



REPORT

Women Entrepreneurship Global Conference

WOMEN DARE TO PURSUE CREATIVE SOLUTIONS FOR GREATER GLOBAL IMPACT



FEMALE INNOVATIVE VISION ON ENTREPRENEURSHIP



International Council
for Small Business



Authors :

Analia Pastran, USA - Smartly, Social Enterprise on the SDGs

Diah Yusuf, Indonesia - Indonesia Prima

Inés Gabarret, France - Essca School of Management / Larequoi, UVSQ, Paris-Saclay University

María Fernanda Andrés, Argentina - Aceleradora Litoral

Shoroke Zedan, Egypt - Envi Sage Consulting

Editorial Review :

Sarah Brown - Smartly, Social Enterprise on the SDGs

Shoroke Zedan, Egypt - Envi Sage Consulting

Design Cover & Layout :

Diah Yusuf - Indonesia Prima

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Editorial

This report reflects the proceedings of the Global Women Entrepreneurs Conference, held in November 2020. The aim of the conference was to bring together public and private practitioners, leaders from around the globe, to share their challenges and obstacles, experiences, and drive discourse and policies of relevance to women within the entrepreneurship ecosystem thus ensuring the creation of a collective enabling environment. The conference was hosted by the International Council for Small Business (ICSB) and organised by the Global FIVE Network.

Global FIVE Network (Female Innovative Vision on Entrepreneurship) works to develop and promote a new approach to female entrepreneurship, joining theory with practice, providing a platform for women to exchange and share all aspects of their entrepreneurial journey thus aiming to address inclusion and equality to further achieve the UN 2030 Agenda on Sustainable Development Goals (SDG5).

ICSB (International Council for Small Business), is the premier global platform in support of small and medium-sized enterprises. Founded in 1955, the International Council for Small Business (ICSB) was the first international membership organization to promote the growth and development of small businesses worldwide. The organization brings together educators, researchers, policy-makers and practitioners from around the world to share knowledge and expertise in their respective fields through publications, programs, workshops, training sessions and certifications.



Introduction

The global spread of COVID-19 poses many challenges on a magnitude that will leave long-term effects on all of society. Despite the many achievements continually being made in the realm of entrepreneurship, the crisis has greatly disrupted international industrial activity and altered the demand for certain skills. With different industries being affected in many ways, persistent inequities remain a major concern as the pandemic forces its new norm. Throughout 2020, the International Council for Small Business (ICSB) has focused its efforts on supporting its network of entrepreneurs as they navigate this new reality through educational opportunities and shared learning experiences.

The ICSB hosted a suite of events to support entrepreneurship November 16 and 17, 2020. The Womenpreneurs Global Conference was among these events; designed to bring together public and private practitioners, representing global leaders. These women shared their experiences and challenges in order to drive discourse on relevant policies for women within the entrepreneurial ecosystem. This discourse ensures the creation of a supportive and equitable collective environment.

This first WE (Women Entrepreneurs) Conference was inspired by an ICSB Spanish webinar entitled “Women entrepreneurship, which challenges and barriers?” presented by *Inés Gabarret* and moderated by *Analia Pastran*. At that time, *Diah Yusuf*, from Indonesia called ICSB requesting an English version of this webinar. After that, a group of women met and started organizing the first WE Conference. These women are *María Fernanda Andrés*, from Argentina; *Shoroke Zedan*, from Egypt; *Vicki Stylianou*, from Australia; *Diah Yusuf*, from Indonesia, *Analia Pastran*, from USA and *Inés Gabarret*, from France.

After 65 years of history of ICSB, this was the first global conference designed by women for women, to showcase concrete actions taken to support women empowerment around the world under the slogan “**Women Dare to Pursue Creative Solutions for Greater Global Impact**”.

Female entrepreneurship grows every year all over the world. Survival rates of companies established and managed by women are higher than companies set up by men. However, when talking about entrepreneurship it is the male example that takes precedence. There is a lack of female role models in entrepreneurship. The conference showcased real stories of women entrepreneurs, allowing lessons learnt to be shared, and the discussions supported a better understanding of the barriers these women overcame with an aim of improving the existing ecosystem.



The conference introduced the principal concepts frequently identified in research in relation to female entrepreneurship within specific industries as well as other social factors. This document is a synthesis of panelists' presentations regarding the most important issues discussed during the sessions. It is a compilation of advice and recommendations, lessons learnt from real life stories of women entrepreneurs in COVID-19 pandemic.



FIRST PART

Principal Concepts on Female Entrepreneurship Research



Regards on women entrepreneurs

Keynote Speakers:

- Alexandra Robinson, Global President AISEC, Montreal, Canada.
- Barbara Rambousek, Gender and Economic Inclusion Director, European Bank for Reconstruction and Development EBRD, UK.
- Maya Morsi, President of the National Council for Women, Egypt.
- Ahmed Osman, ICSB Chairman, US.

Opening remarks addressed the negative impact of COVID-19 crisis on the economic development of youth and women. Statements from keynote speakers highlighted the devastating impact of the global crisis on all, particularly women who have been hit hard by lockdown restrictions and their businesses halted.

“Early research from ILO indicates COVID-19 will have a devastating impact on youth. Young women today, in particular, are facing a market in which the rules of the game have changed fundamentally.” (Alexandra Robinson, AISEC)

Facing this crisis, AISEC gives young people the chance to lead projects, lead teams, be part of conversations, allowing individuals to lead change and also to learn from failures. The organization began taking steps to set-up and implement the necessary systems to support young women entrepreneurs. The prolongation of COVID-19 has made it clear that young women need to be involved in the creation of their own future and the future of the world. It is important to break the societal mindsets about youth and women not being considered at their real value. Young people are urged to collaborate with organizations that provide the necessary perspective to reflect the true value of having youth voices in relevant policies and entrepreneurship education.

Another way to support youth and women is the one proposed by the European Bank for Reconstruction and Development (EBRD). The bank allows access to skills, jobs, finance and services for women, youth, people in underdeveloped regions and also people with disabilities. A focus is made on SMEs, and particularly those who are managed by women.



“The funding gap for women entrepreneurs is huge. Women face credit constraints in several regions of the world where the majority of women have set-up businesses out of necessity, because of the impossibility to find a job” (Barbara Rambousek, EBRD).

Barbara explains the different programs supporting women at EBRD, such as “the women in business program” lending capital coupled with business advice. Or the “Know-how Academy”, a series of e-learning modules in various languages.

- “But there is a lot to be done so we need to work together, each playing our own distinct strengths and capacities in order to build back better and create a more inclusive and gender equal future” (Barbara).

Maya explained what has been done in Egypt to support women empowerment, since 2017 (the year of the Egyptian women), through the “women empowerment strategy” based on the 17 Sustainable Development Goals. And the results of these policies are an increased rate of creation of female businesses and an increased access to microfinance loans, along with the success of a woman-only platform launched in 2019 for women entrepreneurs.

Closing the economic gender gap is very challenging, and it is a global issue. Women play several roles in society, and it is necessary to collectively refocus the discussion of women’s roles and the burdens of women.

- “It is a fundamental shift of how we look at this, and I know this takes time, and it will take more time in some parts of the world than in others, but fundamentally that need to be the trajectory rather than trying to be better at multitasking and it is about that shared responsibility, and therefore the policies and the practices that need to support that. Because otherwise we will still keep a focus on supporting women to do it all when clearly this is not possible and is also not what the best solution is in the long run” (Barbara).

- “Women entrepreneurs are empowered, they have empowerment from their inside, they have the courage, the stamina to succeed, and the belief in what they are doing. But this needs another step and another challenge on the burdens of women. We play several roles, we are mothers, we are wives, we are workers as well. We have on our shoulders two things, either breaking the glass ceiling which is rhetoric but sometimes we are seeing that we have to melt the iron cast that we are straight jacketing ourselves, and that it is getting thicker, harder and very challenging, and we have to continue the fight” (Maya).

They agreed that one way to change this reality and improve gender equality is through role models.

- “To continue fighting we need role models, and not only policies, but real role models showing recipes to how to succeed, how to enter entrepreneurship” (Maya).

- “And this is where the policy responses need to focus on and this is also where the role models will need to be fostered” (Barbara).



Meanwhile, “equality does not mean valuing women on man terms, we are different, we need to value women on women terms not as a successful man, women have other roles, other responsibilities” (Maya).

