that it would be about youth empowerment and leadership, to counter the prevalence of young Kenyans feeling disillusioned about their future. With this in mind, we established the Wangari Maathai Foundation to build social and emotional competencies, empower self-development and engender collective action in the next generation.

WHY DO YOU THINK IT'S IMPORTANT TO HAVE WOMEN INVOLVED AND ENGAGED IN ENVIRONMENTAL ACTIVISM?

One of the most obvious reasons is that women are often the most disproportionately affected by environmental destruction. We now know that the environment is our life support system – the source of everything we need to survive. Agriculture remains the leading driver of economic growth in Africa and a majority of our farmers are women. These women – the custodians of the food basket – understand that a degraded environment is a matter of life and death. Women feel it the most when they do not have access to water, fuel and food for their families.

So, starting with women is the most effective way to create a movement for environmental action.

COULD YOU SHARE A STORY THAT BEST ILLUSTRATES YOUR JOURNEY SO FAR?

My mother used to tell the hummingbird story a lot. It's about a tiny hummingbird who is trying to put out a fire in a forest. All the big animals have run out and they're all watching this burning fire, except for this little bird that decides to do something about it. He goes back and forth to pick little drops of water from a river nearby to put out the fire. The other animals discourage him, but the hummingbird looks back and says, "I am doing the best I can." For me, that story has always been an indicator that it's not over till it's over. Just keep going, even if it feels like you are on your own. You are enough.

WHAT WOULD YOU SAY HAS BEEN THE SINGLE MOST IMPORTANT DECISION THAT YOU'VE MADE THAT HAS CONTRIBUTED TO YOUR SUCCESS?

To come back home in 2001. That may have been the most consequential decision I have ever made, because I don't think I'd be here today if I hadn't.



YOUR WORK IS VERY MUCH INFORMED BY THAT OF YOUR MOTHER'S AND YOUR CAREERS HAVE BEEN INTERTWINED. OTHER THAN YOUR MOTHER, WHO ARE THE ROLE MODELS WHO INSPIRED YOU AND SUPPORTED YOU ALONG THE WAY?

My aunts and my grandmother, who were very fierce in their commitment to the environment. They didn't waste anything, and the idea of circularity was very important and natural to them. So they were great influences in my life.

Also, Vandana Shiva, a wonderful activist from India who has always inspired me to see people differently – not by what they look like or are wearing, but by their wisdom.

IF YOU WERE TO GIVE ADVICE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER IN YOUR FIELD, WHAT WOULD IT BE?

One of the things I always say to the women whom I work with is: never doubt yourself. Occupy whatever space you want. It has struck me that when women want to apply to a job, they will want to tick all the boxes before they apply. Whereas men will tick two of the boxes and decide that they are qualified. So I always say, don't censor yourself. You can do it. Be patient, be committed, and be persistent in everything that you do.

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Sconaid McGeachin

Director of Communications and Marketing at COP28 UAE & Former Senior Vice President Communications at Expo 2020 Dubai

Sconaid McGeachin wrapped up the "greatest show on earth" in April 2022. The former Senior Vice President Communications at Expo 2020 Dubai took in the numbers, the events, the feelings accrued over 182 days during which 192 countries came together in Dubai. The main takeaway for McGeachin? Pride – at the UAE's handling of a mega event during a global pandemic and at the team's achievement in communicating the Expo to the world – and a feeling of being fortunate to have been a part of Expo 2020 Dubai. In her new role as the Director of Communications and Marketing at COP28 UAE, she is championing the UAE's drive as a global player in the ESG (Environmental, Social, and Governance) space.

EXPO 2020 DUBAI TOOK PLACE DURING A PANDEMIC; WHAT WAS THAT EXPERIENCE LIKE FOR YOUR TEAM?

The UAE did a remarkable job in managing the pandemic from the outset, which helped with our planning. From a communications standpoint, we needed to balance the messages ensuring that people would feel safe, were reassured with the safety measures being taken, and that they would still be able to enjoy the event. The postponement of Expo 2020 Dubai was a difficult decision to make, but as we moved into 2021, we brought all the participating countries together to see the site as well as the measures that were being taken to bring everybody here safely. Many of our prospective visitors had had fewer vaccination options and hadn't traveled for guite some time, within their own countries let alone overseas. Our key concern was to reassure attendees and offer an environment where we could bring everyone together safely. Expo 2020 Dubai became the first mega event to bring people together following the outbreak of Covid-19. Putting on an event of this scale is logistically challenging, even without a pandemic. The UAE can be very proud of the fact that not only did it safeguard residents from the very beginning of the pandemic, but it was also able to host the world and bring together over 24 million visitors in a safe environment.

HOW DO YOU THINK THE PLATFORM OF EXPO 2020 DUBAI HAS HELPED WOMEN'S DEVELOPMENT ACROSS DIFFERENT SECTORS?

The focus on women has been integral to everything that was done at Expo 2020 Dubai – I believe it's vitally important that women have a role in key decision making so that everybody benefits as a result. From the leadership of the Director General of Expo 2020 Dubai, Her Excellency Reem Al Hashimy, who is a fantastic role model to showcase how women can lead, through to the women in the team here and our scheduling of a great range of female speakers at our events, women were front and center throughout Expo. For the first time in over fifty years, Expo had a Women's Pavilion that sought to champion the women who have played a part in politics, business, medicine, science and other fields. The message from the pavilion was that when women thrive, humanity thrives.





YOU HAVE WORKED IN VARIOUS COUNTRIES FROM EUROPE TO AFRICA. HOW HAS YOUR EXPERIENCE BEEN WITH MANAGING SUCH CULTURALLY AND GEOGRAPHICALLY DIVERSE TEAMS?

I worked – and lived – across Europe before moving to the UAE in 2008; living here, you work with so many different nationalities. At Hill+Knowlton Strategies, I managed our operations across the GCC and MENA region, India and Africa, where I spent a lot of time starting up offices and bringing teams together. That's what I love to do, whether it be bringing together women and ensuring their voices are heard, or bringing together different cultures. I have learnt so much and found different approaches by being part of this multicultural environment.

THROUGHOUT YOUR CAREER, WHAT DO YOU THINK HAVE BEEN SOME PRECONCEPTIONS ABOUT WOMEN IN THE WORKFORCE?

Fortunately, the communications sector attracts a lot of women. But I remember when I first started, a wise man told me that I looked very young, and that I needed to

dress the part and make sure I looked like I should have a seat at the table. I am not sure that this would be said to a man in the same situation, and at first, I was resistant because I thought, "How dare he say that to me?" However, it was meant with the best of intentions, and today, I would say that to anybody starting out in their career. Be yourself, but also consider how others might look at you. Whether it's the way you dress or the way you conduct yourself in meetings, people will pre-judge you – so consider this but ensure that you are confident to show your personality and be true to yourself as you can't and shouldn't fake who you are.

HAVE THESE PRECONCEPTIONS CHANGED OVER THE YEARS?

There is more emphasis today on ensuring that women's voices are heard. There are also more women's networking groups, and more women championing other women, really providing a platform to boost their confidence. Confidence is key for women, particularly if they take time out to have a family, and then come back into the workforce – there's a fear of what you have missed, and of being judged. So, in order to build self-esteem, it is important to ensure that you've

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people around you who can remind you that you are just as good as you were before, and that you perhaps have even more to offer now in terms of patience and being able to multitask, for example.

WHAT WOULD YOU SAY ARE SOME OF THE BIGGEST CHALLENGES - AND **OPPORTUNITIES - THAT YOU'VE FACED THROUGHOUT YOUR CAREER?**

I've been fortunate in my career, in that I've worked with both men and women who have believed in women coming to the fore, and for whom it didn't matter if you were a man or a woman – what mattered was doing the job right. Sometimes people from outside this region would guestion if a woman could succeed in the Middle East, since there is a lack of knowledge of what it's really like. They assume it needs to be a man. In my experience, people in the region don't actually have these preconceptions and are more than happy to work with women. When you live in the UAE, you see that women are regularly in top leadership positions, as evidenced by the large number of female government ministers in the country.

WHAT ADVICE WOULD YOU GIVE A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

To both men and women at the beginning of their career, I would say act like a sponge. Make sure you're absorbing everything around you. Sometimes you can get caught up in your own work, but be observant and be curious. Look at how others conduct themselves in meetings and presentations, so that you can learn both the good and bad examples. This will tell you what inspires you, who you want to be like, and what direction you want to go in. Follow your passion and don't be afraid to show your enthusiasm. Lastly, find people that believe in you, and champion you.

WHO WERE YOUR ROLE MODELS ALONG THE WAY?

Different people have helped me at different times in my career. At Hill+Knowlton, I was championed by one of our global presidents, Erik Gronntun, who had a strong vision for what he wanted to achieve. He understood what it was like to work in emerging



markets, and gave people opportunities to learn and develop in their own area, but showing how we could all come together. When somebody gives you that trust and doesn't micromanage you, it brings out the best in people; yet, knowing that he was there when you needed advice, or having him as a sounding board, was very empowering. Also, some of the speakers I saw at Expo 2020 Dubai have been very inspiring; Malala, for example. And of course, Her Excellency Reem Al Hashimy – I couldn't have asked for a better, more inspirational role model. She poured her heart into Expo 2020 Dubai but has other roles, including being the UAE Minister of State for International Cooperation. To see her juggling all those roles in such a human way, making time for her team in between meeting world leaders and heads of state, was inspirational.

WHAT WAS THE SINGLE MOST IMPORTANT **DECISION YOU'VE MADE THAT HAS** CONTRIBUTED TO YOUR SUCCESS TODAY?

My first was when I was asked to go and live abroad, and actually taking that chance. It really brought a new dimension to my career, and to my understanding of what it's like to work in a more cosmopolitan environment, working with different cultures. But the best decision I've made was to join Expo 2020 Dubai - I honestly feel I have had the best ever job. As I join the team at COP28 UAE, I look forward to building on my previous experience to focus on the key global challenge facing us all of climate action.

HOW DO YOU THINK PLATFORMS LIKE EXPO 2020 DUBAI CAN HAVE A LASTING LEGACY AND INSPIRE FUTURE GENERATIONS?

One of Expo 2020 Dubai's biggest successes has been the involvement of youth. We had nearly 3 million children visit Expo – giving them the opportunity to learn in an immersive way and absorb information about global challenges at a very early age, and also experience different cultural perspectives. We will see the impact of this Expo in five, ten, fifteen or even twenty years' time when those children go on and become the next innovators, politicians and business leaders. I hope that some of this will be due to the impact Expo 2020 Dubai had on them at an early age.

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Raha Moharrak

Adventurer

On 18 May 2013, Raha Moharrak became the youngest Arab, and first Saudi woman to scale Mount Everest and plant her country's flag at 8,848 meters, the highest point on earth. The rest may be history, but it's a story worth telling.

