# AND AZONS. The foremost voice for women in Africa and other developing regions.

# WORLD'S FIRST LADIES ON A MISSION

INCLUSIVE LEADERSHIP: PATHWAY TO TRANSFORMED ECONOMIES IN 2021

H.E. SILVANA ABDO FIRST LADY OF PARAGUAY

> H.E. MICHELLE BOLSONARO FIRST LADY OF BRAZIL

H.E MARÍA SANDOVAL FIRST LADY OF COLOMBIA



# AFRICAN LEADERSHIP MAGAZINE PERSONS OF THE YEAR 2020

(Virtual Awards Ceremony)

# February 26th, 2021

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AFRICAN WOMEN LEADERS: Sustaining Relevance, influence and Impact





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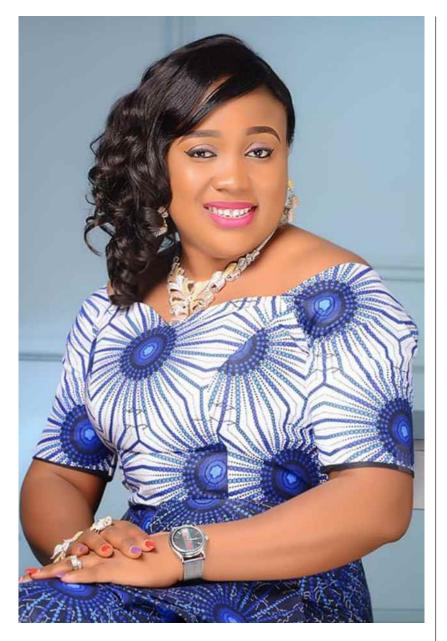
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# Advancing Initiatives & Partnerships for Gender Development in 2021



As I reflect on the year 2020, the reality of the uncertainty of the world we inhabit was made clearer. For most women, 2020 started off with a zest for new beginnings, shattering glass ceilings, year of equality and realizing women's rights. We all had seen 2020 as a pivotal year for advancing gender equality worldwide. The year was to mark several galvanizing moments in the gender equality movement; a five-year milestone towards achieving the Sustainable Development Goals; the 20th anniversary of UN Security Council resolution 1325 on women, peace and security; and the 10th anniversary of UN Women's establishment. However, the global COVID-19 pandemic happened and our lives changed in many ways than we envisaged.

The COVID-19 pandemic has revealed more than anything else, the disproportionate impact of governance and policies on women and children. The pandemic, which has evolved into an unprecedented crisis is heavily affecting the livelihoods, the socioeconomic stability, leadership and the security of many families and communities, especially in emerging economies. The uncertainty, and preventive and containment measures against the pandemic have introduced profound disruptions that have had very adverse effects particularly to women on the continent, more than on their male counterparts. The pandemic is aggravating poverty, greater job losses, inequalities and gender-based violence (GBV), increasing the vulnerability of women in what was already a precarious situation.

The current pandemic brought pain and loss to many. For almost everyone, daily lives, family time, and work also changed this year.

Therefore, on behalf of the Amazons Watch Magazine and its publishers, the African Leadership UK Limited, we extend our sincere condolence to all our readers and all those who have worked with us over the years, who have lost someone or something to this pandemic. We are deeply sorry and please be assured that our hearts and prayers are with you, as we all navigate through this difficult time.

As we round up this challenging year, the entire AWM team is eternally grateful for the strength and tenacity to continually provide an objective reportage on gender inequalities and social injustices experienced by women across Africa and other developing nations while profiling the amazing achievements of some Amazons across developing regions; for reference, duplication and inspiration to the up-coming generation of women.

We choose to remember 2020 as a \_\_\_\_\_ year of great change and strength for us; Amazons Watch Magazine's operations did not stop, despite the pandemic.

We removed obstacles, found new ways to connect, and embraced new approaches to service, such as online projects and virtual meetings. This same year, AWM in collaboration with its publishers, the African Leadership UK Group Limited, held some of its best events and outings with representations from over 42 countries, a record increase from the 31-country representation in 2019.