- “Strong women determined to do something, leading their own life, having their own choices, believing in their strength and being a real engine for the future, breaking the glass ceiling and melting the iron cast” (Maya).



Mompreneurs: How to Successfully Combine Family Life with Entrepreneurial Action

Mompreneur is a neologism defined as a female business owner who is actively balancing the role of mom and the role of an entrepreneur. In this chapter, we will discuss how to combine the different roles of a woman, wife, mother, and entrepreneur.

The following results are a compilation of the presentations of:

- Ria Sarwono, Cofounder Cottonink, Indonesia
- Joanice Guimbretière, Founder Exportice, France and Brazil
- Rania Atef, I Make This (social platform for creative women to promote their work for free), Egypt
- Kathy Korman Frey, founder Hot Momma Projects, USA

Women = Growth, when you invest in women, whether you are a company or country, your economy will grow. As a Mompreneur we should realize that we have a difficult job, being a mom and at the same time being an entrepreneur. It is not easy but it's really worth it.

The most challenging thing about playing 2 roles together is about Time Management, how to create a work-life balance environment and commit to the schedule, in between daily activities, work schedule and rest or even me time.

Instead of competing with others, we must set to competing with ourselves to be a better person. Believing in yourself that we can do it and self-confidence will release your fear and do both roles with happiness.

Believe in yourself, be motivated, have support at home and at work, follow some business training, and having mentors is good advice for mompreneurs and should be practice, practice and practice.

Communicating with kids, spouses and family will gain more understanding from them to get their sincere support for our work. Being present when you play your role as a mom is also important to do, even if it will be difficult at the beginning, but with more practice it will be easier and look how the responses from the kids. They will be happy to



be respected and they will respect you when you are not able to be with them because of your work.

In terms of a pandemic situation and how they deal with that condition, they show their creativity of thinking, adaptiveness and flexibility to survive their business. Instead of complaining, they look for a way to stand, to think about their employees not only for themselves.

By designing the purpose, we can design to win our life, our future, it will keep us motivated as mompreneurs to always look for continuous improvement for our people, our planet as well as our profit in businesses.



Womenpreneurs: Successful Cases

Despite the widespread growth of women entrepreneurship, the dominant narrative still describes women-led and focused projects as less successful. In this chapter, we capture the stories and outcomes of successful womenpreneurs from around the world.

Conclusions are based on the stories of:

- Rania Ayman, Entreprenelle Social Enterprise, Egypt.
- Susana Balbo, Susana Balbo Wines, Argentina.
- Cecilia Tham, Founder of MOB, FabCafé Barcelona and ALLWomen.ai, Barcelona, Spain.
- Lara Tabet, Dubai International Financial Centre, Dubai.

These four very successful women entrepreneurs have created high growth businesses. Some of them have created several businesses and developed different activities. Each of these women are considered important representatives of a successful entrepreneurial career.

A common theme in their stories is how they describe their own success. They explain what they have done but they do not seem to measure the significance and the effect of their achievement:

- “I do not consider myself successful, but I am in the process” (Rania).
- “When I became the first woman winemaker, I didn’t realize that I was also showing the way to other women winemakers that followed me” (Susana).
- “I always consider myself an underdog” (Cecilia).

Even if their stories are inspiring and with high impact, the stories are conveyed with a humble attitude. They build their self-esteem on the succession of small achievements, as a process of construction of a successful career.

Another characteristic of those productive women entrepreneurs is the social orientation of their activities:



- Rania created a company to help women to develop business and scale up (Entreprenelle has been successfully impacting more than 50.000 Egyptian women, generating more than 1.000 Projects in 5 years).
- Susana achieved growth by developing a new global market that generated growth for all the Argentine winemakers.
- Cecilia has created Fabcafé to allow everybody to be able to make things so they can increase their self-confidence.
- Lara collaborated with a foundation for children with cancer.

Women seem to develop a better awareness about social problems and propose innovative solutions while developing their own business.

For these women, success is not defined by others, it is defined by how they want to be, by the achievement of their own purpose and mission (Cecilia). Success is defined as being able to achieve the goals they have set for themselves. Passion and success are a combination, they go hand in hand (Lara).

Women are multitaskers by virtue of having to develop in a man's world (Cecilia). They need to increase their self-confidence (Cecilia, Susana, Rania). To believe in themselves and to make others believe in them.

Women are not aware of the possibilities they have. "The limit is on your mind" Susana says, "even if you think that you do not know how to solve a problem, you will be capable of finding the solution with an open mind and imagination".

Women need to find the purpose of their business (why are we doing this?) and follow their dream. Advice given by these highly successful women includes: do not try to have everything under control; listen to the community (the market, the society, to understand the need, to adapt the business model); be open minded; and look for opportunities.

Concerning the keys to achieve success, all the panelists consider that knowledge, education, and training are necessary. Also, the access to resources such as support and funding. Support is there and it is very important (Lara), no one succeeds alone (Rania).



Financing Women Entrepreneurs

Women-led businesses and womenpreneurs face an amount of barriers to accessing capital and financing. This chapter provides insight on increasing women's access to business financing and support through tools and business development networks.

This chapter is based on the presentations of:

- Sanaa Abouzaid, Country Manager for Central America, IFC World Bank Group, USA
- María Sol Bertlshofer, Principal in Jaguar Ventures, Mexico and Argentina
- Winslow Sargeant, Incoming Chairman, International Council for Small Business, USA
- Taryn Andersen, Impulse 4 Women, Spain

The panelists shared varied actions developed to help women with funding. They spoke about the idea that “the banking sector is a male dominated sector” (Taryn) and the need to have women representation “crafting policies that promote inclusive access to finance for women” (Sanaa). As Winslow says “we need more women at the table of venture capitals”.

All agreed that access to funding is a big challenge for an entrepreneur and “in particular harder for women” (Winslow).

According to the IFC Country Manager for Central America, there is a huge unmet potential of women entrepreneurs, and there is a possibility of empowering them, facilitating the access to funding, lowering the gender gap and promoting more inclusive growth. Winslow gave the example of a study by McKinsey in which if women participate in the economy identically to men, 28 trillion US dollars would be added (an additional 26% to the world's GDP), so providing access to women can help across the world and add to the global economy.

What's holding women back from gaining access to finance? One key issue is networking (Winslow), and men have the role to include women in the networks, allowing access to capital. María Sol also talks about the fact that women generally don't have strong networks, and the need to help them to expand their networks.



Moreover, there are many organizations in the world providing support to financial institutions to develop better access to women, through adapted financial products.

For instance, Sanaa talks about the case of Panama, where only 7% of women have a housing loan, and 7% of women entrepreneurs have funding from financial institutions, besides the case that Panama is a fast growing economy. Home ownership improves living conditions, and it is extremely important in the access to credit. In Panama, a solution was a partnership between IFC World Bank and one of the leading banks of the country to propose investment focused on housing for women. Helping women to get the first loan is the first step and opens the way for the next loan and the credit history.

Taryn questions the problem between women entrepreneurs and investors, since data shows that female owners are more successful in the long term than male owners. She explains how non-profit organizations work on helping female tech entrepreneurs and projects with social impact from the beginning until the exit. They are working with women from all over the world, connecting women entrepreneurs with mentors and investors. “We are encouraging women to become entrepreneurs, but also women to become investors” (Taryn), and she emphasizes the need to count on role models.

Winslow shows that among the 30 million small businesses that exist in the US, roughly 5 million are led by women, and most of them do not have employees. There is a problem for small and not growing businesses to access capital (home based businesses, lifestyle businesses).

Women seem to be afraid of not being at the level financial institutions ask for investing, so it is important to encourage women to look for capital, to contact institutions, to expand their network (María Sol), because “It takes money to make money and that’s why capital is so important” (Winslow).



Resilience and Confidence

Resilience is the capacity to overcome setbacks, and/or restart completely after periods of trouble or adverse events. Entrepreneurs, especially women entrepreneurs, face multiple obstacles throughout their entrepreneurial journey. A heightened capacity for resilient response helps develop greater self-confidence in light of uncertain situations. Throughout this chapter, we discuss how to improve self-confidence and how to overcome barriers as womenpreneurs.