A graduate in Visual Communications from the American University of Sharjah, Moharrak left a rising career in advertising to – accidentally – become a role model when she climbed Mount Kilimanjaro in Tanzania. From that day forward, she knew that she would be dedicating a great portion of her life to mountaineering, and all of it to adventure. The fiery 37-year-old may have climbed the Seven Summits – Kilimanjaro (5,895 meters), Mount Everest (8,848 meters), Mount Elbrus (5,642 meters), Denali, Mount Aconcagua (6,961 meters), Vinson Massif (4,892 meters), Mount Kosciuszko (2,228 meters), and Jaya Peak (4,884 meters) and become the first Saudi woman and youngest Arab to complete the Seven Summits.





Whenever people ask me about Everest, I get a bit stuck because Everest is just one mountain out of the fourteen that I have climbed. But it was the one that defined my climbing career, and solidified my identity in the region as the face of adventure athletes. And I love that it was a woman that got that recognition. I also love that I did something that was self-driven, yet ended up inspiring others.

My Everest climb meant different things to different people. Forget that it's a mountain: not everyone can climb Everest, but everyone has an Everest to climb. Everest represents people's dreams, aspirations and desires. I've had people tell me: "If a Saudi girl can climb Everest, then I can become an aerospace engineer." It's very out of the box to come from one of the hottest, flattest cities in the world and then end up climbing the Seven Summits. So, I hope it inspires people to live



out their dreams. I hope it shatters their fear of failure, because if I can do it, anyone can. I'm not special – maybe I am just a little bit more stubborn than most people.

WHAT DID MOUNT EVEREST MEAN TO YOU?

Every single mountain means something to me: one of them was the one that made me break away from the norm, another was my own monster, and another one was the one that put me on the map. To me, Everest will always be the dream-come-true-mountain because after Everest, I became the Saudi girl who wanted to climb the Seven Summits. Mount Everest changed the narrative for me.

WHEN YOU STARTED, THE LANDSCAPE AROUND MOUNTAINEERING WAS VERY DIFFERENT THAN IT IS TODAY.

Yes! I just celebrated ten years since my first climb. Back when I started climbing, it was unheard of

for a Saudi woman to do such things. This was a time just before what I call the amazing female revolution in Saudi, so I suffered with regards to people's mentalities and perception. There were a lot of haters and naysayers. But you realize you're doing something different when people are uncomfortable with your existence. You are then chipping away at that glass ceiling.

But now, years down the line, I'm celebrated. And that just goes to show you how amazingly things have evolved. I love that about my story: I started out being a bit of a rebel, and now people look up to me.

DO YOU HAVE A FAVORITE MOUNTAIN?

It's hard to pick, but I know my least favorite! Denali [the highest peak in North America] wins, hands down. With all due respect to this beautiful mountain and incredible climb, it's very, very tough. It took all ten of my toenails, twice. I was forced to do it twice, because unfortunately, I couldn't finish the first climb.





RAHA MOHARRAK LASTING LEGACY



YOU HAVE SINCE GONE ON TO BECOME THE FIRST SAUDI TV PRESENTER OF AN ADVENTURE SHOW IN THE KINGDOM.

It's really funny because when I left media, I wanted to do something different. But I ended right back – this time on the other side of the camera. On the show, my male co-host and I showcased adventure travel in Saudi Arabia, doing things like rock climbing, horseback riding, scuba diving, and many more. It was so special to be able to showcase Saudi Arabia, when I've literally traveled the seven continents but knew so little about my own country. I learned so much about the Kingdom and its beauty.

One of my favorite stories when it comes to this show is that once, when I was shooting a completely different project, a gentleman came up to me and asked if I could speak to his mother on the phone. I thought it was an odd request, but he said that she is blind but she listens to the show – and that she loves it because I am so expressive. So I agreed to speak with her, and as soon as I said hello, she recognized my voice. She said she could hear the happiness in

my voice immediately. And I thought to myself: I have made it in life, this is so special.

WHAT WILL BE THE BIGGEST CHALLENGES – AND OPPORTUNITIES – FOR THE GENERATION OF WOMEN AHEAD OF YOU?

I'm happy to say that the biggest challenge I've faced is no longer a challenge, which was being an unknown person trying to do something that had never been done. Ten years ago, when I was trying to get sponsorship, a lot of doors were shut in my face. No one knew or cared what I was doing, and today that's very different. I am glad I broke that ceiling. The second biggest challenge I faced was culture. I started doing this in a very different time, and I'm so happy to say that the new generation doesn't suffer from the same issues. There's a lot of really amazing up-and-coming talent out there. I love that I was the person that took all the bullets for the girls behind me, because it means that my journey was not purely selfish. It's very special to be able to do something like that, and also to have a legacy to leave behind.



DID YOU HAVE ANY ROLE MODELS GROWING UP? WHO INSPIRED YOU, OR SUPPORTED YOU ALONG THE WAY?

I'm the youngest of three. I have a very charming, outspoken brother, and a very smart, charismatic sister. And then there is me, I was the sharp, cheeky one. My siblings taught me a lot of lessons in humility. My father too; he is a very hard worker, very humble. And then there's my mom of course, who taught me the art of politics: how to be elegant, yet bold in the pursuit of your dreams. So I grew up in that kind of family – very loud, very dynamic. So if you didn't have a strong personality, you'd get lost. It made me layered and open minded, and I love that about my family.

WHAT ADVICE WOULD YOU GIVE TO SOMEONE STARTING OFF?

All over the world, but maybe more specifically in this region, we have a big fear of failure, and a big sense of shame surrounding failure. And that's very wrong.





afraid to start something new. The only shame in my opinion is when someone doesn't try anything at all. I'd rather try something a million times and fail than not try even once.

My mom always makes fun of my legs because I have bumps and cuts and scars everywhere. But I laugh and tell her that every single one of them is a lesson,

bumps and cuts and scars everywhere. But I laugh and tell her that every single one of them is a lesson, a story, an adventure. I'd rather have experienced that pain and scars than not have learned anything at all. I'd rather leave this earth at 60 with amazing stories than leaving it at 100 with nothing to share with my grandkids.

So my advice is to not fear failure, and to not be

WHAT'S NEXT FOR YOU?

People think I have this grand plan for the future. But the reality is, I go with my gut – especially after my plans were thrown out the window due to the pandemic. There are two things I'd like to do with my life. One of them is to live a full happy life, where I can be a positive role model.

Maybe I could have my own travel show, and continue to spread the message that I've been spreading: that you can live your life and you can be who you are if you truly have the courage to do that.

Oh... I have another dream, a big dream: I want to go to space!



Maya Morsy

President of the National Council for Women, Egypt

Dr Maya Morsy took office as President of Egypt's National Council for Women (NCW) in February 2016. NCW is Egypt's highest national machinery entrusted with formulating and monitoring national plans for the women's advancement. She has also served as the Regional Advisor on Gender Policies and Programs in UNDP's Regional Center for Arab States in Cairo, responsible for providing policy advice and technical support for women's empowerment in planning and public budgets, and the formulation, monitoring and evaluation of regional and national strategies and plans for the advancement of women in the Arab region. With over twenty years of dedicated service in this field, she was also the Head of the Egypt Country Office of the United Nations Fund For Women; UNIFEM Project Coordinator; Consultant for the Girls Education and Empowerment Project of the Ministry of Education in Egypt; and Project Officer in the Sustainable Human Development Platform for Action and Monitoring.

FOR THE PAST TWENTY-EIGHT YEARS YOU HAVE DEDICATED YOUR LIFE TO WOMEN'S ADVANCEMENT AND DEFENDING THEIR FUNDAMENTAL RIGHTS. WHAT ARE THE HIGHLIGHTS OF YOUR CAREER?

Running as a candidate for President of the National Council for Women was a turning point in my life. I have always wanted to be part of bringing change to Egypt and to play a role through which I can support shaping a new future, a real paradigm shift for Egyptian women, and a new era for women's rights. People constantly wondered "will she be able to handle it?" There were so many doubts about whether women could go up the policy-making ladder, but I was confident that they could, and they did, and will still go further.

As a feminist in public policy, I am fortunate to be leading the national women's machinery of Egypt, in an era that has witnessed real commitment and sincere political will of the President to empower Egyptian women.

I have seen Egyptian women in leadership positions for the very first time in history; women in State Council and Public Prosecution after seventy-two years of calling for this right. Today, Egyptian women are governors and national security advisors to the President, among many other positions. We hold constitutional quotas in parliament and have a strong presence in the cabinet, not only shattering glass ceilings but also melting iron doors.

I also had the opportunity to lead the drafting of the first-ever women's strategy globally to be aligned with the UN Sustainable Development Goals, as well as proposing new legislation for Egyptian women such as stricter penalties for sexual harassment and female genital mutilation, in addition to criminalizing deprivation from inheritance, a law against cybercrimes, amendment to criminal procedures to protect the data of violence survivors, a law to criminalize bullying and a code to protect women within public transportation, among many other laws.

Additionally, I worked on developing strategies, policies, legislative reform, national programs and

campaigns targeting millions of Egyptian women. My dreams and ambitions for Egyptian women and girls have no limits.

A remarkable moment for me is when the elderly generation and iconic women leaders express their contentment with achievements in the women's empowerment agenda. It is also very promising when younger women leaders whose lives have been significantly changed by these achievements declare that they are still dreaming and that they will continue the path.

HOW DO YOU THINK GOVERNMENTS CAN DEVELOP AND ADAPT MORE GENDERRESPONSIVE NATIONAL PLANS AND BUDGETS? AND HOW IMPORTANT IS THIS TO BRIDGE THE GENDER GAP AND EMPOWER WOMEN?

It is very important to mainstream women's needs within the government's action plans and policies. There are several mainstreaming tools that Egypt is adopting to include women's needs. A number of ministries and national entities have established gender equality and women's empowerment structures, such as Gender Units and Equal Opportunity Units, to combat workplace discrimination and promote the engagement of women in policy-planning. To date, 264 units have been established on the central and local levels and at affiliated entities to the government. Among other tools is the gender mainstreaming manual; Gender Impact Analysis (GIA) is done on different bills and legislation leading to legislative amendments that ensure women have full access to their rights. In addition, models of institutional transformation are applied such as UNDP's Gender Equality seal, the World Bank's Gender Equity model (GEME) and UN Women's Empowerment Principles (WEPS) and the World Economic Forum's Closing the Gender Gap Accelerator, which is a based on a public-private partnership to work on closing gender gaps in Egypt. It is worth mentioning that we are the first in the MENA region to apply it.

Another important tool is gender-responsive planning and budgeting. Egypt's government has revived and expanded its efforts to apply gender-responsive budgeting across the government machinery.