Still this year, we have had the highest number of representation from South America, for the South America-Africa-Middle East-Asia Women Summit (SAMEAWS), which is holding virtually for the first time because of the pandemic.

The pandemic did not stop us. In October of this same year, the magazine held the Africa Power Women Conference with top women political and business leaders from Africa in attendance.

The pandemic did not stop us. AWM in collaboration with its publishers did not relent on its CSR functions, as we continued assisting children stay in school, albeit, virtually.

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Also, in this edition, we are set out to celebrate the sterling examples of world first ladies on a mission, women who are using their positions for the good of their communities especially in these trying times.



The pandemic did not stop us. The magazine discovered the strength of collaborations and have staff and contributors all over the globe, some of which we have never met in person.

The pandemic did not stop us. The magazine rebranded and has a new look with 6 new segments poised to cater for the growing needs of women worldwide.

The pandemic has rather shown us that transformational leadership requires the collective efforts of diverse genders, including women.

In this edition of the magazine, to start the dawn of a new year, we highlight the need for inclusive leadership as a way forward for economic recovery post COVID-19. Also, in this edition, we are set out to celebrate the sterling examples of world first ladies on a mission, women who are using their positions for the good of their communities especially in these trying times.

In this edition, we present a sneak peak into new fashion trends necessitated by the pandemic. The edition also presents interesting articles on segments ranging from "girls talk" that discusses the needs of teenage girls or the girl-child and suggests directions for parents, "impact inspire" that brings to light the inspiring impact made by an Indian Amazon in her country, as well as other very interesting segments.

As we go forward into the New Year 2021, we reiterate our commitment to tell the stories of our Amazons, hold your hands on the

journey and consistently celebrate the achievements, joys and victories of women from emerging economies.

We will continue to push and advocate for gender diversity as well as promote initiatives and partnerships that aim to inspire, and campaign for greater representation of women in all spheres of life.

We recognize that we cannot achieve this without you all and look forward to greater collaboration and partnerships which we believe will be the way forward post COVID-19.

As we look forward to a better 2021, we implore everyone to refuse to allow the pandemic or whatever the year holds, stop us. In Leo Burnett's words: 'When you reach for the stars, you may or may not quite get one, but you won't come up with a handful of mud either.' So keep reaching for the STARS!

Happy New Year!

Mrs. Ibifuro Ken-Giami

CEO, Amazons Watch

# THE GLOBAL WOMEN LEADERS HALL OF FAME (GWLHOF)

THIS IS AN UNPRECEDENTED GLOBAL NETWORK OF GREAT WOMEN LEADERS, WHO ARE IMPROVING AND EVOLVING THE SOCIETIES WHICH THEY REPRESENT.

#### WHAT IS THE HALL OF FAME FOR?

• To preserve the plan of women in history by archiving the told and untold stories of their giant strides.

• To celebrate their untiring and impactful contributions of women to the development of their nations' heritage.

• To connect women from various climes and generations; whilst inspiring the younger generations to dare to dream and unleash their potentials.

• During each annual induction ceremony, inductees will be invited for a forum to discuss and proffer solutions to a common predicament, facing their nations.

• The remarkable woman is the Hall of change agents, pathfinders, stereotype and boundary breakers and most especially, record breakers.

#### CRITERIA FOR INDUCTION

• Prospective inductees should be a woman and meet 2 or more of the following criteria.

- A pacesetter in her field.
- Made/making an outstanding and evident contribution in their field and nation.
- Changed and upgraded the status of women.
- Set new standards for achievement.

• Responsible for charting a new path and opening doors of opportunities for women and their society.

• An inspiration to others.

#### **SELECTION PROCESS**

A team of researchers are responsible for gathering all information of potential inductees. You can join them in making history, by nominating an eligible woman. Send an email to info@celdng-org.



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While great care has been taken in the receipt and handling of materials, production and accuracy of content in the magazine, the publishers will not accept any omissions, which may occur. The publishers would like to thank all those companies and individuals who took part in the magazine and wish them every success.