This chapter is based on the participations of:

- Chrystèle Sanon, Founder and CEO Full Street Co, Station F/ HEC Incubator, France
- Inés Gabarret, ESSCA School of Management and Université Paris-Saclay, UVSQ, Larequoi, France
- Elim Chew, Founder IM Holding, Singapore
- Anna Kopacz, VP at Foster Care Foundation, Poland

Resilience, the ability to be strong in the face of adversity, is necessary to overcome all the obstacles women face to succeed in a career.

- “Women, we are naturally built to surpass ourselves but when it comes to resisting some feelings, from some difficulties, we question ourselves too much. That is the reason why resilience and confidence are the main assets for women, this is the asset we have to work on” (Christelle).

The career of a woman is not easy. Working mothers face difficulties every day, most of them concern the challenges of conciliating both roles, but women also face problems of legitimacy at work only based on gender or cultural issues.

- “This is a balance that we have to find, and my responsibilities as a mother will not change because there is a pandemic, my responsibilities as a CEO will not change because there is a crisis. I am taking this as an opportunity to see how strong what I’m building is” (Christelle).
- “The career path of a woman is not simple, we are far away from equality. We need to overcome barriers all the time, and barriers are not only the problems of conciliation, barriers are how other people looks at you, how other people consider your ideas, based



on the gender, not because your ideas are good or bad, but because you are a woman having those ideas” (Inés).

In this way, resilience allows you to question yourself, to learn about the problems you are facing and to decide to reorient your path, to change.

- “What if resilience allows me to redefine myself? Not to come back to the same thing but to understand what it was and why. I was a woman in a predominantly male world. There is a danger of portraying a continuous standard of the patriarchal system to come back to the same and quickly” (Anna).

The change from resistance to resilience allows us to transform the problems into opportunities, but for this, women need to be in a helpful and supportive environment.

- “Resilience teaches us to eliminate negative emotions and generate positive ones, to look at the problem from another perspective. But we cannot do it alone, we need to be surrounded by supportive people” (Inés).

- “We continue working with the same team and innovating to adapt to the different situations” (Elim).

Understand what really matters for you, what your values are and who will help you.

- “What are the specific behaviors that support and protect our values, actually getting to really know that, and who are the people in your life that also you need around you to support them” (Anna).
- “Ask you the good questions, what do you really want, where are you going, relativize the problem, accept to lose a battle to win a war” (Inés).

Elim explains how a group of mothers helped each other to come back into business after maternity leave for many years.

- “They started a platform to support women, mothers for mothers, and then they started something very interesting. They have something called A B C. A is for mother angels, mothers with a lot of money but they don’t know what to do with their money, B is for business, so they are mothers and professionals, lawyers, managers, CEO, so they are business oriented. C is for the creative people, they have lots of ideas, they want to do things but they have no money and they cannot manage. So they did a small profiling for many of them so some are A, some are B and some are C. So every month they have this thing where the C will pitch for their ideas, the A will say, I have money, I will fund it, and the B will say I run it” (Elim).

The development of self confidence is the key.

- “When you start believing in yourself, everything is possible” (Inés).
- “Confidence does not come from external justifications, it comes from internally stopping the battles with ourselves, measuring ourselves to others, living other people’s dreams and expectations” (Anna).



- “Confidence comes through resilience, when we have a deep knowledge of ourselves and we become like the waves of the water, by knowing how to flow, not forcing ourselves to get back up on the old horse but actually learning” (Anna).

Finally, the development of confidence and the changes in society allowed a new definition of success for women.

- “The change in roles of women, from wives and mothers to active participants in the economic sphere, that happened between the 60’s and the 80’s allows to redefine the concept of success for a woman. From being a good wife and mother (expectations of society for a “good” woman), now women define success on their own. Success in something that fulfills an individual’s life and is not defined by society” (Inés).



Women 2030, Inclusive Access to Leadership Roles

When presented with leadership; what are the common issues and struggles that a woman must endure to succeed? In this chapter, we will show the voices of women entrepreneurs and their experiences of overcoming.

Results are based on the presentations of:

- Inas Ismail, Founder of Autsera, UK.
- Shoroke Zedan, Partner, Envisage Consulting, Egypt.
- Chantal Line Carpentier, New York Office of UNCTAD, USA.

Some ideas emerge in this panel that are shared by all the panelists, principally concerning the place of women in patriarchal societies and the limitations in the development of leadership roles.

- "I believe that women's best chances are having their own business or working as a key member in a startup, because that is where they can show their passion and take things in their hands, they don't have to play the corporate game" (Inas).
- "On the other side, being able to be forthcoming, not to be afraid, to have the necessary confidence to take the first step forward, and do what you believe is right even if it means that you are not gonna make many people happy" (Shoroke).
- "When I create a company, I do it for myself, out of passion, not for what society or how society will see me" (Inas).
- "Just ignore people that underestimate you, just keep going, they will realize shortly enough" (Chantal Line).

It is then important to follow your heart, do not let people underestimate you, take things in hand and follow your way, even if it means to do something different from what society or the corporation expects from you.

Another subject that appears as important is the question of fear. Women need to overcome fear and build trust in themselves. Do not stay paralyzed by fear and find the strength to follow their ideas.



- “Embrace your fear, but at the same time, if you make a decision under fear, you are most likely not to make the right decision. We need to look for motivation within ourselves in order to be able to overcome our fear” (Inas).

- “It is ok to be afraid, it is ok to be intimidated, but it is not ok to let this intimidation that is in front of you to overpower what it is that you have your sight on” (Shoroke).

One way to build self-confidence and develop leadership roles is when women are supported by other women. The fact that women need to support women is shared by all the panelists.

- “Let women work with women, in teams, because when the team is mixed, the tech work will be led by men and women, even being competent, will be laid to administrative work” (Inas).

- “When you look at entrepreneurship and you look at what needs to be done, in terms of different types of support and how we can support women, it’s important that we are able to share with different women across all sectors, to have the support that sometimes they may not find within their communities or within their families, especially in more conservative cultures” (Shoroke).

- “We need to support women and women need to support women” (Chantal Line).

Another concept that appears as important is humility. Entrepreneurs need to be humble because of uncertainty. Entrepreneurs face new challenges every day, and they need to learn from that. Women entrepreneurs can develop humility to learn and to ask for help and support more easily than men. Meanwhile, being humble can be misinterpreted. It is not a weakness, on the contrary, it is a strength.

- “One important thing at the start is to be humble, you need to learn to ask for help and support” (Inas).

- “Often people misinterpret being humble, being quiet or being kind to your colleagues or to your subordinates as lack of strength, when in reality it is really not” (Shoroke).

It seems that there are still a lot of issues concerning the access of women to leadership roles. There is a strong impact of patriarchal cultures and masculinized institutions in not giving the chances to prepared women to have access to leadership roles.

- “There are going to be hurdles every step of the way, you will meet all sorts of different people, those who look at you and think that because you have a pretty face you don’t have a set of brains on your head, and that happens a lot, or those who are just, have this culture of male domination” (Shoroke).

- “ Instead of celebrating the advancement of women and their rights and their role in society we are actually pushing back against the pushback” (Chantal Line).



But women can lead the change, breaking the rules, battling for a more equal environment, acquiring assets to earn legitimacy and decision power.

- “If we all believe in our abilities, to be the exception of the rule, we can break the rules, we can break the narrow pipeline toward management, we can break the rules of women not getting enough funding, or being treated by their colleagues at work or their managers as not always good enough” (Inas).
- “If you do not have the right setup, if a mentality for equality does not exist in the management, you will have to keep on battling through making sure that at least you are setting up the right kind of environment for those who will be taking your place like fellow female colleagues” (Shoroke).
- “If I do not have a good boss, and he is not listening to me, and it is men’s planning, and he is interrupting me, how I gonna learn to be a good boss if I don’t have that model, and these are very good questions” (Chantal Line).

The panelists consider that the advancement of the role of women in society is also threatened by the crisis.

- “We are also in the midst of the worst economic crisis we had since the great recession and the worst pandemic since the beginning of century, and because of the sectors in which women work, which are more represented in the care economy, which is less well paid, and women will actually being the ones that quit their job or reduce their hours. We are talking here about a very sobering moment in terms of the role of women” (Chantal Line).



SECOND PART

Women in Specific Industries, and Young Female Entrepreneurs



Women in STEM

In this chapter we discuss principal aspects of the life story of women who are leading initiatives in science, technology, engineering, and math.