AS A RECENT MEMBER OF THE COMMITTEE ON THE ELIMINATION OF DISCRIMINATION AGAINST WOMEN (CEDAW); HOW CAN YOU HELP CONTRIBUTE TO EGYPT'S EFFORTS TO ELEVATE THE STATUS OF WOMEN?

My membership in the UN CEDAW committee will serve all the member states who ratified this convention. I am very honored to have won the elections for the 2023/2026 term and I hope, that through this membership, I can contribute to advancing and solving women's issues around the world, leaving a tangible and concrete print for my successors that they can build on.

I am fully aware of the conceptual issues that women globally face in this day and age, where technology continues to shape our lives differently and will definitely be a game-changer for the future younger generation.

As for Egypt, we have always been part of that convention and I will continue enhancing and raising awareness to help the younger generation understand it, track our progress, engage, and be part of it.

WHAT IS THE IMPORTANCE OF WOMEN'S ECONOMIC EMPOWERMENT?

Women's Economic Empowerment (WEE) is the transformative process that helps women and girls move from limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to compete equitably in markets as well as the agency to control and benefit from the economy.

A lot of studies have proved the importance of advancing women's role within the workforce. A 2012 report by Booz and Company on "Women and the World of Work" indicated that increasing women's participation in the economy and the labor market extends its benefit to women and girls and society as a whole. It is also clear that increasing the extent of women's participation in the labor force to equal that of men may result in an increase of 34 percent in the Gross Domestic Product. International

You will never succeed as one person; believe in building teams of allies and supporters throughout your career path. They will be your army.

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Monetary Fund studies have also indicated that the gap between the participation of men and women results in a potential 29 percent loss to Egypt's GDP.

Accordingly, we need to intensify and expedite our efforts in creating an environment that encourages women to participate in the workforce by developing policies for more decent work opportunities, safe transportation means, care services for working mothers, providing a non-discriminative work sphere, and protection from any form of violence against women.

ON A MORE PERSONAL NOTE, CAN YOU TALK ABOUT YOUR EXPERIENCE OF BEING A WOMAN IN GOVERNMENT?

I have served in the UN for more than twenty-three years, and now in the government for almost seven years. It feels very rewarding to know that my role serves the honorable cause of changing women's lives and their status to the better. It is fulfilling to make suggestions to a government as a UN officer,

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and then work on implementing what you have earlier suggested to the government. As for being a woman in government, I didn't feel intimidated; on the contrary, I felt very welcomed. It was very important to support all the other organizations and ministers to push the women's agenda forward.

FROM ALL YOU HAVE LEARNED, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

Build your own legacy, don't wait for magic to happen. You have what it takes to turn the challenges into opportunities. Failure is just a step towards more solid and grounded achievements. The word failure is not in my vocabulary, I only have lessons learned. You don't learn as much just from winning or playing it safe.

You will go through a lot, resilience is key. Some of your acts will come out of desperation, yet with resilience and determination, you can work miracles. Move from desperation into inspiration.

Do what you love, and while you are doing your best in finding what you love, don't accommodate yourself to the existing standards, define your own parameters of success.

Role models are important in your life. I always say we have role models who we aspire to be like, but we also have models who taught us what not to be like.

You will never succeed as one person; believe in building teams of allies and supporters throughout your career path. They will be your army.

Claim your space in life, and take a chance!



Sudha Murty

Author & Philanthropist

Educator, author, engineer, philanthropist and leader – these are just some of the many hats worn by Mrs Sudha Murty. She is the Founder and was the chairperson of the Infosys Foundation, the philanthropic and CSR arm of Infosys, which she headed for twenty-five years. Over the course of her tenure at the helm of the foundation, she championed a number of causes focusing on the fields of education, healthcare, rural development, destitute care, art and culture, mid-day meal schemes and water projects, to name a few. Her legacy of personal service has made unparalleled contributions that have positively impacted millions of lives. She is also one of India's most loved children's authors whose literary works have captured readers' hearts with their simplicity, warmth, and insight. She is currently the founder and chairperson of Murty Trust, a not-for-profit organization dedicated to the preservation and celebration of culture, science, knowledge systems born out of India and animal welfare. For her contributions in the field of social work, she was awarded India's third-highest civilian award, the Padma Bhushan, in 2023 and the Padma Shri in 2006. She is also the recipient of eight honorary doctorates and numerous other awards.



YOU'VE BEEN A WRITER, ENGINEER, PROFESSOR AND PHILANTHROPIST. OF THESE, WHICH HAS BEEN THE MOST REWARDING TO YOU?

All are equally dear to me and close to my heart. It's hard for me to differentiate between them. My attitude in life is whatever you do, do the best you can in it. I do everything from my heart. Whether it is teaching, philanthropy, social work or writing, I enjoy all of them.

A TELCO ADVERTISEMENT SEEKING ONLY
MALE ENGINEERS PROMPTED YOU TO
WRITE A POSTCARD TO THE COMPANY'S
CHAIRMAN, JRD TATA, EXPRESSING YOUR
DISSATISFACTION WITH THIS DISCRIMINATION.
THIS LED TO YOU BECOMING THE FIRST
FEMALE ENGINEER TO BE RECRUITED AT TATA.
TELL US MORE ABOUT THAT INCIDENT.

In 1974, I was studying for my master's degree at the Indian Institute of Science. While walking from the

classroom, I saw an advertisement on the institute's notice board stating that TELCO was looking for engineers to join the company. But at the end of the advertisement, almost like the statutory health warning you find on cigarette packs, was stated, "female students need not apply."

I didn't want the job as such, but the unfairness of the situation disturbed me. As an engineer, I knew how hard it was to become one, especially for a woman. So I decided to write to JRD Tata and point out how unfair that advertisement was.

As pioneers of the steel, locomotive, chemical and salt industries, the Tatas have always been ahead of their time. If another company wrote 'women need not apply,' I would be more understanding, but how could a company that is so ahead of its time, write something like this! He read the postcard, called in his HR team and asked them to at least interview me. At the interview, I did very well and I was selected for the position. When I received the offer, I told my father what I had done.

I told him I wouldn't accept the offer as I wanted to go for my PhD. He said: "You opened Pandora's Box; asked for equality and when you got it, you are running away. This shows you are not committed to what you have asked for. If you are serious about what you wrote and what happened, you should take up the job and show the world that women can be equally good in this job."

It took me three days to decide. Finally, I told my admissions leader I would not move abroad and joined TELCO. The rest, as they say, is history.

DID YOU REALIZE AT THE TIME HOW BIG OF A CHANGE YOU WERE BRINGING REGARDING OPPORTUNITIES FOR WOMEN?

At the time, I felt unequal to even ask the question. I wrote the postcard in a fit of emotion and frankly, forgot about it a few days later. I didn't know it would snowball into something so significant.

WHAT WERE THE OTHER OPPORTUNITIES OPEN TO WOMEN IN STEM FIELDS LIKE ENGINEERING OR OTHER SCIENCES IN THOSE DAYS?

I come from Hubli, Karnataka, where women were comparatively more empowered at that time. When a girl was born into an educated family, a college degree was a must. But the degree was earned more for a marriage! Most women did not work; and if they did, it was in the bank, post office or school. The brightest of the lot would become a doctor or a college lecturer. However, even a female doctor would only be allowed to pursue a postgraduate degree after her marriage.

WHAT KIND OF CHANGES HAVE YOU SEEN IN TERMS OF THIS OVER THE YEARS?

Around fifty years have passed since my graduation. A lot has changed in this time. For example, 50–60 percent of the student population in engineering colleges is now female. Also, girls have a presence in all industries, and are taking up jobs and even



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moving abroad. The marriageable age has gone up; arranged marriages have come down; couples are postponing starting a family; and women are more career-oriented. They want to run the house and raise a family while pursuing a career. Corporations and society are also changing to fit this. For example, there are companies, such as Infosys, where men are granted paternity leave, and even maternity leave has gone up from 45-60 days to six months.

There have been many social changes, and by and large, women have come out as great winners with high confidence levels.

YOU WERE IN A FIELD WITHOUT MUCH FEMALE REPRESENTATION WHEN YOU STARTED WORKING, DID YOU HAVE TO WORK **EXTRA TO PROVE YOURSELF?**

When I started working, I realized that I was the door opener and whatever example I set, would become the standard for women. If a man worked X amount of time, I would have to work double that.

WHAT INSPIRED YOU TO TURN TO WRITING? **HOW WAS IT SHIFTING FROM KANNADA TO ENGLISH IN YOUR WRITING?**

I have always enjoyed writing, right from my childhood. I used to write short stories as a teenager as well. But I started writing seriously at the age of 29. I wrote in Kannada, my mother tongue, until age 50. Then at 51, I started writing my first English language book, which was released the following year. Before I shifted to English, I thought it would be difficult, but it wasn't. At the end, it is the story that matters. All my stories are inspired by people - their difficulties, situations and aspirations.

WHAT INSPIRED YOU TO WRITE FOR **CHILDREN?**

The number of children attending English-medium schools in India has risen exponentially. The stories these children read in school are of Cinderella or Sleeping Beauty, and none of them correlate to



our culture. While there are many stories in Indian languages that are connected to our culture, there were none in English. I wanted to fill that gap. I know that readers in the UK or USA may not be able to relate to my books, but children who grow up in India will be able to relate to them.

TELL US ABOUT YOUR PHILANTHROPIC WORK. **HOW DID IT START?**

My book, How I Taught My Grandmother to Read, describes the start of my philanthropic journey. But in short, it began with a question my daughter asked me: "Amma, what is your duty?" I spent my childhood with my grandparents and they used to do a lot of daan or giving alms. So charity was deeply ingrained in me. Later my daughter's question pushed me to establish the Infosys Foundation, where I worked for twenty-five years. I have now retired from the Foundation and work extensively with the Murty Trust, which we recently opened.