Born in Umlazi South Africa, Bongi Ngema-Zuma is a South African Businesswoman. She was born on New Year's Day and is the middle of six siblings, four sisters and two brothers. She started school in Umlazi and then moved to high school in Inanda – Ohlange and then at Mangosuthu Technikon. Thereafter she worked for insurance brokers and a banking institution. The majority part of her work experience has been in accounts, finance and

#### Her Excellency Dr. Bongi **NGEMA-ZUMA** FOUNDER, BONGI NGEMA ZUMA FOUNDATION & FORMER FIRST LADY, REPUBLIC OF SOUTH AFRICA

investment in companies which include Investment Bank, Standard Chartered and Merchant Bank, Deloitte & Touche, IBM and JIC Mining Services. She then decided to move to Johannesburg in 1989. She established the Bongi Ngema-Zuma Foundation in 2010; a registered Non-Profit Organisation with a vision of seeing a South Africa where diabetes ceases to be a killer due to lack of awareness, by supporting and helping people take control of diabetes. The foundation is the living embodiment of First Lady of the Republic of South Africa, Madam Bongi Ngema-Zuma's passion to create awareness about diabetes – a fulfillment of her vision that no person should die because of lack of awareness about diabetes.

She has a Diploma in Marketing and a Business Administration Bachelor's degree. In 2012 she married President Jacob Zuma.



Her Excellency Dr. Isatou **TOURAY** VICE PRESIDENT - THE GAMBIA Dr. Isatou Touray is a Gambian politician, activist, and social reformer. A noted campaigner against female genital mutilation (FGM), she became the first female Gambian presidential candidate in 2016, before dropping out to endorse Adama Barrow and Coalition 2016. She then served in Barrow's cabinet, as trade minister, and then as health minister. On March 15, 2019, Touray became Vice-President of The Gambia, replacing her predecessor, Ousainou Darboe in a major cabinet reshuffle.

Dr. Touray was born at the Royal Victoria Hospital, Bathurst, Colony of the Gambia, in 1955. She was brought up at 44 Grant Street in Bathurst, which was renamed Banjul in 1975. Her father was a native of Kaur. She attended Crab Island Secondary Technical School and was noted as a good athlete during her school days.

Touray attended Usman Danfodiyo University in Nigeria, graduating with a bachelor's degree in education and English. She then studied at the International Institute of Social Studies in The Hague, Netherlands, where she graduated with a master's degree in development studies. She completed a PhD in development studies at the Institute of Development Studies, University of Sussex, United Kingdom.

Margaret Hirsch is one half of a dynamic husband and wife duo that founded Hirsch's Homestores. Back in 1979, as a secretary, together with her husband Allan, then an appliance repair man, they unwittingly became entrepreneurs who went on to build an appliance, electronics and furnishing retail empire. Today, Hirsch's Homestores is the largest independently owned appliance and electronics business in Southern Africa, with 18 Hirsch stores and four Samsung concept stores.

The Hirsch family business story is the quintessential story of making good against all the odds. From starting out unemployed, in a tiny showroom in Durban back in 1979 with just R900 (US\$ 90) in savings, Margaret and Allan have built a business that by the end of 2012 topped the R1 billion turnover milestone.

# Mrs. Margaret **PSC**

Co-Founder, Hirsch's homestores





### DR. JULIA PETLA Managing Director - Amedzo Trading & Projects

Dr. Nkgomeleng Julia Petla is employment cre

Dr. Nkgomeleng Julia Petia is the founder and Managing Director. She holds a PhD from the Trinity International University of Ambassadors in Georgia, USA.

#### Accomplishments

Built company in 2009 with the purpose of providing turnkey solutions within the construction fraternity in South Africa and beyond the borders of South Africa. After returning from UK, where I had migrated from 2005-2009, I could not find employment that met my salary expectation and I saw an opportunity to deal with the employment creation challenge. As a female black entrepreneur, I was inspired to start Amedzo Trading and Projects as an entity providing the full spectrum of building solutions in the construction fraternity.