We have based our discussion on the presentations of:

- Aleksandra Bogovac, Head of Termovent Academy Division, Serbia.
- Nao Mazik, Business Development Manager at Next Chymia Consulting HK Limited, Hong Kong.
- Renata Reinheimer, Founder of INFIRA SA, agro bio-technological startup, Argentina.

Aleksandra shared the ambiguous reality between the numbers and the facts concerning women engineers. According to the statistical office of the European Union (Eurostat) in 2018, of 14,8 million scientists and engineers in the EU, 8,7 million (59%) were men and 6 million (41%) were women. Yet, as a young engineer she's placed in an egalitarian work environment where there is lack of support, lack of mentorship, stereotype problems, cultural differences and some kind of discrimination.

Aleksandra pointed out that women are forced to work harder and to be better prepared than men. The same view was shared by Renata "Women need to work hard, I have had many "no" that I tried to convert in "yes", and overall it is a path full of learning" (Renata). Moreover, "men are generally better paid than women in the same position" (Aleksandra).

Some cultural aspects arose in the job environment. Aleksandra explained her experience working in Russia, where there is no handshake to women, and she felt this exclusion as a kind of disrespect. Cultural issues in Japan, as Nao highlighted, "working in the old school industry in Japan, there were less than 10 women, and all of them were in their twenties, I didn't see anybody more than 30. Because, in Japan, everybody quit after they get married or have kids".

Another shared aspect is the role of women in management: "when you are a boss and a woman, it is difficult to delegate some tasks to workers of a lower level: workers don't want to receive information or orders from a woman" (Aleksandra). In those cases, it is "important to be empowered by the current boss, is the way to obtain respect from the other partners, especially in an industry that does not have many women" (Nao).



The panelists agreed that women have different capabilities. “Women have innate skills such as self awareness, self management, empathy, and social relationships” (Aleksandra). “Women are more emotional than men, an excuse often used by men to justify the absence of women in technology” (Nao). “To succeed in a career path, there are a lot of decisions, some of them are rational but others follow the heart and intuition. I think women have a special asset in their intuition, we can analyze situations in a different way, we have a special way of thinking” (Renata). “Women are also more flexible. It is hard to balance the responsibilities as a mother and as a professional” (Nao).

Panelists agreed on the need to help each other “United women have enough strength to win whatever they want whatever it is” (Aleksandra). “Women have to help women” (Nao). And encourage women to continue “at the moment that things seem to be difficult, trust that it will be better later (Renata).



Climate Change: Smart Solutions from Women's Practices

This chapter discusses how women are proposing to solve the biggest challenge of our time: climate change. Globally, women are more harshly affected by the effects of climate change than their male counterparts, making women greatly suited to find the best and most sustainable practices to mitigate against the effects of this great challenge. Here, we review best practices and solutions created by women to mitigate climate change.

Participants are:

- Nidia Martinez, Director Climate Analytics, Climate and Resilience Hub Willis Towers Watson, NYC, USA.
- Pearl Uzokwe, Director of Governance and Sustainability of Sahara Group, Nigeria.
- Analía Pastran, Founder and CEO of Smartly, Social Enterprise on the SDGs, USA and Latin America.
- Fatoumata Diarrassouba, Afrik' Energy, Côte d'Ivoire.

These women are contributing to the mitigation and developing solutions to the climate crisis. They analyze how this process evolved, and the current roles women hold in the areas of mitigation, adaptation, and problem solving. In particular, they focus on showcasing unique and powerful climate-oriented actions, and strong commitments to the cause.

- The Sahara Impact Fund aims to encourage and support the generation of ideas and solutions which will increase access to clean energy, promote sustainable environments, and mobilize catalytic support for tangible partnerships towards achieving the Sustainable Development Goals in a manner that results in measurable social impact.
- Afrik' Energy Connect provides innovative, forward-looking solar energy products to reduce the existing gaps of energy deficit in Africa.
- Smartly engages leaders, entrepreneurs, and innovators in Latin America with a Sustainable Entrepreneurship Platform to connect those entrepreneurs that are working in a sustainable way and trying to solve these climate change issues.



- Smartly is working to protect pollinators by creating urban legislation about this with different local communities. The importance of pollinators lies in their role in the production of our food.
- Nidia Martínez has been working in the insurance industry quantifying the physical risks to natural catastrophes and climate which exacerbates the extreme weather.

The statistics show us how urgent this is, and the importance of acting and placing our efforts in caring for the planet.

- “In Lagos alone we’re generating 13000 tons of waste every single day, 30% of that waste is sent to the dumpsite” (Pearl Uzokwe).
- “In light of all these facts we definitely must intensify efforts and raise more awareness about the use of renewables to save our environment” (Fatoumata Diarrassouba).
- “By the end of the 70s we could observe that we used to consume the resources of the planet by the end of December. Unfortunately in 2010 we started to over consume the resources of the planet. This year we have over consumed the resources by the end of August” (Analia Pastran).
- “In times of pandemic we are having more plastics and masks in our oceans, rivers, we are increasing the climate change crisis that we have been trying to solve” (Analia Pastran).

It is important to understand the current situation and to collaborate as a society to solve this issue. “We could make a huge effort from the private sector but if that’s not connected with the public sector, that means that we are thinking in the short term” (Analia Pastran).

There are many ways of contributing, by using renewable energy sources as Fatoumata Diarrassouba recommends, to reduce air pollution.

“It is about understanding the two pieces: one is “let’s stop damaging the planet” so we don’t get to the point of no return, but it is also about understanding all these things that we have already done to the planet so we can invest in risk mitigation, in adaptation, retrofitting, making use of nature” (Nidia Martinez).

The only way of achieving this, to save the planet is by educating society, looking for other ways of consumption and use of the resources and this is what all these women have been doing for a long time.



Women in the Health Industry: Fighting COVID-19

- Yu-Ying Chu, Attending Physician, Division of Trauma and Emergency Surgery, Taiwan.
- Anita Munneke, Cardiac Surgery, Germany.
- Yahra Zamzam, Business Excellence Manager for Dar El Fouad Hospitals, Egypt.

In this panel, we will see three different approaches to understand the solutions for the Covid 19 crisis, and also the barriers women face in the health industry. From a macro perspective, and also from a managerial and personal perspective, we share here insightful information.

Yu Ying Chu, a plastic and reconstructive surgeon working at Memorial Hospital of Taiwan, presented the formula used by Taiwan to fight Covid 19 with good results. Taiwan's government has updated its strategy based on the learning they have accumulated with the previous experience with coronavirus Sars in 2003. The strategy is based on daily information, national health insurance (NHI), advance preparation and early response, the use of big data, and transparency. Another important aspect of this strategy is the creation of a CECC (central epidemic command center) with expert advisory panels, collecting information, and establishing operation and logistics to control pandemics.

Public campaigns of education about using masks and respecting social distance are also important aspects of the success of pandemic control.

From a management perspective, Yahra Zamzam, Business Excellence Manager for Dar El Fouad Hospitals in Egypt, explains how the Covid has obliged them to open their strategies and open their risk management plans to find out what should be done, how to handle their hospital and their patients.

Emergency strategy was based on trial and error. Covid 19 has also brought opportunities to women and women entrepreneurs in the health system. For instance, Covid patients have a very isolated patient experience “we decided to change it by proposing what they need, a tablet to speak to their relatives by zoom? A psychotherapy? More contact and exchange with their caregivers? We tried to improve the patient experience at the hospital” says Yahra.



The second point was an improved communication with the families of hospitalized Covid patients, through regular updates on the condition of the patient by phone calls.

The third action was to reunite all the consultations a patient must do in only one place, avoiding them to go to different places and being contaminated.

All of these improvements were proposed by women working at the hospital.

Anita Munneke, a cardiac surgery resident in Munich, focuses on the subject of women in the health industry from her personal journey. She explained how, moving from Holland to Germany to do training in cardiac surgery, she lost motivation and decided to stop for a while in order to find her passion. Principal aspects of demotivation were the regular reorganizations at the hospital, different orientations, different teams and objectives, and also the fact that women represent only 3 to 5 percent of cardiac surgeons.

She decided to go on a road trip to New Zealand, Australia and South America. The trip allowed her to build resilience in a journey of 80.000 km. She discovered that the most difficult roads allow you to find the most beautiful destinations.