WHAT DO YOU THINK IS THE LEGACY OF **INFOSYS?**

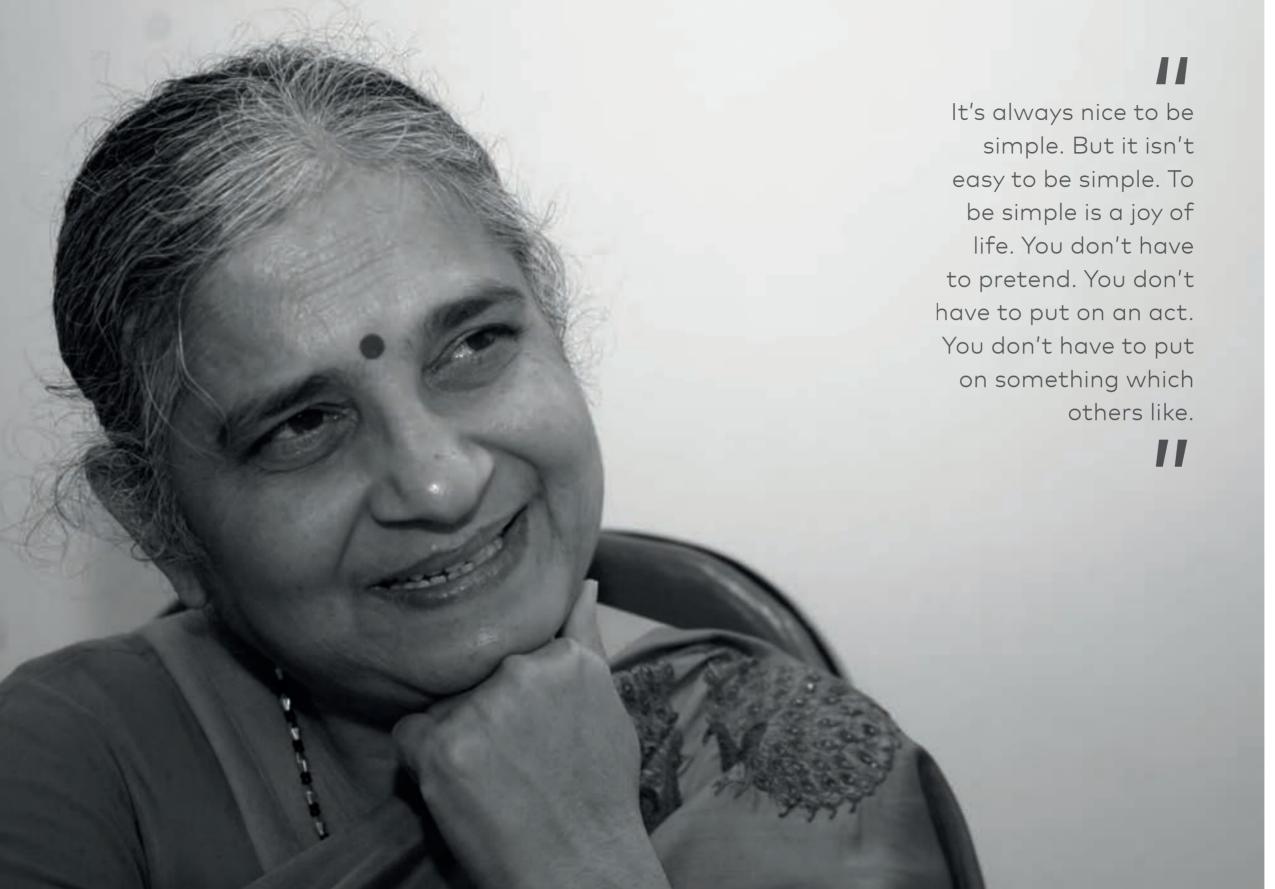
Good ethical values. Infosys has been built on a foundation of good ethical values by my husband, Narayana Murthy. From something as simple as paying for mobile calls to our children to paying for hotel stays - if it's done for the family, he pays for it from his personal account, never from the company account. He has also laid down some ground rules for business, such as paying vendors as early as possible and always being honest with your suppliers and clients. Good corporate governance - that is the strength of Infosys.

YOU ARE VERY WELL KNOWN FOR YOUR SIMPLICITY. HOW IMPORTANT IS THIS TO YOU?

It's always nice to be simple. But it isn't easy to be simple. To be simple is a joy of life. You don't have to pretend. You don't have to put on an act. You don't have to put on something which others like. To do







this, you should be able to accept reality. I accept the fact that I'm growing old. So I don't feel the need, for instance, to color my hair. You can repair an old house, but it remains old. Make-up and jewellery don't make you look good. Confidence does. This is my belief. If you are simple, life is simple.

WHAT WOULD YOU TELL A YOUNG GIRL JUST AT THE BEGINNING OF HER CAREER?

I have three pieces of advice for the next generation: One, work for passion. Don't take up a job because you don't have any other option. This isn't good for you or the company. When you work for a job you are passionate about, you will excel in it. It will also be stress-free and will feel like a holiday. It will give you money, faith and, most importantly, inner happiness.

Two, have good work ethics. Instant fame and money will eventually fade away. Strong ethics will help you rise in your career. Pursue good work habits and money will follow you. And three, be a team player.

WHAT ARE YOU CURRENTLY WORKING TOWARDS?

On the philanthropy side, we are building a super specialty hospital for middle-class people in Bangalore. We are also working on animal welfare, particularly street dogs. Our work with the less fortunate is ongoing, as is our work with scholarship projects.

I am on the advisory board of the PM Cares fund, through which I recommend projects to the Indian Government. These vary from supporting women's education to developing the world's most-advanced artificial heart. There's also a strong focus on archaeology, and am working on the revival of temple architecture.



Ambareen Musa

Founder & CEO of Yabi by Sougalmal

Mauritian entrepreneur Ambareen Musa launched her very first business venture in Australia at the young age of 21. Moving to London in 2004 to work for GE Money, she has since held various roles across marketing, financial literacy, customer advocacy and e-commerce. Wanting to be closer to home and needing a change in scenery, she moved to Dubai in 2008. She went on to found Souqalmal, a hugely influential platform regularly featured on lists of the leading SMEs in the country. Ambareen has been named one of the Top 50 most influential women in the Arab World by *Arabian Business* as well as the Woman Entrepreneur of the Year by *The Entrepreneur* magazine. Moreover, she has been a member of the UAE National Debt Panel and the UN Task Force on Digital Financing for the SDGs.



WHAT INSPIRED YOU TO START YOUR OWN BUSINESS? COULD YOU TALK ABOUT YOUR JOURNEY A LITTLE?

I started my career at 21–22 as an entrepreneur. My first business was RentFast in Australia, which was a platform that helped international students find a place to live, even before they got there. From there, I worked at GE in Australia and eventually moved to the UK to work at the then-newly launched GE Money.

It was fantastic. I was 27 at the time and I thought I wanted to go up the ladder much faster and I didn't want to wait for ten years to become the CMO. So I decided to go to business school; did a stint at Goldman Sachs; and then moved to Dubai with a job at Bain & Company, and then moved over to Mastercard.

I remember, one of the first things I thought was that there are like fifty banks in this country and not a single comparison site. And I come from a culture where comparison sites were everything. But with the hours that I worked, I did not have the time to explore this more. However, after almost two years with Mastercard, I went on maternity leave. Once I was ready to start working again, I started looking at this idea again. And nobody had still established any comparison sites.

So I took my savings and decided to start an MVP, launched it within six months, and actually got an angel one investment of 300,000 dollars. That's how we started Sougalmal ten years ago.

It was a roller coaster of a company. We had three near-death experiences. We had to change our business model three times to keep adapting to the market. If you look at the fintech industry and the financial services market here, even the ecosystem, this country has grown so fast, so quick, that you have to adapt. Things change, opportunities come in, and new regulations come in; so adaptability was extremely important.

That ability to adapt as an entrepreneur is probably your best bet. If you can't adapt, you die. It's as simple as that. So we did that and then eventually sold the company in 2021, and now we've just launched a whole new business, which is Yabi by Souqalmal.

WHAT IS YOUR LONG-TERM VISION FOR YABI BY SOUQALMAL?

Yabi by Souqalmal has become the first financial education platform in the Middle East. I call it the "Masterclass" of personal finance – where you have online classes, for everything from budgeting to asset allocation to investing in art. In the region, financial education has become very important. So, the vision is really to empower people to live life on their own terms; the only way to do this is through financial freedom, which only happens when you're totally in control of your money. And, our online classes will allow you to get closer to this.

My dad has always been my major role model when it comes to work; when it comes to perseverance; when you get hit down, you pick yourself

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up again.

WHAT ARE SOME OF THE CHALLENGES FACED BY FINTECH COMPANIES IN THE REGION?

Regulation is a major challenge in the region.

And that's because financial services are the core and the heart and soul of any ecosystem. If your financial system doesn't work, the country will not exist. Because it's so crucial, the regulators are also learning and they're making sure that as we go along, we are also sustaining that ecosystem and that core and the heart of it. This evolution has to go faster because the speed with which fintech is growing is extremely fast and the innovation is extremely fast.

If you think about it, the Middle East is an incredibly massive market. However, as much as you want to sell it as a 700-million-people market, every single country has their own jurisdiction. Financial services is extremely local. And because it's such a localized market, and coupling this with the regulatory aspect of it, licenses that you need is probably one of the biggest challenges of any fintech here.

WHAT ARE SOME OF THE CHALLENGES FACED BY WOMEN IN FRONT OF YOU?

Personally, I have not faced a lot challenges in the industry solely based on my gender. However, I have mentored a lot a women, and one of the biggest challenges I have seen is the lack of confidence to go out there and say, "I know I can do this". This mindset could come from social pressures, from cultural nuances, from the way we are brought up, and so on. I believe that a lot of these challenges come from what we have grown up with, which eventually becomes ingrained within our subconscious.

However, if you look around you, you can see more and more women breaking this cycle. And the more you see such role models coming out of the Middle East, the more it accelerates women's empowerment, which will also help increase the number of women engaging in entrepreneurship and holding positions of power.







When you focus
on something
you love, you
naturally become
so much better
at it. So, find
that passion!

ON THIS NOTE, DID YOU HAVE ANY ROLE MODELS GROWING UP?

My dad has always been my major role model when it comes to work; when it comes to perseverance; when you get hit down, you pick yourself up again. Another role model was Najlaa Taqi-Eddin. She was the chief marketing officer of GE when I worked there. She really inspired me to go to business school and just grow as fast as I possibly can. She was a female role model, and seeing her made me realize that I can do this; this is who I want to become.

FROM ALL YOU HAVE LEARNED, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

Do what you love! Entrepreneurship is such a hard journey; you will get kicked down and you will have to pick yourself back up again. So, you need to have a very good reason to do what you're doing. Perseverance and passion for your work are also crucial – these attitudes cannot be taught. When you focus on something you love, you naturally become so much better at it. So, find that passion! That passion and that drive to solve a problem, because at the end of the day, you're building a business to solve a problem that the market has – to build up the economy, to make an impact, and to change the ecosystem.



Pivvokuhle Nyanda

Athlete & Rugby Player

Piwokuhle Nyanda, a member of the South Africa national women's rugby team, is a record-holding, highest-point scoring utility back – rugby lingo for a player who can play in a number of positions – and, to top it all off, an inspiring leader.

Nyanda is a Mastercard Ambassador, and is currently the coach of the Golden Lions provincial under-16 girls' rugby team, a qualified Operations Manager, Rugby Coach, Netball Coach and Track & Field Coach.