Amedzo Trading & Projects offers solutions in General building –brickwork, tiling, painting, portioning, dry walling and ceiling). Other services are Civil works, Electrical works, Mechanical, waterproofing and glazing. NAFBI Top Woman Achiever of the Year of Women in the Construction Industry (2019).

Recipient of Honorary Georgia Citizenship – Georgia General Assembly, United States of America.

UNISA SBL Women in Leadership 2019 Award.



MMrs. Oluwatoyin Sanni is an African investment banker, lawyer, chartered secretary, stockbroker, and author. In June 2018, she resigned from United Capital,] where she was Group CEO for over four years and in July 2018, she became the CEO of Emerging Africa Capital. She attended Queen's School, Ibadan then bagged a law degree from the University of Ife at the age of 18 (in 1984) after which she bagged a BL from the Nigerian Law School, Lagos. She later attended the University of Lagos where she got her master's degree. Sanni attended Harvard Business School Executive Education, Lagos Business School, Pan-Atlantic University CEO Program and IESE Business School Chief Executive Program.

2017 was a good year for Toyin. She firstly won the All African Business Woman of the year,West-Africa and later won the All African Business Woman of the year, Africa in the same year. The award was by CNBC Africa's AABLA awards in conjunction with Forbes Africa. Toyin won the Pearl Awards CEO of the Yearaward, making her



the first woman to win it in the 22year history of the award. The Pearl Awards are given to Nigeria's leading companies and Sanni's company took five awards including the top award of "The Pearl" - Overall Best Company. The other four awards won were, CEO of the year, Corporate Governance award, Highest Dividend Yield and Sector award for Non-bank Financial services company.[6]

Also in 2017 her daughter (Oluwatoni Sanni) graduated with a first class from the University of Bristol.

Her other awards include, BusinessDay NSE Top 25 CEO Award British Award for African Development- BRAAD Award, HEIRS Person of the Year 2015, Women4Africa Recognition Award, Fellow, Chartered Institute of Stockbrokers, FCS amongst others.[



### MRS. FUNMI OGBUE CEO, ZIGMA LIMITED

## GOVERNMENTS AT ALL LEVELS MUST PROMOTE WOMEN LEADERSHIP IN THE ENERGY SECTOR



What are some of the lessons you learnt whilst growing up as a young girl and how that has contributed to who you have become today?

The mindset I had growing up was to be dogged and determined to break any barrier. I could attribute this orientation to my military background. Military in the sense that I grew up in a military family and we moved from one military barracks to the other all over Nigeria (Makurdi, Enugu, Kaduna, Zaria, Lagos and Ado-Ekiti) and in Alabama US and Aldershot UK whilst my military police father was serving in the Nigerian Army.

My parents didn't stop me from climbing trees, riding bicycles, playout out with the boys or doing anything I decided I wanted to do. I was never treated tenderly or sheltered as most people tend to treat the girl child and my opinion mattered growing up. I was also told I took after my dad who was quite headstrong, brave and audacious as opposed to my gentle and feminine mom.

I was quite comfortable in a man's world and always felt I would win by competing and being quite good at whatever I was called to. I always felt the reward for good work was more work and that was what I always focused on. All these, have helped me to become who I am today.

As a business woman, you are the founder and CEO of Jake Riley, Oil and Gas services and procurement firm Zigma Limited. Kindly tell us about your entrepreneurship journey

### and some of your achievements in business.

#### My journey to

entrepreneurship started after my undergraduate education. I did my National Youth Service (NYSC) in 1993, and for my primary assignment, I was first posted to teach at Afahansit Secondary School, Uyo, Akwa Ibom. However, due to a lack of accommodation for some of the corps members at the school, I was redeployed to Lagos where I continued my posting at Grindlay's Merchant Bank in the Internal Control Department. Later, I found a more secure position at Waxtall Limited as a sales agent. I sold customized doormats and excelled so much I was able buy my first car at the age of twenty-one.