She went to Pakistan and joined a group of women to work on educating teenagers, and she considers that she learnt a lot from them in bravery and not to give up. Then, she went to China, and she understood that “breaking the glass ceiling is also within yourself, it is transforming vulnerability into strength” (Anita).

She has found her purpose and motivation back in Bangalore, in a cardiac surgery facility, and then decided to follow courses in HHL & Leipzig Health Center, focused on leadership for experts in Medicine and Health Care. “The problem is to understand how people lose motivation in the complex world of healthcare and why women are still a minority”, Anita says.

She moved to Essen and ended up fighting Covid 19. They were overcoming problems such as the theft of hand sanitizer, the lack of masks, problems of supply, so all those things interpellated again about how to keep future generations passionate. “Society needs to look at what is really important, we have to reconnect to humanity in order to find solutions. Nurture your inner child and remain curious, dream big and embrace new journeys” (Anita).

All the three participants consider that what motivates them is to find meaningful things and challenges.



Youth Women Entrepreneurs

This chapter discusses how women can lead their own business and overcome the barriers of gender prejudices. It will show the experience of four powerful women who have worked to achieve their goals and teach us about the difficulties and barriers that society presents to them as young women.

Gender prejudices not only come from industries; we are raised by a family that teaches us from certain values. And this is the main reason why it is important that these values are based on equality and freedom of choice, to form strong women and leaders.

- Jordyn Murphy, Juris Doctor Candidate and Board Member of ICSB, USA.
- Rosalie Sami Miganogano, Dutch Finance Advisor, France, and DR Congo.
- Au Lai Chong, Deputy Chief Executive Officer Delta Asia Financial Group, Macau.
- Leva Zebryte, Academic at the Faculty of Law and Business (FCJE) of the Universidad de la Frontera (UFRO), Chile.

All these women have studied in the university and now they all work in companies or organizations where they can fight for the role of women.

- “Women are the driving force in the USA. 42% of all businesses are run by women, employing 9.4 million workers and generating revenue of 1.9 million” (Jordyn Murphy).
- “Males are 1.2 times likely to have confidence in their own ability to run a business” (Jordyn Murphy).
- “Associated with entrepreneurship a lot of times when you think about entrepreneurship your implicit bias is telling you that a male is dominating the area. A lot of the times those stereotypes that are held affect women in their ability” (Jordyn Murphy).

Rosalie Sami Miganogano tells us how important it is to educate young women since they are children to fight for what they want, to give them the choice to be a leader, a nurse, an entrepreneur, not only a wife.



- “As leaders, we should safeguard our time, utilise it wisely and prioritise” (Au Lai Chong).
- “As women leaders, we can and should choose to lead differently based on who we are in order to excel” (Au Lai Chong).

The experience of many women, as Ieva Zebryte showed us, who are able to overcome barriers and face a society dominated by prejudice, gives us hope and strength to achieve our goals. Stories like the one from Nataly Traipi Huilipan who is a business administration student and she is an up and coming leader in local and regional national scale. “Women can be business owners, scientists, entrepreneurs. Diversity drives innovation” (Jordyn Murphy).

Society has been improving and levels of discrimination have decreased. However there is still much to do and it is not only women who must fight to obtain their goals. Rather, we must demand that companies, governments, and civil society act against this situation.

- “Companies these days should not only focus on profit, but also need to be responsible to society” (Au Lai Chong).
- “The collaboration intercultural, intersectional, interdisciplinary and international are sort of the way to work and achieve the resilience of the business” (Ieva Zebryte).
- “There is an opportunity for the government to regulate some areas, like California’s Women on Boards Law that establishes a minimum of women in companies” (Jordyn Murphy).
- “We are better when we are together. The best thing we can do is support each other” (Jordyn Murphy).

It is important to transmit this to the next generation of women so they can believe in themselves and continue the fight. “We need to encourage the young generation, we need to support them and tell them they are born leaders. They can rule the world, and they can decide and trust themselves” (Rosalie Sami Miganogano).

“Despite the fact that we are all different, we have to find our own voice and believe in ourselves” (Au Lai Chong).



Conclusion

The future prosperity of any economy depends to a considerable extent on its success in promoting entrepreneurship, and innovation. A McKinsey Global Institute study found that advancing women's equality could add \$12 trillion to the global economy by 2025. "This impact is roughly equivalent to the size of the combined Chinese and US economies today," according to the report. Women entrepreneurs around the globe have proven the significant impact on economic development and the positive contribution of growth. And while the pandemic has brought forth the role of women entrepreneurs, contribution is still invisible and needs to be properly investigated. This was the main theme of the first edition of the Global Women Entrepreneurs Conference.

Facing the daily struggles of COVID-19 in our lives, jobs and communities, has made it significant to showcase women's participation in entrepreneurial activities. Not just to shed light on the significant impact they do within their communities and varied sectors, but also the vital role they play in supporting each other and the social well-being of society. And although women-owned businesses are the world fastest growing businesses around the world and have made significant contribution in the form of innovation, employment and wealth generation, inequalities continue to prevail.

When empowered, the impact is great. This Conference is the beginning of one of many empowering tools for women entrepreneurs. Bringing together women from across the globe to share their entrepreneurial journeys has been inspiring to attendees. Ranging from micro-oriented issues related to team building in entrepreneurship to shifts in the societal norm from a managerial to a more entrepreneurial paradigm, as well as trends at the national and regional levels. The panels gave a wide perspective of what it means to be a woman entrepreneur.

Empowering women as entrepreneurs benefits societies, no matter where.



Appendix 1: Bio of the authors of this report

Andrés, María Fernanda

ICSB 2021 Academy Program Director. Business Director of Aceleradora Litoral, an accelerator of scientific startups from Argentina. She is also a university professor and researcher of business creation, SMES, international business and innovation. Board member of the RedPymes MERCOSUR Association and former President of the Argentine affiliate of the International Council of Small Business (2018-2019). For more than 20 years she has been working along with entrepreneurs and academics to develop their startups.

Gabarret, Inés

A recognized specialist in entrepreneurship, her work has been presented in many countries in Europe, Africa, and America. She has more than 30 years of experience in the management of private sector companies and has carried out consulting and coaching activities for various business incubators in France. She has over 15 years as an international researcher and speaker with numerous published scientific articles and books. Doctorate in Administration from the University of Montpellier (France) and HDR (Authorization to Direct Research) from the same university.

Pastran, Analía Lourdes

Founder and Executive Director of Smartly Social Entrepreneurship on the SDGs. Recently, Pastran was elected Co-Chair in the Partner Constituent Group (PCG) of the World Urban Campaign of the UN Habitat. Pastran is Mentor in The Global Hack in the track #empowerment about Fighting the Global Crisis COVID-19 organized by the UN SDG Action Campaign, as well as in the Hatch CoLab focused on Humanity's Grand Challenges and the Sustainable Development Goals based in Geneva. Guest Editor in the JICSB Journal Special Issue about Sustainable Entrepreneurship.

Stylianou, Vicki

Serve as an ICSB Board Member since 2018, she is really passionate about Small Business. Vicki came to the IPA in June 2007 from the Federal Treasury, where she worked in tax policy, financial literacy, prudential regulation and in the Office of Best Practice Regulation on secondment. Prior to this, Vicki worked as a lawyer in private practice specialising in commercial litigation both in Australia and overseas. Vicki holds a



Bachelor of Jurisprudence, Bachelor of Laws, Bachelor of Arts and Masters of Business Administration (International Business).

At the IPA , Vicki leads the team responsible for policy and advocacy work, as well as the innovation part of the business unit, which focuses on matters of interest to small business and small to medium practices.

Yusuf, Diah

Diah is very enthusiastic to involve and dedicate her time through many social communities and working with government projects to develop SME in Indonesia since 2005, as well as develop her own business. She founded Indonesia Prima as an SME Accelerator to help and assist SME think and realize what they should do for growing their business, and preparing to have partnerships with Investors. She is also actively in charge of several businesses local and worldwide, from Aquaculture to Retail.