YOU HOLD THE RECORD FOR THE MOST POINTS SCORED IN A MATCH AT PROVINCIAL LEVEL IN SOUTH AFRICA, FOR BOTH MALE AND FEMALE RUGBY PLAYERS. YOU WERE ALSO THE HIGHEST POINT SCORER IN THE 2019 INTER-PROVINCIAL WOMEN'S RUGBY TOURNAMENT. CAN YOU RECOUNT YOUR JOURNEY SO FAR, IN A FEW WORDS?

My journey in rugby was unexpected. I never planned to pursue it, but once I was introduced to it, I just fell in love with the game and never looked back. It has given me so many wonderful opportunities and experiences. Scoring the most points was an amazing feeling and a privilege; I was part of a team that played for each other, and that made it possible for me to score and convert a lot of points for the team. Rugby is all about sisterhood, and the record is as much mine as it was a team effort.

YOU HAVE BEEN COMPARED TO THE LEGENDARY SPRINGBOK WING BRYAN HABANA; HOW DID THAT MAKE YOU FEEL?

Bryan Habana was my rugby role model when I started playing, and my coach used to motivate me by saying that if I commit and put in the work, I could be the next Bryan Habana. That stuck with me. I felt inspired to put my head down, work hard, stay dedicated to my goals, and try to chase my dreams full-heartedly. I can only hope that I can inspire young girls in rugby – and in life – the way he inspired me.



YOU ARE THE CAPTAIN OF YOUR CLUB, AND OF THE THE PROVINCIAL TEAM; HOW WOULD YOU DESCRIBE YOUR LEADERSHIP STYLE?

I believe in teamwork, and that everyone can contribute to a common goal. I have always led from the front, to show my sisters that it is possible. My motto is to encourage and celebrate each and every player.

YOU ARE ALSO THE COACH OF THE GOLDEN LIONS PROVINCIAL UNDER-16 GIRLS' RUGBY TEAM, WHICH MEANS BEING A ROLE MODEL TO NEW GENERATIONS OF PLAYERS. WHAT ADVICE WOULD YOU OFFER A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

It is important to stay true to who you are. Set goals and chase them. It is ok to make mistakes. And even when the journey seems lonely, you have to trust that you are not alone – someone is supporting you, and someone is looking up to you.

WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT WOMEN IN RUGBY? HOW HAS THIS CHANGED OVER THE YEARS?

There is more recognition and awareness of the women's game compared to the past. This has attracted more sponsors and supporters that have contributed to the growth of the game. We are moving towards a more inclusive rugby world that can allow women to just play.

WHAT ARE SOME OF THE BIGGEST CHALLENGES – AND OPPORTUNITIES – THAT YOU HAVE FACED? HOW HAS THIS CHANGED FOR THE GENERATION OF PLAYERS AHEAD OF YOU?

When I first started playing rugby, we did not have enough game time due to limited funding, and not having tournament structures in place. Women could

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also not choose rugby as a career due to the lack of professional contracts. World Rugby has created a lot of playing opportunities for women in the sport, and it has allowed more girls to take up the game, and succeed.

YOU HAVE SPOKEN ABOUT THE NEED FOR GENDER BALANCE AND BETTER ACCESS FOR WOMEN TO FOLLOW THEIR PASSION FOR THE SPORT; WHAT ARE SOME OF THE CHANGES THAT YOU HAVE WITNESSED, AND FACTORS THAT HAVE BEEN INSTRUMENTAL FOR THESE CHANGES?

Sponsorship is key to the development of the game, and investing in women has become a priority for companies such as Mastercard. The result is that more women are participating in rugby, not just as players, but also as coaches, officials, and ambassadors – and that is priceless.

WHO WERE YOUR ROLE MODELS WHO INSPIRED YOU, OR SUPPORTED YOU ALONG THE WAY?

My junior provincial touch rugby coach, Francois Pretorius, made me believe in a dream that I would never have thought was possible: a dream of standing in a crowd, wearing the Springbok jersey, singing my national anthem, ready to take on an international team. Also, my family noticed early on that I had a passion for rugby, and always supported me.

HOW HAS MASTERCARD'S SPONSORSHIP OF THE GLRU AMATEUR WOMEN'S CLUB LEAGUE AND SENIOR WOMEN'S TEAM BROUGHT ABOUT POSITIVE CHANGES?

The opportunity to work with Mastercard has allowed me to give back to young girls, develop the game, and work with my role models Bryan Habana and Dan Carter. It has been an incredibly inspiring journey. The



sponsorship of the GLRU has created more playing opportunities, more women participating and playing the game, and has given the team hope that change is happening, that women can be rugby players, and that they can inspire.

HOW DO YOU THINK PLATFORMS LIKE THE ONE AT EXPO 2020 DUBAI CAN LEAVE A LASTING LEGACY AND INSPIRE FUTURE GENERATIONS?

'When women thrive, humanity thrives' is not just a slogan – it is a reality. Creating a world with women in mind and women involved can unlock limitless possibilities for all of us. The platform records and celebrates the experiences of inspirational people from all over the world, which will allow the younger generations to dream dreams we never thought would be possible, despite the challenges we face as women. We can persevere, and be the change we want to see.

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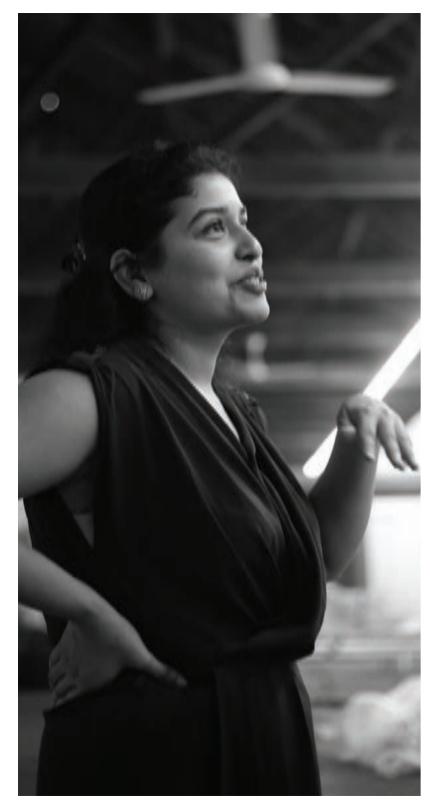




Devi Seetharam

Artist

The daughter of diplomat parents, Devi has lived all around the world, before moving back to India in 2021, after a five-year stint in Australia. She is a painter, and primarily works with acrylic on canvas and uses reductive techniques to create grain, texture and form. Thematically, she explores the cultural psyche of the spaces she occupies. A graduate of LASALLE College of the Arts, Singapore, she was shortlisted for the Mojarto, Incinerator and Darebin art prizes and featured by Kings Gallery, Melbourne. In India, she participated in a three person show at Galerie Mirchandani + Steinruecke in Mumbai in 2020; Lokame Tharavadu in Alappuzha in 2021 curated by Bose Krishnamachari; and the fifth edition of the Kochi-Muziris Biennale in Kochi in 2022.



YOU HAVE A SUCCESSFUL EXHIBITION **CURRENTLY RUNNING AT THE KOCHI-MUZIRIS BIENNALE. HOW HAS THIS EXPERIENCE BEEN?**

It has been incredible. It wasn't an opportunity I saw coming. It was such an immense honor to receive this invitation, which came in August 2022. So, between August and December [the opening], I was in an insane rush and under pressure to try and pull off the works in time. All I was doing was focusing on the work and therefore hadn't thought of not only the outcome and the response or how it would be received, but also the scale and magnitude of the Biennale. Since the show opened, and finally seeing my works displayed in person, has been incredibly gratifying.

Also to see people from all sorts of backgrounds and cultures, both locally from Kerala as well as around India and internationally. And, seeing the works received and responded to, or for the works to resonate in any way has been incredibly encouraging, validating, and heartwarming. The response has been tremendous, and it has given me an amount of exposure that I couldn't have dreamt of.

COULD YOU TALK ABOUT YOUR PROCESS AND YOUR CURRENT SERIES - "BROTHERS, **FATHERS AND UNCLES"? HOW DO YOU** MAKE USE OF COLORS AND MATERIALS TO **VISUALIZE YOUR IDEAS AND CONCEPTS?**

The series began in 2016. It took me an entire year to resolve the first work - I knew visually what I wanted to represent and articulate, but I didn't know how I should, because there are so many ways in which it could have been executed. I feel like if I had just painted this exact same series with the brush, it wouldn't have had the same impact. There's something experiential in the visual language of the technique I've used that people respond to as well.

My work is guite process-based and labor-intensive - there is a lot of layering of paint, about ten coats of paint of various types, and then I go in and use a reductive technique to remove those layers of paint



in such a way that reveals the warp and weft of the fabric and the grains running across the work.

In my work, I have depicted public spaces in Kerala. Though the state has guite a rich tropical landscape, I have intentionally omitted showcasing that. Rather than it being a celebration of the vibrancy – and given that I'm commenting on patriarchy – I've tried to depict tired and worn spaces, inspired by Kerala being such a wet state, with the monsoons, and where the paint is always technically peeling. Wherever you go, you can constantly see this deterioration and weathering. And that is what I've drawn from. I created this porous feel, almost like a concrete, speckled look across my works, and that's how I have picked my color scheme - gray, brown, dirty and muddy – rather than lush and green.

For the figures, I have a huge archive of photographs of men standing in the "mundu" (the wrap-around garment specific to South India), accumulated from photographing people on the streets, outside temples and at political rallies. I've also had people I know pose for me in various angles. I take these images, strip away the backgrounds, and reassemble them digitally to create compositions that look like natural gatherings. I plan the entire composition before I put it onto the canvas, because given the technique I use, I can't go back and make any corrections. And once the composition is made, I go on to paint it on these large canvases.

ONE OF THE MAIN THEMES YOU EXPLORE IS "OCCUPYING PUBLIC SPACES"; WITHIN THIS CONTEXT, HOW IMPORTANT IS IT TO EMPOWER WOMEN TO RECLAIM THOSE SPACES?

Incredibly important! This entire visual is me portraying men feeling entitled, or assuming entitlement, to a space. On the floor, in every painting, I have depicted fallen flowers (local flora from Kerala), which symbolize the passing of time. These flowers have fallen, yet these men continue to occupy space. Moreover, in every frame, in every painting, I have actively omitted women. Is that noted? I think a lot of people look at the work and relate to it out of nostalgia or a connection to their

LASTING LEGACY

DEVI SEETHARAM





home. However, do they notice that there's an absence of women in every frame? That is an issue.

There was this book that I read at the end of last year called Why Loiter?, which explores how little women occupy public space due to social, political and infrastructural constraints. We traverse from point A to B for a reason, for a cause, and we are not expected to simply loiter. We don't have that privilege. This is poignant because it speaks about a psyche, a psyche that trickles into our home life, into the general social fabric of our communities. So, of course, it is absolutely imperative that equality translates in a multitude of ways.