In 1994, post-NYSC, I was employed at Abacan Resources Limited, a Canadian oil and gas company which had development and production partnership agreements with three Nigerian marginal field operators.

In 1998, I first worked as a human resources analyst, then a budget and planning coordinator, and finally a new ventures analyst at Canadian Occidental Petroleum Limited (later Nexen Inc.), a much bigger Canadian start-up in the Nigeria oil and gas industry.

I left Nexen in 2001 for Shell Nigeria Exploration and Production Company Limited (SNEPCO), Lagos where I was first the competence

development adviser and later the head of diversity, inclusivity and change management. In 2005, I was appointed HR director for British American Tobacco (BAT) Ghana and in 2006, I was posted back to Nigeria to become the HR Director at BAT Nigeria, the highest-ranking woman coordinating operations in 33 African countries. I also worked at Ibadan Electricity Distribution Company Limited (IBEDC) head of human resources.

After years of gathering the necessary experience working with these multinational organizations, I felt it was time I put in those experience to fill some gaps.

I established Ancorapoint, a consulting firm, with a business partner in 2007. Our first clients included the United Bank of Africa and the Abuja Investments Company Limited (AICL).

I started Jake Riley Limited in 2015 as a Public Sector focused People and Process consulting firm that uses Technology and **Organizational Development** to facilitate change in public sector organizations. The company is a Microsoft and Oracle Partners with presence in London, Lagos, Abuja and Port Harcourt. Jake Riley has grown to be one of Nigeria's leading public sector-focused consulting firm providing technology, human resource and brand services.

I had incorporated Zigma

earlier in 2002 but didn't commence operation until 2012 because I was still in employment. Zigma initially focused on waste management and soil remediation but added service lines four years later just as it joined the long list of companies that compete on the Nigeria Petroleum Exchange (Nipex), and Aribatrading platforms. Today, Zigma provides a broad range of services ranging from Engineering, Procurement, Construction, Installation & Maintenance (EPCIM), Well Construction Services, Marine Logistics, Manpower & Training as well as Remediation & Waste Management services.

The company is a registered vendor with NIPEX, ExxonMobil, Saipem, NLNG, NNPC, Shell, Total and Agip. It is also the exclusive local partner of South Korea's Nut and Bolt Giant S&W Corporation, one of the world's leading manufacturers of industrial nuts and bolts. Zigma also has strategic alliances with Halliburton, Bureau Veritas, AOS Orwell, Valve Italia, Topaz Marine (via their local partner Team offshore), Racotech, Sunfull, Ashbard, PESO, EPIQ and Eclat.

Zigma is a Project 100 Company (an initiative of the Ministry of Petroleum Resources and the Nigerian Content Development and Monitoring Board (NCDMB). Zigma together with Jake Riley is also member of WE Connect International and Women President's Organisation (WPO).

The oil and gas industry is largely maledominated as recent studies indicate that there is a chronic shortage of women in the industry. You have however thrived and built a name for yourself in this male-dominated industry. What are some of your unique experiences working in the industry and how



*The pandemic forced businesses to restructure and opened up new opportunities for businesses.* 





## were you able to achieve this level of success?

You are right, various studies suggest that the oil and gas industry remain one of the least gender-diverse, with sparse female representation in technical and field roles. Women currently represent a fraction of the oil industry's workforce and are even scarcer in engineering and other technical fields that are the lifeblood of the sector. My experience so far in the sector is that very few women are promoted to leadership positions where their authority and influence can have a substantial impact on the industry's future. This trend needs to be reversed. There are not enough women working on the rigs, at the refineries and more significantly, the exploration and production (upstream) sector.

Governments at all levels must promote women leadership in the energy sector by appointing more women as heads of agencies, parastatals and institutions at sectional, regional and international levels.

Leaders – women and men alike – in the sector need to gather and explore the causes of the gender gap and assess what can be done to accelerate the participation of women in the rapidly modernizing energy sector.