Zedan, Shoroke

Ms. Zedan has worked with international organizations, throughout the Middle East and Africa, on developing and managing international development programmes that advocate for and ensure sustainable initiatives. Throughout her work experience, she has focused on a combination of best practices from various disciplines and has spent the majority of her career committed to solving critical social problems, in strategic regions around the world, to foster lasting impact using frameworks and processes necessary to create and support system-wide change. Working closely with key stakeholders to exchange perspectives, and identify emerging opportunities and key challenges, in the context of evolving social and political transitions- she has vast experience in tailoring strategies based on the active engagement of stakeholders, from both the private and public sector, to positively influence communities at the grass-root level to improve their livelihoods. Her principle tasks have often involved coordination between partners and guiding the integration of programs on a large scale, which focused on systemic interventions using suitable and applicable methods.



Appendix 2: Bio of the panelists of the WE Conference

Abouzaid, Sanaa

Country Manager for Central America at IFC - World Bank Group. Senior International development finance professional with 19+ years of direct private sector experience across emerging markets- including Latin America and the Caribbean; the Middle East and North Africa; Sub-Saharan Africa; and Asia. Recognized corporate governance expert helping companies address complex ESG challenges in a wide range of sectors. Family business expert advising family-owned businesses globally. Founding member of the Development Finance Institutions (DFI) Corporate Governance Development Framework and a key architect of the DFI CG Methodology.

Andersen, Taryn

She is CEO and co-founder of Impulse4women, an international nonprofit organization operating both online and offline. Their goal is to connect Female -led tech startups and Social Impact projects with investors, corporates, public – private institutions. They support at every stage of development providing the required tools and skills to increase the probability of funding, based on sector, business model, maturity, economics needs. She is the Investor Relations Director of Telegraph Hill Venture Capital. They are investing in Cybersec, FinTech, Education Tech, Digital Tech, PropTech, Transportation, and early stages. Since February 2019th she is part of the Jury Member @EIC H2020 SME Innovation Funding Instrument at the European Commission.

Atef, Rania

Rania is the founder of I Make This! A social media platform that she created for women with small businesses to be able to introduce and market their businesses for free. The platform started as a facebook group which helped over 3000 women introduce their businesses and boost their sales. The group grew to 150k members in less than three months. Rania is a mother of three children. Rania has a social research Masters from London School of Economics. She has lived and worked in Cairo, London and Moscow.

Ayman, Rania

Rania Ayman is the Founder of Entreprenelle which is a mission driven enterprise that strives to bridge the gender gap economically by educating, training and linking women to all the economic resources possible impacting more than 50,000 women in business in



more than 9 govern-rates including underprivileged areas, successfully producing more than 2000 project, formalising more than 700. Beijing +25 Task Force member, Awarded “ Mentor Arabia and MBC Al Amal 2019 “ Empowering Youth Champion “ of the year “ Best Female Entrepreneur “ by YE!, “ Champion of change 2020 “ Featured as one of the most active influential “ 25 under 25 Entrepreneurs “ by Startup Scene, Women Entrepreneurship Network board member, Global Institute for Women's Empowerment member, UN Women Gender innovation Agora member, CEFPA Alumni & Injaz Alumni. Fearless risk taker by nature, with more than 10 years Experience in Social development and corporate social value with a degree in Business Administration and further studies in Gender. Most passionate about Traveling, reading and civic work.

Balbo, Susana

Argentina's first female winemaker. Being a woman of strong convictions, in 2015 Susana decided to turn her experience and knowledge as a businesswoman and an entrepreneur in pursuit of the common good by accepting the proposal of the political party called Pro (then called Cambiemos) to join her team by running for the office of the congresswoman. In the elections of October 2015, she became a National Congresswoman representing the province of Mendoza. In her role as a congresswoman, she served as Vice President of the Commission for Small & Medium Businesses. As an entrepreneur and founder of a family business, Susana's perspective proved a key asset. In 2017, President Macri appointed Susana chair of the Women's 20 (W20), an international working group of the G20 dedicated to women's empowerment. In 2018, Susana transitioned from her role in Congress to focus full time on her work with the W20.

Bertlshofer, María Sol

María Sol Bertlshofer holds the role of Principal in Jaguar Ventures, an early stage venture capital firm that invests in digital-focused companies in Latin America. Previously, Sol served as administration and finance manager in an e-commerce startup, providing support in the partners' decision-making processes, as well as in the analysis of new projects. At the insurance company Zurich, in Argentina, she collaborated as a senior analyst for planning and management control in the finance area. In addition, as part of the company, she participated in volunteering programs for almost 3 years, helping children in vulnerable social and economic situations and young people in search of their first job.

Bogovac, Aleksandra

After completing her master's studies at the Faculty of Technology and Metallurgy, University of Belgrade, Serbia, in 2007, Aleksandra Bogovac became part of the company Termovent in the position of Junior Validation Engineer. In 2015, she became Head of the



Validation Department. Aleksandra was responsible for validation activity for the biggest projects in Cleanroom technology all around Europe and Russia, in the company Termovent. As a Head of Validation Department she gave an active contribution to development of Validation department as well as HVAC and Cleanroom design in company Termovent in scope of growing GMP and ISO standards requests. Since 2020, Aleksandra is the Head of the Termovent Academy with a focus on career's growth and development of employees and students. Aleksandra has been a member of Serbian Chamber of Engineers since 2011.

Carpentier, Chantal Line

Chantal Line Carpentier currently serves as Chief, United Nations Conference on Trade and Development (UNCTAD) New York office of the Secretary-General since 2014. Previously, as Major Groups Coordinator for the UN Department of Economic and Social Affairs (UNDESA) Division for Sustainable Development, she facilitated the engagement of and consultation with worldwide non-State actors (NGOs, women's groups, business and industry, etc.) in the Sustainable Development Goals (SDG) negotiations and the United Nations Rio+20 Conference. As Sustainable Development Officer for DESA (2007-2010), she served as focal point for food security, sustainable agriculture and sustainable consumption and production (SCP) where she successfully supported the negotiations of the 10 Year Framework of Program on SCP, now SDG12.

Chew, Elim

Elim Chew is the Founder and President of 77th Street (S) Pte Ltd, a streetwear fashion and accessories retail brand in Singapore. She also co-founded a social impact business – FastFast, an app providing fast, on demand delivery services to consumers within 90 minutes, while giving a source of income for people who need it. With passion in the entertainment industry, she joined as a shareholder of BMBX, a company amplifying Southeast Asia's music and culture. She sits on more than 20 boards and committees of public service, youth and community organisations such as MINDEF (ACCORD), Kaplan Advisory Board and Social Lab Ltd. Elim recently launched her new Youtube Channel, which features changemakers around the world who are making a positive impact on society and have an inspiring story to share. As a mentor and friend to many youths and aspiring entrepreneurs and social entrepreneurs, Elim inspires and encourages all to be 'changemakers' in their own fields. Elim was awarded Most Promising Woman Entrepreneur in 2001 by the Singapore Association of Small and Medium Enterprises, Montblanc Businesswoman of the Year 2002, Young Woman Achiever 2003 by Singapore Press Holdings and Singapore Promising Brand Award 2004. She is honoured as a Forbes Asia Hero of Philanthropy 2010 and early 2011, she received the Responsible Leadership Award and the Community Engagement Award from the Asia Responsible Entrepreneurship Awards 2010 and the Outstanding Young Singaporean Award 2011 –



Commendation. In the same year, she also became the recipient of the Singapore Public Service Medal (PBM) 2011.

Chong, Au Lai

Lai-Chong, as the Group Deputy CEO, is responsible for leading the development and execution of Delta Asia Financial Group's long-term strategy. She also acts as a direct liaison between the Board, other senior management as well as employees, all stakeholders of the company. Prior to rejoining Delta Asia, Lai-Chong was the Senior Marketing and Client Services Manager of Hamon Investment Group, a boutique asset management firm. She was responsible for expanding the asset size and client base of the firm as well as new product development. Over the years, Lai-Chong helped to broaden the firm's institutional relationships globally. Lai-Chong began her career as Commercial banking officer with Delta Asia Credit Limited in 1998, and later was responsible for developing the wealth management business of the group. Lai-Chong is actively involved in community work in Hong Kong. She currently serves as a member of Hong Kong Philharmonic Fundraising Committee and a member of Golden Age Foundation. She is also a regular columnist at AM730.