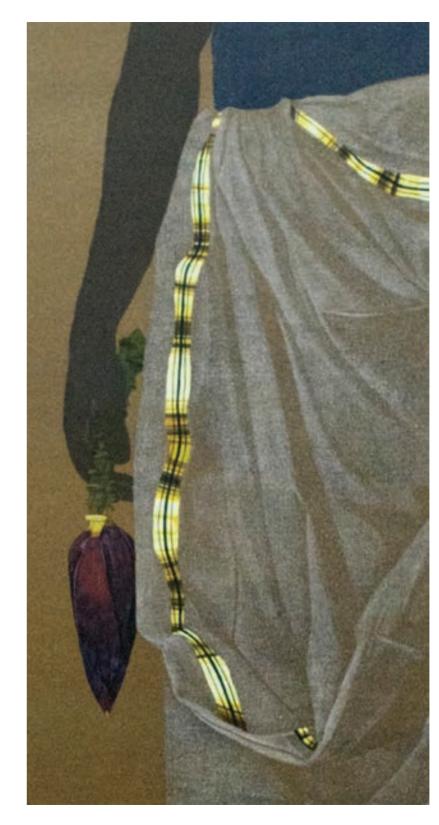
COULD YOU TALK ABOUT HOW HAVING MORE FEMALE REPRESENTATION CAN HELP THE ART FIELD?

My practice, in general, the way I have approached

it, has always been quite private, especially given that I kept moving around from country to country and didn't have so much of a community. However, all the exhibitions I've been participating in lately always showcase female artists. I've had numerous opportunities that have come from women giving me a step up, and at any opportunity I get, I will recommend a female artist of whom I am a fan.

Having said this, what is lacking is that, in a lot of institutions, there is a lack of women, and I'm privy to conversations among female artists who come together to bring attention to this. It's not just a tokenistic requirement of having one woman added to a panel, but actually having a seat at the table where we are shaping the discourse and opportunity and representation, which is crucial.

One other thing that is noteworthy is that many galleries in India are run by women. I feel that this also levels the playing field along with bringing a certain sensitivity and awareness to issues like this.



ON A PERSONAL NOTE, WHAT ARE SOME **OF THE BIGGEST CHALLENGES - AND OPPORTUNITIES - THAT YOU HAVE FACED?**

I think that for any artist that I know of and what has been the majority of my experience is that you may work sincerely and you may work consistently; it may be gratifying personally, but it doesn't always find an audience. I was able to stay committed to my practice because of the support and encouragement from my family. It has been a long journey to where I can now view being an artist as having a career and not just hoping for a few sales to put a roof over my head. Few are given the opportunity and the freedom to conceptually grow and to be supported by institutions as well as others. As for conceptual growth, it's gratifying to see the work grow in its own way, rather than for example, when I started the series in Australia, in isolation again, with no intentions of anything but self-expression.

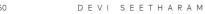
I feel that it is very rare for artists to make it or be taken seriously, or just be given the opportunity in a multitude of ways. Now I have a platform where my art is reaching people and a lot of people are able to connect with the work. So I recognize my privilege at this moment.

DID YOU HAVE ANY ROLE MODELS WHO INSPIRED YOU OR SUPPORTED YOU ALONG THE WAY?

In the lead up to my current series, I was looking at a lot of work by other artists, and I came across quite a few artists in the US as well as in Africa who were dealing with their own heritage and identity,

My experience has actually been quite insulated.





and having such ownership and pride over them; for example, Toyin Ojih Odutola, Kerry James Marshall, Amoako Boafo and Cinga Samson. And there are so many more, in terms of who I have read about or whose works I have seen over the years.

Some others would be Manjit Bawa, Tyeb Mehta and Lakshman Aelay, who all do something similar, and there's also Ratheesh T., who has a strong sense of narration in his work and cultural specificity, which I find really inspiring.

FROM ALL YOU HAVE LEARNED, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN AT THE BEGINNING OF HER CAREER?

I'd say a foundation of technical training is vital, though that can be disputed, I think that having some sort of technical finesse helps carry the works, ideas and concepts. Also, a strong focus on research and conceptual art can actually add a lot more body to your work. Another thing is picking subjects that are close to you, and that you feel passionate about. I feel that the work will flow far better when you know your subject very well and you have researched it thoroughly, which will help you articulate the concept more authentically.

Moreover, I'd say build a community. This is incredibly important. I don't mean simply finding peers to have discourse with for yourself; it's about being as supportive of one another as possible. The art world can do a lot of gatekeeping, and I think a way to survive that is actually being supportive of one another. Lastly, at the end of the day, you'll have to follow your own instinct, but just try and be as aware and informed as you can to make the most of it.

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Umut Shayakhmetova

CEO, Halyk Bank

Having become the CEO of Kazakhstan's Halyk Bank in 2009, Umut Shayakhmetova took the financial institution from a national player to a regional powerhouse. At the time, Halyk ranked third in ratings and held a market share of around 10 percent. Today, the bank is the biggest in Kazakhstan, with fifteen subsidiaries and a market share of more than 30 percent. With her seasoned experience in tow and a keen eye on the future at all times, Mrs Shayakhmetova's visionary leadership transformed Halyk into a modern, dynamic market leader with a purpose.



DURING YOUR COLLEGE DAYS, YOU ASPIRED TO BE A COMMUNIST PARTY MEMBER, BUT YOUR CAREER TOOK A TURN, AND YOU ENDED UP HEADING THE BIGGEST BANK IN THE COUNTRY. TELL US ABOUT THE JOURNEY THAT LED YOU TO TAKE UP A CAREER IN BANKING.

Back in those days, the Soviet Union's ideology was highly powerful. Yet the early 1990s saw the disintegration of the Union, which came as a huge shock to the nation and an entire generation. Maybe I was fortunate to receive a scholarship to study English overseas at the time I was graduating from the People's Friendship University in Moscow. It wasn't actually planned, yet it was a great opportunity in my life that after a year of studying English in the US, I passed my GMAT, was admitted into the MBA program at Rutgers University, earned my degree, and returned to Kazakhstan to start my career with ABN AMRO.

YOU HAVE PREVIOUSLY REFERRED TO YOURSELF AS A CRISIS MANAGER; HOW DID YOU NAVIGATE THE BANK OUT OF VARIOUS CRISES, FOR EXAMPLE, THE COVID-19 PANDEMIC AND THE GLOBAL FINANCIAL CRISIS BACK IN 2008?

For Kazakhstan, the 2008-09 financial crisis was guite severe, those were challenging times. As our risk profile at Halyk was more conservative than that of other banks, we didn't invest in real estate that aggressively or engage in speculative business. Objectively speaking, this is what was helpful, and this is how we were able to get through the crisis. We collaborated with our clients and NGOs, and the government provided certain support for particular industries as well. Budgets for marketing, training and business trips had to be trimmed along with wages and jobs. I got a huge expertise in managing a crisis, setting priorities, dealing with people, navigating the situation and leading others. Being a leader of the company with more than 15,000 employees, I had to take crucial actions and accept responsibility for them.

Since then, we have faced other crises, including the recent one caused by the global Covid-19 outbreak.



Only this time Halyk was ahead of the game since we had started digitizing our services before the pandemic, which made us more competitive when it came to remote work. We grew organically as we had the opportunity to offer new digital services, an area of our continuous development.

In January 2022, we experienced the political unrest in Kazakhstan, and that was another challenge to the physical security of our employees. We were deeply concerned about how to safeguard our branches and keep providing services to our clients without internet access in the whole country. Our ability to continue offering services to our customers was made possible by the government's support and our prominent position as a digital player. There were times when we were the only bank operating in the country.

The entire of 2022 was challenging for the global economy because of inflation. In our region, the Russia–Ukraine conflict is affecting our country, as we are neighbors; tremendous international sanctions were introduced against Russia, one of the largest trading partners of Kazakhstan. In order to comply with all new regulations, we constantly improve our compliance and risk procedures, introducing stricter procedures. Being the largest systemically

important bank in the country requires a lot of attention and responsibility from us to make sure all our counterparts and clients continue trusting us.

BEYOND THESE LARGE-SCALE CHALLENGES, WHAT ARE SOME OF THE PERSONAL CHALLENGES AS WELL AS OPPORTUNITIES THAT YOU HAVE FACED AS A WOMAN IN THIS FIELD?

Being women, mothers and wives, we are challenged to keep the balance between our families and high-responsibility jobs. The point is how to draw a line between the personal and professional lives and still excel at both.

Being a female CEO, I had more to prove professionally at the beginning of my career. I had to work harder than my male colleagues to prove that I was proficient and strong enough to make tough decisions, take on enormous responsibility for people within the organization, and win the confidence of investors and customers. For a banker, trust is everything that really matters. It's certainly easier now that people already know me, and I have established myself in the industry. It no longer

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matters that I am a woman or a man; first and foremost, I am a professional banker.

WHAT ARE SOME OF THE CHANGES THAT YOU'VE WITNESSED OVER THE LAST FEW YEARS FOR WOMEN IN THE BANKING SECTOR?

It has changed a lot in the last decade. Historically, the higher up the pyramid you go, the more men there were. Today, we see more women on executive boards and in mid-management positions, and even in the cybersecurity divisions of IT departments – even though these are still male-dominated. Whereas a decade ago, we only had one or two female CEOs in the banking sector in Kazakhstan; and now, half of the twenty-four banks are female-run. The banking regulator is chaired by a woman, so are the Association of Financiers of Kazakhstan and Kazakhstan Stock Exchange. The role of women in the Kazakh financial sector is highly valued today.

WHAT DIFFERENCE DO YOU THINK FEMALE INCLUSION CAN MAKE TO THE SECTOR?

The difference is that women are more responsible, take fewer risks, and pay more attention to details.

In the banking industry, you have to be very detailoriented and more balanced when it comes to risk-taking, so I think that's why women are increasingly in demand in this sector.

IN 2019, HALYK PLEDGED TO PROVIDE KZT 1 BILLION (USD 2 MILLION) IN LOANS TO WOMEN ENTREPRENEURS. HOW DID THIS MOVE HELP EMPOWER WOMEN IN BUSINESS?

This program has been very successful, and we've now increased it to KZT 6 billion (USD 13 million). More than 500 women engaged in micro- and small businesses have already received the loans, and some have even repaid them already. Many of these women are single mothers, and this program helps them provide for their families by integrating them into society and enabling them to become breadwinners.

For instance, one woman has six children and an abusive husband. She was afraid to divorce him because she could not support herself financially. We supported her with a loan, taught her how to sew, and bought a sewing machine for her – today, she makes and sells clothes. In many cases, women

have similar stories: they have no higher education, nevertheless, they can be empowered to contribute to society and provide for their families.

WHO WERE SOME OF YOUR ROLE MODELS WHO HAS INSPIRED YOU WHEN YOU WERE YOUNGER, OR EVEN TODAY?