Where women are unable to take up roles, women-owned businesses in the sector need to be given priority in the award of licences for oil blocs, oil lifting, gasoline supplies (DSDP) and other support services in the sector.

A major step that can be taken to attract women participation in a sector is to implement deliberate policies that will improve the access for women owned businesses to get loans and concessions and more business opportunities.

I am glad something remarkable is happening in this regard in

Nigeria. The NCDMB has taken local content a notch higher with the creation of a Diversity Sectorial Working Group as well as a Fund for women practitioners in the oil and gas sector.

The Diversity SWG seeks to improve women participation in the oil and gas industry and promote all-inclusive gender policies. For me, the creation of the Diversity SWG not only represents the interest of women in the oil and gas sector but recognizes the importance of diversity to the sector.

You are also involved in many efforts to promote women inclusiveness and local content development in the nation's oil and gas industry. Please throw more light on this.

In the early days of my career, I didn't belong to feminine groups or felt there was any need for any affirmative action. However, in the last few years my eyes have really opened to the fact there really were not enough women who are financially secure and in senior positions for a reason. I joined WE Connect International and Women's President Organisation and started to become a keen advocate to increase the participation of women in the industry.

In Nigeria, I co-founded Women in Energy Network (WIEN) to provide a platform for women that work across the energy sector value chain; to network, develop, collaborate and advocate for increased women participation. WIEN is a network of highly accomplished women across the entire energy value chain with the willingness and capacity to support Nigeria's vision to deliver power, energy and prosperity to the citizenry.

One of the causes that we are passionate about is \_\_\_\_\_\_ "Closing the Nigerian Energy Gap" and our vision is to become the leading Women's Association that advances women's participation and leadership across the energy value chain.

Our mission include but not limited to helping women emerge as leaders in the field of energy, ensure they have the required capabilities to win projects, have access to funding opportunities and use the most technologically advanced methods in all that they do.

Our key pillars of focus include but are not limited to the following; Identifying projects and initiatives that will close the energy gap; Spotlighting women owned businesses and women in leadership; Providing a pipeline through which women with capacity could earn leadership positions and Supporting education of the girl child in STEM subjects.

Since January when we were founded, we have not relented in pursuing our vision. We set the ball rolling with a Breakfast Session as part of activities to commemorate the 2020 International Women's Day. Following that, we were hosted by the Minister of State for Petroleum Resources, the Group Managing Director of state-owned oil group, NNPC as well as key officials of the federal legislature.

Our key pillars of focus include initiatives that close the energy gap, spotlighting women owned businesses and women in leadership

Our efforts through advocacy visits to key decision makers have started yielding results as all these state actors we engaged, have committed to encouraging greater women's participation in the energy sector and partnering to support our future programmes. To cushion the effect of the COVID-19 lockdown and also maximise the opportunities brought by the pandemic, WIEN has been doing a lot collectively and individually to join hands with the Nigerian government to deal with the COVID-19 pandemic. WIEN have donated test kits and lab equipment that will boost the testing capabilities of our health institutions. Our members through

their individual companies are making donations in consignments of medical consumables, logistics facilities as well as providing free food items.

So far, we have been partnering with non-profits, and the private sector to create sustainable solutions and inspire change. We're proud to highlight women stories, and projects that are making a difference and creating opportunity for more women in the sector. Over the next few years, WIEN expects to impact thousands of female entrepreneurs in the country.

Also, in recent time, we have been hosting webinars and virtual

events to provide our members with networking, educational, and leadership opportunities

As with other countries across the globe, the impact of the COVID-19 pandemic has been felt across every sector of the Nigerian economy. The oil and gas

industry has not been left out; rather, the industry has been significantly impacted. What are your personal and business experiences from the pandemic?

The impact of the spread of the coronavirus on the global oil sector has been particularly severe than on any other industry. Nigeria, a major exporter of crude oil, has been unfortunately caught in the midst of the unfolding consequences of Covid-19. The drop in the price of crude oil in the international market has taken a heavy toll on the nation's economy hitting foreign exchange earnings.