Chu, Yu-Ying

Dr. Yu Ying Chu graduated from Chang Gung medical school in Taiwan. She is now doing her practice in the trauma division of the plastic and reconstructive surgery department in Chang Gung memorial hospital. She started her training in surgical fields of craniofacial trauma, hand trauma, microsurgical reconstruction, congenital deformity and burn in 2011. Her enthusiasm for craniofacial trauma reconstruction and tissue engineering led her to join the research team and start to do craniofacial fellowship after residency. Yu-Ying Chu has won the prize of best oral presentation award in the 4th Congress of Asian Pacific Federation of Societies for Microsurgery, 2018. She also got the fellowship sponsored by AOCCMF Young Surgeon Professional Development Program.

Diarrassouba, Fatoumata

Ms. Fatou Diarrassouba is from Côte d'Ivoire and Co-Founder of Afrik'Energy Connect Inc., a startup based in Liberia specializing in productive uses of renewable energy. She is also an Economist/Strategist with over 8 years of professional experience acquired in the private and public sector, and international organizations. She advises small businesses operating in Africa in the areas of Education, Technology & Agriculture. Ms. Diarrassouba is member of the SDG7 Youth Constituency within the United Nations Major Group for Children and Youth (UN MGCY), which is a platform for youth to channel their actions and voices in the energy sector, with emphasis on renewable energy resources. Academically, Ms Diarrassouba holds a Master of Arts in Economics and a Bachelor of



Business Administration from Georgia State University, as well as a Certification in Entrepreneurship in Emerging Economies from Harvard University.

Gabarret, Inés

A recognized specialist in entrepreneurship, her work has been presented in many countries in Europe, Africa, and America. She has more than 30 years of experience in the management of private sector companies and has carried out consulting and coaching activities for various business incubators in France. She has over 15 years as an international researcher and speaker with numerous published scientific articles and books. Doctorate in Administration from the University of Montpellier (France) and HDR (Authorization to Direct Research) from the same university.

Guimbretière, Joalice

Joalice Guimbretière, the Founder and Manager Director of Exportice, is an international business expert. She has a double culture and graduated with a double 5th year Master's degree in International Trade and Management of companies, acquired in Brazil and in France. Solid experience in export, mainly in Brazil and in France, she has a large international profile and has worked for international groups, SME's and in multicultural environments. Multilingual – Portuguese-English-French – she proposes her international skills to the French and Brazilian companies that want to develop their business in both markets.

Ismail, Inas

Inas Ismail is a British Egyptian doctorate of engineering, the co-founder of Autsera, building intelligent games to help autistic children develop social skills. She's passionate about minority empowerment through inclusive tech, education, and development. Inas ran Arab Women Voice, empowering women through media for 6 years. Previously, she has been a presenter and reporter at BBC Arabic radio and TV for 10 years. Inas holds a PhD in environmental engineering from UC Berkeley and a Master in economics.

Kopacz, Anna

Anna has recently graduated from ethnology and cultural anthropology at Jagiellonian University in Krakow, Poland - researching identity construct, lived religion, and transnationalism amongst visual anthropology, anthropology of the future and environmental studies. Simultaneously, she is an active change maker and connector in the social impact space in Poland and Switzerland - mentor and coach for start-ups and founders in accelerator programs. She is a VP at a Foster Care Foundation that builds



programs and resources that "care for the caretaker." Previously, has worked on social and environmental projects focused in Sub Saharan Africa for the World Economic Forum. Also, attended the Global Solutions Programme 2017 at Singularity, a think tank of how new technology is used for global challenges. She holds an additional degree in Business Administration, and certifications in digital marketing and communication, story-telling.

Korman Frey, Kathy

Kathy Korman Frey is an entrepreneur with a senior executive background in market research, merger and acquisition, and venture-funded start-ups. She is a professor at The George Washington University School of Business where she teaches Women's Entrepreneurial Leadership, winner of a USASBE Excellence in Entrepreneurship Education Award. She is the founder of The Hot Mommas Project, the world's largest women's case study library providing access to diverse, teachable, scalable role models and mentors from around the world.

Martinez, Nidia

Nidia Martínez Avellaneda is Director of Climate Risk Analytics for the Climate and Resilience Hub of Willis Towers Watson, based in New York. Nidia currently leads global catastrophe, climate, and analytics initiatives in order to create a complete framework for climate risk assessment that supports the evolving needs of business, finance and sovereigns, covering all risk considerations which are driving corporate, regulatory, and social response to the climate emergency. Nidia hosts Willis Towers Watson's podcast Talking Climate and Resilience. Prior to joining Willis Towers Watson, Nidia led the pricing and catastrophe model risk management team at AIG, where she strongly advocated for a healthy risk management culture, particularly important after the firm was de-designated as a systemically important financial institution. Nidia started her career in the insurance industry at Swiss Re in 2013 as a Natural Catastrophe Expert, where she served as an ambassador for the Latin America and Caribbean underwriting units and client markets, working closely with the pricing tool developers in Zurich and New York. Nidia is an invited lecturer in the Financial Sustainability program at Fordham University in New York. She currently serves as an advisor to the Science and Technology Working Group of the State of Connecticut Governor's Council on Climate Change (GC3). She holds a Ph.D. in physical oceanography from the University of Hamburg, Germany, and a Science Master's degree from the University of Buenos Aires, Argentina.

Mazik, Nao

Nao is the Business Development Manager at Next Chymia Consulting HK Limited and is responsible for bringing new business to the company as well as maintaining



relationships with partner companies. Prior to the Blockchain industry, she worked in Investment Banking in Singapore and specialized in daily operations and improving business procedures. Nao is an international professional who knows how to get things done and how to work in a team. Nao is also a licensed fitness instructor and recognized for her outgoing personality and communication skills.

Munneke, Anita

Anita is a Dutch trained medical doctor with a passion for cardiothoracic surgery and transplant research. Since 2014 she has been working as a resident in Germany and recently transferred to the Department of Thoracic and Cardiovascular Surgery, West German Heart and Vascular Center Essen. She is a non-linear thinker who traveled solo 80.000 km across the globe on a motorcycle. The unpaved lonely roads, especially down South America taught her the most (never ever give up!) The longing for adventure and to look beyond the visible translates to her work. She was in the OR in Canada, England, Pakistan, India, The Netherlands, Germany and Suriname and attended multiple international training. During these rotations she realized something needs to change within healthcare on a global level, especially regarding cardiac care which is only accessible to a tiny percentage of the world. Her curiosity and search for answers resulted in finishing the executive training 'Leadership for Experts in Medicine and Health Care' at HHL in collaboration with the Leipzig Heart Center (accredited towards the MBA) in 2019.

Murphy, Jordyn

Jordyn Murphy is currently a second year law student at Suffolk University Law School. Her legal experience includes an internship at the U.S. Attorney's Office and an externship with the General Counsel at Primark. She is currently a member of the Women's Bar Association and staff writer for the Journal for Health and Biomedical Law. Prior to law school, Jordyn graduated from George Washington University with a BBA with a concentration in Entrepreneurship and Innovation and a minor in Psychology. She then worked as a program manager for the International Council for Small Business (ICSB), where she helped to organize Micro-, Small, and Medium-sized Enterprises Day and the annual World Congress. Jordyn is still currently involved with ICSB, acting as a Board Member focusing on youth involvement.

Pastran, Analia

Founder and Executive Director of Smartly Social Entrepreneurship on the SDGs. Recently, Pastran was elected Co-Chair in the Partner Constituent Group (PCG) of the World Urban Campaign of the UN Habitat. Pastran is Mentor in The Global Hack in the track #empowerment about Fighting the Global Crisis COVID-19 organized by the UN



SDG Action Campaign, as well as in the Hatch CoLab focused on Humanity's Grand Challenges and the Sustainable Development Goals based in Geneva. Guest Editor in the JICSB Journal Special Issue about Sustainable Entrepreneurship.

Reinheimer, Renata

Researcher at CONICET, Associate Professor at the Universidad Nacional del Litoral (UNL), Co-founder and scientific leader of INFIRA S.A. Dr. Reinheimer is also a graduate in Biodiversity. She did her doctoral studies at UNL's College of Agricultural Sciences and her postdoctoral studies at the University of Missouri Saint-Louis (MO, USA). In 2010 she returned to Argentina to work at the Darwinion Botanical Institute (IBODA, CONICET) and currently she develops her scientific activities at the Instituto de Agrobiotecnología del Litoral (IAL UNL-CONICET). She has worked for more than 10 years in basic research, the results of which have allowed the development of a technological procedure that can be used to develop more competitive and sustainable crops, and she is one of the main inventors of the patent that protects this process.