When I was a kid, my role model was Valentina Tereshkova, the first female cosmonaut from the Soviet Union. I dreamed of being the second one. Today, I look up to Christine Lagarde, President of the European Central Bank. She's professional, smart and very strong. I got the chance to meet her in Astana during her visit on behalf of the IMF; and she was truly an inspiration to me.

WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN WHO'S JUST STARTING HER CAREER?

Don't believe the stereotype that women have certain ceilings, and that women are incapable of achieving what men can professionally. Most importantly, do not limit yourself, and get a university degree. Particularly, in our society, a woman is only perceived as a mother and a housewife – I encourage women to not be afraid and become professionals, aim higher and think wider.

WHAT ARE YOUR FUTURE PLANS? WHAT ARE YOU CURRENTLY WORKING TOWARDS?

At this point, I am strongly concentrated on the organization, meanwhile, I can feel the changes in myself and my mindset – my focus goes beyond getting profits and shareholder returns. I am also reflecting on how to play a bigger role in society and to be a more meaningful player on the ground. For example, how to reduce interest rates for consumer loans, how to educate and improve financial literacy of our clients, what kind of projects to support, what is our role in charity, and what is our role in society.

I increasingly feel that I want to be a role model for doing and improving business.



U M U T S H A Y A K H M E T O V A





Natasha Sideris

Founder & CEO of Tashas Group

Growing up at the side of her restaurateur father, Natasha learned about the business from a young age. After years of experience working in franchised restaurants, Natasha founded tashas – a casual dining concept with beautiful interiors, fresh food and impeccable service. With tashas, she moved away from the cookie-cutter franchising model and decided to make every restaurant just a little bit different. Her gamble – of delivering brilliant food amid stunning environments – worked, and there are currently fifteen tashas in South Africa and six in the UAE. With the success of tashas, she masterminded other concepts, such as Flamingo Room, Avli, Galaxy Bar and Bungalo34, with many more to come in the future.



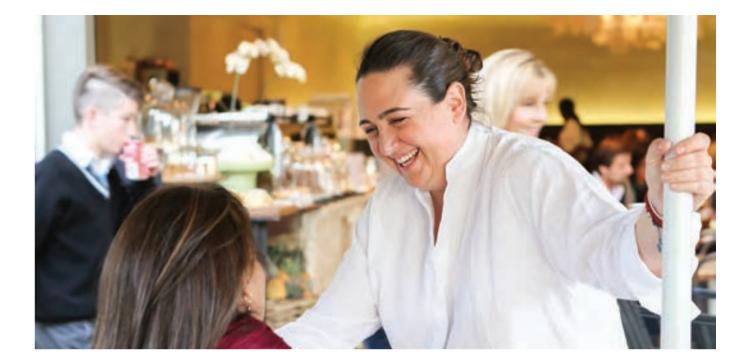
TELL US A BIT ABOUT YOUR JOURNEY. WHERE DID YOUR LOVE FOR FOOD AND COOKING COME FROM?

I come from a long line of foodies. My great grandfather was a fisherman in Mozambique who then owned one of the first bars there that also served food. My grandfather was also a restaurateur, and my dad was a qualified chef. And of course, being of Greek descent, my mother, grandmother, were all avid chefs. So, I grew up in restaurants, surrounded by food.

WHAT IS THE MOST FUN – AND CHALLENGING – THING ABOUT BEING A RESTAURATEUR?

As a restaurateur, I'd say that the food industry has been one where the chefs get a lot of the fame and acclaim. I feel that restaurateurs are the unsung heroes; they are the ones who are pulling all of the elements together to actually make sure that the restaurant operates, that the concepts come to life, that the vision is being realized. I am also very involved with the food on a day-to-day basis; I come up with all the concepts for the food and the menus and work closely with the culinary director and the chefs.

The fun part of being a restaurateur is that you get to do a myriad of different things. Nothing is monotonous: you get to get involved in the interiors; understand the finances of the business; and get involved with the people, the food and the music. Every day is unique and different.



I'd say that this is also the most challenging because there are a lot of elements that you have to deal with. Being in a very competitive market, I'd say, is also a challenge. It's imperative to keep innovating while still staying true to who you are, to your beliefs and not be swayed by trends.

AFTER FINDING SUCCESS IN SOUTH AFRICA, WHAT MADE YOU COME TO DUBA!?

I had been operating in South Africa with tashas for a number of years, and because it is not a mass brand – I call it the "anti-franchise franchise" – we had reached our limits in terms of number of restaurants that we could open in that market. So, I started to look at other regions. I had been approached to open in Australia, the US, the UK and the UAE.

For me, the UAE made the most sense. It was very close to South Africa, and quite similar in terms of everyday living and lifestyle. I felt that both America and Australia were too far away, and I'm a control freak. Entering the UK market (even though we're opening there now), eight years ago, was very daunting. At the time, I realized we needed to make our first foray internationally into a market that was close enough, in a similar time zone,

where there were a lot of opportunities. When I was approached by an amazing local partner in the UAE, it all came together. And the rest is history.

COULD YOU TALK TO US ABOUT YOUR MANY VENTURES IN THE REGION? AND HOW DO YOU FIND THE F&B SCENE HERE?

We started out with tashas cafe, which is the brand that everyone knows. We've got six of these in the UAE, and of course, that's the main brand that holds the Tashas Group together. A couple of years later, I wanted to prove to myself, my team and the market that we could create a more elevated dining concept. So, we came up with the Flamingo Room that also houses Collective Africa, a luxury retail concept. We also have Avli, another elevated dining concept, which is a testament to modern Athens. I've always wanted to do a Greek restaurant – while I was born in South Africa, I am Greek. We also started Galaxy Bar, and I'm going to boast a little bit now: it was named one of the World's Top 50 Bars, so I'm very proud of that. Very recently we opened a new concept on the beach, on Pearl Jumeira near the Nikki Beach Residences, called Bungalo34, which is a beautiful beach restaurant that also houses a Collective Africa.

NATASHA SIDERIS





I've been in Dubai for the better part of nine years, and the F&B scene here I would say is vibrant and one of the most competitive in the world. The city is home to numerous top brands and top operators. What's also happening is that homegrown brands are also becoming very powerful and very strong. I think in Dubai, to remain cutting-edge, you've got to be forever evolving. But you've got to find that balance between being authentic and true to your concepts while also innovating.

HOW DO YOU MAKE SURE THAT YOUR BRANDS STAND OUT IN TERMS OF BOTH MENU AND CONCEPT?

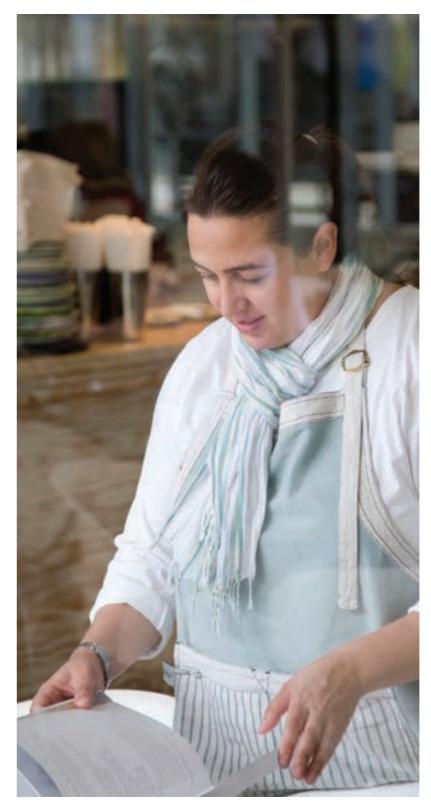
I think people might fall off their chair when they read this, but I don't use social media. I do that for a reason; I think there is a lot of homogenization due to social media. People are obsessed with looking at their phones and looking at what everyone else is doing. I try and stay away from that, and I try to draw inspiration from my travels and from old-fashioned cookbooks.

Most importantly – no matter the inspiration – I make sure that every brand that we develop and that's in our

portfolio has to be linked to me in some authentic way, as the founder and the personality behind the brand.

ON ANOTHER NOTE, THE GENDER GAP IN PROFESSIONAL KITCHENS IS A MUCH-DISCUSSED TOPIC; WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT WOMEN IN THIS INDUSTRY? HOW HAS THIS CHANGED OVER THE YEARS?

I think the world in general is becoming more progressive in all walks of life, not only in the F&B scene. The UAE has been particularly good in promoting women in this industry – whether it's female restaurateurs or chefs; there are often articles being written that showcase the amazing talent that the region has. I think that this gap is closing. It's going to take some more time for there to be complete equality because somehow there is still this perception that a male chef is better than a female chef. But the more female chefs and restaurateurs are showcased, I think it'll only be a couple of years before everything's completely balanced and equal.



I have witnessed these changes over the course of my career. Back in South Africa, when I was involved in a previous partnership with a big corporate food company, there was only one female board member. If you look at the board now, there are probably six women on the board. If you look at my team itself, we've always been quite focused on making sure that we employ a good quota of women, and now we've got more women working for us than ever before.

ON A MORE PERSONAL NOTE, WHAT ARE SOME OF THE BIGGEST CHALLENGES THAT YOU HAVE FACED?

One of the bigger picture challenges would be financing. For someone just starting out, being able to find funds to pursue your dream can always be challenging. It certainly was one of the biggest challenges for me. I'd say another challenge would be finding the right partner – finding the right person with the right synergy is very important. I've seen a lot of brands in the region fail because there isn't a good synergy between the brand's founder and the local partner or franchisee.

On a micro level, the numerous challenges would be the supply chain and making sure that you are being conscious of the environment while still making a lucrative business. Those are all the smaller day-today things that you've got to monitor.

Also, accepting that this business is super tough and that you're going to have to work long, hard hours to make your dream come true. It's not an easy business, and you won't be an overnight success.

FROM ALL YOU HAVE LEARNED, WHAT ADVICE WOULD YOU GIVE TO SOMEONE STARTING OUT IN THIS FIELD?

I would say if they've got a good idea, they need to, first of all, have the passion and the drive to want to see it through. Start off small, make sure that you

LASTING LEGACY

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focus on one concept; the most important thing is to focus on the detail. Focus on that one store and what's happening there, make your customers happy, make sure that your staff are happy, make sure that the product is perfect and that the space is perfect. Get your first unit perfect, get your first restaurant perfect. You'll be surprised. The rest will follow.

WHAT ARE YOU CURRENTLY WORKING TOWARDS? AND WHAT IS NEXT FOR TASHAS?

Over the next few months, we have lots and lots going on; a very busy 2023 ahead of us. We're opening a Flamingo Room in Riyadh, which will also house a Collective Africa and a new concept called African Lounge, which is going to focus on non-alcoholic cocktails, small African bites as well as a high tea.