Sami Miganogano, Rosalie

Rosalie Sami Miganogano is a Dutch Finance Advisor currently working at Mukoma Care (Start-up created with my mother) and in a freelance capacity. In this role, she is known for her dynamic leadership skills and unmatched expertise in finance consulting and Accounting manager. Rosalie holds her Master's degree from the IPAG Business School, which she will obtain in 2021. Moving forward, she hopes to network as much as possible with like minded professionals worldwide and to share her knowledge. In her spare time, Rosalie holds motivation meetings to encourage her generation and is engaged to defend democracy in DR Congo at the political party UDPS ('Union pour la démocratie et le progrès social). She is a Dutch Junior Athletics Champion, also previously trained for the Olympics.

Sanon, Chrystèle

Former in-house lawyer for 12 years in an International media company (Lagardere Active), Chrystèle is today invested in building an innovative and responsible platform as a global tool for professionals to make this leap to entrepreneurship. FULL'STREET.

Sargeant, Winslow

Winslow Sargeant is a managing director with S&T, LLC, an early-stage investment firm specializing in supporting small and innovative companies, based in Great Falls, Virginia. He is the Incoming Chairman for the International Council for Small Business (ICSB).



From 2017-2018, Dr. Sargeant was the Senior Vice President for Development at ICSB. From 2010 to 2015, he was the Chief Counsel for Advocacy with the United States (US) Small Business Administration (SBA) Office of Advocacy. Appointed by the President of the United States (POTUS) and confirmed by the US Senate, the Chief Counsel for Advocacy directs the office. The Chief Counsel advances the views, concerns, and interests of small business before Congress, the White House, federal agencies, federal courts, and state policymakers. Economic research, policy analyses, and small business outreach help identify issues of concern. Regional Advocates and an office in Washington, DC, support the Chief Counsel's efforts. From 2006 to 2009, he was the managing director at Venture Investors, LLC (VI), and early stage venture capital firm, headquartered in Madison, Wisconsin and \$200M under management, VI invested in innovative research from leading universities in the upper Midwest. From 2001 to 2005, he was the program manager for the Small Business Innovations Research (SBIR) program Electronics topic in Industrial Innovation, a new office in the National Science Foundation's (NSF) Engineering Directorate. The SBIR program invests more than \$100M per year in seed and early stage technology companies.

Sarwono, Ria

Ria started her career in the fashion industry in 2008, together with her partner Carline Darjanto, Ria combined her experience in the retail industry with her design & visual communications background to build COTTONINK. With eight years of success, Ria leads COTTONINK towards many achievements including the brand's first appearance in one of Indonesia's biggest fashion events, Jakarta Fashion Week in 2011 as well as winning numerous fashion awards including Best Innovative Local Brand in CLEO Fashion Award 2010, Free! Magz Favorite Local Label, Most Innovative Brand oleh CLEO Fashion Awards 2011, Best Innovative Local Brand 2011 oleh InStyle Magazine, Most Favorite Brand di Brightspot Market and many more.

Tabet, Lara

Qualified with a Bachelor's degree in Hospitality Management from Switzerland, Lara Tabet worked in the hospitality sector extensively prior to media. Later, she gained wide media experience as a prestigious Television presenter and producer, where she hosted her own show Societe and co-hosted the live daily morning show, City Women. Lara attributes her dynamic personality and wide ranging interests to growing up in a multi faceted city like Dubai, which represents a microcosm of all the very best that the world has to offer. Apart from being a media personality, she is also a member of the board of the Arab Fashion Council and is the official spokesperson for the Arab Fashion Week, a bi-annual fashion event that promotes young and up-coming Arab and international fashion talent in the Middle East. Lara is on the boards of "Friends of Rashid Pediatric



Centre” and the “Red Crescent Society”, raising funds for these high profile charitable foundations supporting children all over the world.

Tham, Cecilia

An entrepreneur by heart, a designer and biologist by training, and a maker for life, Cecilia is currently a Principal + Future Synthesist at Futurity Studio and a former Senior Social Technologist at Alpha Telefonica Innovation based in Barcelona. She is the founder of several companies such as MOB, Makers of Barcelona, the largest co-working community in Barcelona, and FabCafe, digital fabrication lab meets coffee shop, and allwomen.tech, an ai training school for women by women to build the next generation of women and tech. Cecilia received her Master as an architect at Harvard University as well as biology from Emory University.

Uzokwe, Pearl

Pearl Uzokwe is the Director for Governance and Sustainability at Sahara Group Limited. Pearl is a qualified solicitor and member of the Law Society of England & Wales. She graduated with a LLB (Hons.) from the University of Bristol and is also a Chartered Secretary (ICSA). She has experienced a remarkable professional growth in the last sixteen years whilst building her legal career within UK and Nigerian corporate structures. After a period with City of London firms Denton Wilde, Sapte LLP and Stephenson Harwood LLP working within their corporate departments, she relocated to Lagos, Nigeria in 2009 and joined the Legal team at Sahara Group as the third member of the then budding department. Pearl’s vast professional experience within the upstream, downstream and midstream sectors of the oil and gas industry, corporate law and international development culminated in her appointment as the Group’s Director for Governance and Sustainability - a role which her professional pursuits and private passions seemed to have been leading up to in the period before hand.

Zamzam, Yahra

Dr. Zamzam has worked for over 10 years in the healthcare sector across its different managerial functions. Throughout her work experience, she conducted several improvement projects to improve patient experience, improve hospital operations, and improve the decision-making tools at a hospital and corporate level. Working at a JCI accredited hospital group has raised the bar of standards of those improvement projects and has made her able to roll out her projects to the rest of the hospitals. Being part of the top management, she contributed to identifying the strategic direction of the leading hospital group in Egypt as well as contributing to improving the national healthcare sector with the Ministry of Health's new insurance plan.



Zebryte, Ieva

Ieva Zebryte is an academic at the Faculty of Law and Business (FCJE) of the Universidad de La Frontera (UFRO), Chile. PhD candidate in Management at the ISM – University of Management and Economics (Lithuania), she holds a Master of Law in International and European Community Law from Vilnius University (2005, Lithuania), and Master in Local and Regional Human Development at UFRO (Temuco, Chile). She is currently the Lead Researcher of DIUFRO FP project “Multi-scale model to improve resilience of MSMEs and local communities to disasters and crises”. Prior to embarking on an academic career Ieva Zebryte worked as a consultant at the law firms in the European Union, mainly Baltic-Scandinavian alliances. Her previous experience includes participation on multiple Mergers & Acquisitions, pre-IPO (Initial Public Offering), and Legal Due Diligence teams. Also, she is continuously involved in student-led projects around the world (ELSA Moot Court Competition on WTO Law, now John Jackson WTO Law competition, globally; Creative Shock, Lithuania; Minkaton of Ashoka in Chile, AULAB Turismo of Laboratorio de Gobierno, Chile, and the like).

Zedan, Shoroke

Ms. Zedan has worked with international organizations, throughout the Middle East and Africa, on developing and managing international development programmes that advocate for and ensure sustainable initiatives. Throughout her work experience, she has focused on a combination of best practices from various disciplines and has spent the majority of her career committed to solving critical social problems, in strategic regions around the world, to foster lasting impact using frameworks and processes necessary to create and support system-wide change. Working closely with key stakeholders to exchange perspectives, and identify emerging opportunities and key challenges, in the context of evolving social and political transitions- she has vast experience in tailoring strategies based on the active engagement of stakeholders, from both the private and public sector, to positively influence communities at the grass-root level to improve their livelihoods. Her principle tasks have often involved coordination between partners and guiding the integration of programs on a large scale, which focused on systemic interventions using suitable and applicable methods.





Youth Women Entrepreneurs

Moderated By: Linda Acholonu, Sr. Project Manager at Covance, Washington, DC, USA

Speakers: Jordyn Murphy, Juris Doctor Candidate and Board Member of ICSB, USA
 Rosalie Sami Miganogano, Dutch Finance Advisor, France and DR Congo
 Au Lai Chong, Deputy Chief Executive Officer Delta Asia Financial Group, Macau
 Ieva Zebryte, Academic at the Faculty of Law and Business (FCJE) of the Universidad de La Frontera (UFRO), Chile
 Florence Nisabwe, Founder Fondation Lab, Burundi





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