A couple of months later, we're opening a Flamingo Room in Abu Dhabi that will also house an African Lounge, a Collective Africa, and a new bar called Perlage, which will sort of be a sister concept to Galaxy Bar.

Following that, we are going to London to open our first tashas there. I think this will be our most challenging site because it's a new market, and we really must prove ourselves. We have to go hat in hand with zero arrogance. Doesn't matter how many restaurants I own. I'm going to treat our opening in London as if it's the first restaurant I've ever opened.

We then come back to Dubai; we are building our headquarters in Al Serkal, and opening a new brand called Nala, a new category we are calling "luxury fast food". We then have an Avli opening in Bahrain and then in Monaco in 2024.

While we're growing and developing all these new concepts and we're opening new restaurants, what's most important is that we look after what we've already got. We have a massive team – forty people working at the head office, with twenty people working towards an opening and twenty staying behind to look after what we have already created.





Naoko Yamazaki

Astronaut & Engineer

Naoko Yamazaki was the second Japanese woman to travel to space when she made the trip to the far, far away skies in 2010. Though she has since hung up her astronaut's helmet, she cannot wait to go back. In the meantime, Yamazaki continues to be dedicated to space, advising the Japanese government on space policy, promoting the teaching of STEM (Science, Technology, Engineering and Mathematics) among youths – women, in particular – and co-founding Space Port Japan in 2018, an association which promotes the country's aeronautics industry, with the dream to make space "accessible to everyone".

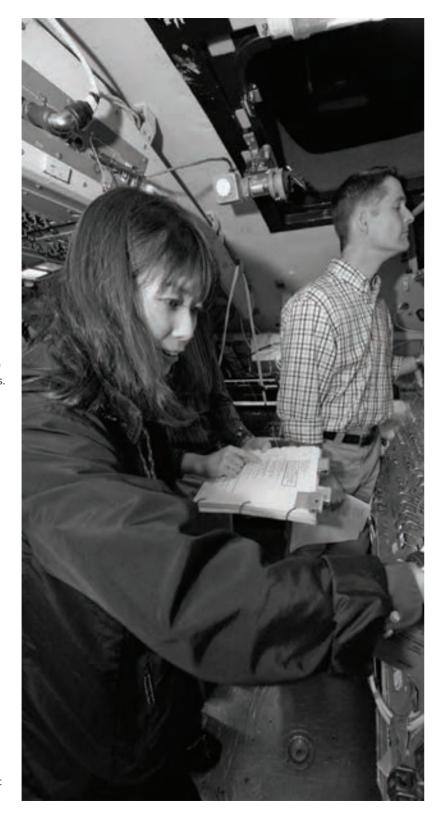
IN 1999, YOU BECAME ONE OF THREE **MEMBERS, OUT OF 864 APPLICANTS, TO** PASS THE NATIONAL ASTRONAUT CANDIDATE **SELECTION TEST. COULD YOU TELL US ABOUT** YOUR EXPERIENCE TRAINING TO BECOME AN **ASTRONAUT?**

When I was selected in 1999, it was my second trial. I had applied a couple of years before, but I had failed because I didn't meet the requirements. I was encouraged by my colleagues to never give up, and to just keep trying. Becoming an astronaut was not the goal - it was just a beginning. The training takes years.

After the first trial, I entered the Japan Aerospace Exploration Agency as an engineer and worked for the International Space Station (ISS) project team. Those experiences helped me gain hands-on training as an engineer. Japan doesn't have its own manned spacecraft, so most of the training happened in the US or Russia. I also traveled to Germany, Canada, and some other countries. Life during training was very unstable and demanding, but it was fun to visit new countries, friends and colleagues, and work together towards the same goal.

YOU SAID THAT BECOMING AN ASTRONAUT WAS NOT THE GOAL, IT WAS THE BEGINNING. **CAN YOU DESCRIBE THAT BEGINNING FOR** YOU, WHEN IT DID HAPPEN?

When you're selected, you're only selected as a candidate - not as an astronaut. After two years of basic training, you get certified as an astronaut, and then the training continues until you are assigned a mission. This can take years. Even then, you're not guaranteed to go up to space because you might not qualify medically. It's a long-distance marathon, so





I think it's important not to just see the goal, but to enjoy the process.

IN APRIL 2010, YOU WENT TO SPACE FOR THE STS-131 MISSION. COULD YOU TALK ABOUT YOUR ROLE FOR THIS MISSION? AND WHEN THE DAY FINALLY CAME FOR YOU TO GO TO SPACE, WHAT DID THAT MEAN TO YOU?

The STS-131 was an assembly and resupply mission to the ISS. My role was to operate the robotics arms and install the Leonard logistics module onto the ISS. It was a huge fifteen-day mission in space. I wish I could have stayed longer.

It was such an impressive moment when it came. I had been training for eleven years for that day, and when it finally came, I was thankful for everybody, and I was so excited. There was no fear at all. Of course, I knew there was a risk in the space program, but there was no fear as I was prepared.

THIS WAS THE FIRST TIME THAT FOUR WOMEN

THE FIRST TIME A JAPANESE MOTHER HAD **ACHIEVED A MISSION - AS YOU HAD A YOUNG** DAUGHTER AT THE TIME. WHAT WAS THAT **EXPERIENCE LIKE?**

In space, men and women are equally assigned to specific roles and tasks, such as robotics, operations, external activities, scientific experiments, and so on. So we don't think about gender differences in space; we are equal. However, the ratio of female astronauts is still quite low overall, only a little more than 10 percent. It's getting better, but still. So, I'm thrilled to have been one of the four female astronauts aboard the ISS. Also, I am thankful for my daughter and family. It was really a team effort.

YOU HAVE SAID IN A PREVIOUS INTERVIEW THAT SPACE TEACHES YOU "EQUALITY, ACCEPTANCE, RESILIENCE AND PATIENCE". **CAN YOU TALK ABOUT EACH OF THOSE** LESSONS, AND HOW YOU THINK THAT SPACE **TEACHES YOU THESE THINGS?**

In space, we are all humans from planet Earth who are living together in a spaceship at the ISS. We

WERE IN SPACE SIMULTANEOUSLY, AND







have to collaborate to survive, because resources are very limited. It teaches you about patience and resilience. For example, we have to limit the usage of water to 3.5 liters per day and per person, because we are recycling water and the system's capability is limited – so we cannot take showers or baths. Food is supplied from the ground, but it's also limited, and we cannot eat fresh vegetables or fruits. Those kinds of things teach you about collaboration; we are all humans, and we are sharing that environment together. So space teaches you about what you have in common with others, rather than the differences.

IN RECENT YEARS, THERE HAVE BEEN MANY **CONVERSATIONS - BE IT THROUGH MOVIES OR** SOCIAL MEDIA – ABOUT WOMEN IN THE SPACE SECTOR. WHAT DO YOU THINK ARE SOME PRECONCEPTIONS THAT PEOPLE HAVE ABOUT THE ROLE OF WOMEN IN YOUR FIELD? HOW HAS THIS CHANGED OVER THE YEARS?

I'm thrilled to see many female astronauts in sci-fi movies now, including Gravity and Interstellar. I think those kinds of images and role models are very good influences on the younger generations. I hope that

the ratio will continue to improve in the near future, and more and more.

Actually, four or ten of NASA's latest astronaut candidates are women. And out of eighteen astronauts, nine – 50 percent – are female. So it's quite equal now. When I was selected as an astronaut candidate in 1999, Eileen Collins had become the first female space shuttle commander that year, so I was thrilled to see her achievement.

Since then, several female commanders have followed. So, I think the role of female astronauts is expanding, and is quite different to when space travel first started; the first astronauts were all white men from the United States or Russia. It's getting more diverse, because now we have astronauts from various countries. And I love to see that.

WHAT DO YOU THINK HAS CHANGED FOR THE INDUSTRY TO BECOME MORE INCLUSIVE AND **MORE DIVERSE?**

Today, space programs are not only run by



industry is growing rapidly, because the data from all the satellites we have up there is being used for things like transportation, weather forecasting, agriculture or even education. We need various points of view to connect space and our daily lives on the ground, and so by opening up space programs, we have inclusion and diversity.

WHAT ARE SOME OF THE BIGGEST **CHALLENGES THAT YOU FACED IN YOUR CAREER OVER THE YEARS?**

That was probably during my training years, when I delivered my first child. The work-life balance between the training and childcare was complicated.

DO YOU FEEL LIKE THIS IS SOMETHING THAT WILL CHANGE FOR THE UPCOMING **GENERATION OF WOMEN?**

It will be easier for the next generations to achieve the same thing, I hope, but we need to work together to improve the environment. Regulations are being prepared, but it's not about regulations. Of course, it's helpful to have a framework, but we also need the social consensus, the understanding, and the support – all of these systems must be connected to have a good work-life balance.

YOU'VE TALKED ABOUT THE MIRACLE OF OUR **HOME PLANET. CAN YOU EXPAND ON THIS?**

Before I went to space, it was a very special place for me. However, once I reached there, and saw the Earth from a distance, then I realized that it was the Earth that is so special, so admirable. Space is vast and dark, and Earth is so bright and blue - it's a miracle.

governments, but by the private sector too. The space





That taught me all I needed to know. We need to protect our home planet because it is very special in the universe. I was impressed by the power of nature, especially during the daytime; the blue oceans and white clouds are so impressive. At night, I was impressed by the power of human beings. If we combine our wisdom and strengths together, we can achieve big goals.

Going to space is not just about exploring space itself. Knowing about space means knowing more about our home planet. By seeing it from afar, we can understand more about the Earth. If we learn how to utilize space, this could be very beneficial to saving our planet. So that's why I'm glad to see that space programs are becoming popular.

YOU ARE PART OF THE EARTHSHOT PRIZE COUNCIL, AN INITIATIVE BY PRINCE WILLIAM. CAN YOU DISCUSS YOUR ROLE WITHIN THE FOUNDATION, AND WHAT THIS INITIATIVE MEANS TO YOU?

The Earthshot Prize Council unites our wisdom, technologies and innovations together for an ambitious goal to save and repair our planet. The next ten years are critical, because once we pass the point of no return, it will get more and more difficult to repair our planet. We need to act immediately.

FROM EVERYTHING THAT YOU'VE LEARNED IN YOUR CAREER SO FAR, WHAT ADVICE WOULD YOU GIVE TO A YOUNG WOMAN WHO WANTS TO GET INTO THE SPACE INDUSTRY?

I'd like to tell them that they don't have to limit their capabilities or possibilities just by what they see... The possibilities are infinite. When I was little, there were no Japanese astronauts, male or female. I didn't imagine we would have the internet. I didn't even imagine a smartphone. The world is much bigger than you imagine, so don't limit yourself by what you see right now.