With falling prices, lower oil sales,

steeping government revenue and decline in investment as well as business opportunities in the sector, the outlook is no doubt dire.

Narrowing it further down, you will notice that for a long while, there has been a very low level of activity in the Oil and Gas Industry in Nigeria because there are no major projects going on due to a combination of the factors I mentioned earlier. Although the outlook was beginning to look up as Nigeria LNG Train 7 took Final Investment Decision (FID) and we were expecting Bonga SW to take FID however with the current oil price everything has slowed down again.

Like I mentioned earlier, Zigma is a member of Project 100 (P100) which is a scheme set up by the government to assist 100 local companies with fund, capacity building and access to market. I chair a committee of the beneficial companies and we have made some presentation to the local content board (NCDMB) for the continued success of P100 companies post COVID-19.

We made a case for the creation of a platform for P100 Companies for the purpose of engagement, collaboration and continuous development within the industry and the NCDMB, a platform that would further help to drive the much-needed access to market for P100 Companies.

We also appealed to the Executive Secretary to facilitate valuable introduction and access of P100 Companies to owners of major projects such as NLNG Train 7 project, AKK, and to other major IOCs (Chevron, Exxon, NOCs e.tc. ) projects.

Amid the severe impact of COVID-

19 on the economy and the headwinds in the financial market, your company recorded significant growth under your leadership. Please throw more light on your corporate achievement over the last one year and how you were able to surpass the market realities and beat the benchmarks?

In the last one year, my companies starting with Zigma has been aggressively diversifying its portfolio with investments in exploration and production (E&P) by participating in the ongoing Marginal Field Bid Round in Nigeria. Our Zigma Industries arm has been focused on investing in manufacturing capability for medical consumables. Zigma Gas is focused on LPG and CNG processing capabilities.

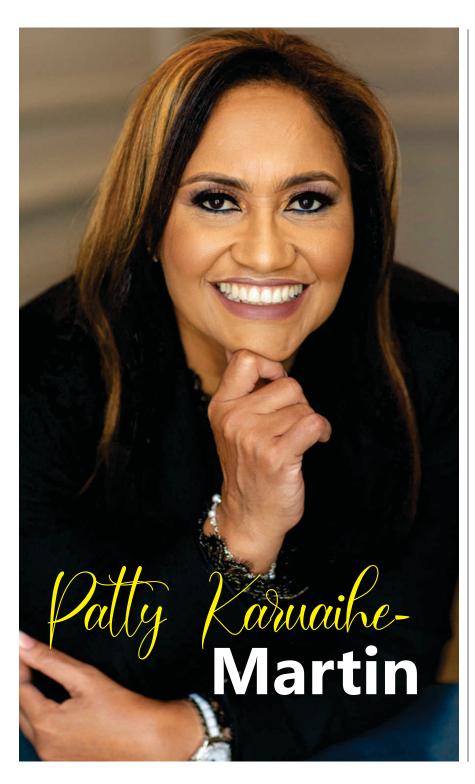
Based on growing demand for industrial cleaning capabilities, Zigma had to develop the initial procurement and logistics capabilities to provide these industrial cleaning products for IOCs. We have started to produce Zigma Branded Hand Sanitizers



and Hand Wash products and we also have stock of medical supplies which we are able to deliver nationwide even at a difficult period like this. Jake Riley has also been waxing stronger despite the tough economic headwinds as we recently concluded one of our milestone projects for the Nigerian National Petroleum Corporation (NNPC) where we delivered a project named, IT Governance & Organizational Change Management (OCM), developing circa over 900 Standard Operating Procedures (SOP), a Change Management Strategy document, a Standard Global IT Roadmap Report and a Program Management Office Future Roadmap that will not only ensure a standard approach to IT projects going forward but also provide a plan for NNPC to be an firm with world class IT capabilities.

# Positives of the Pandemic

MORE PEOPLE MAY RECONSIDER THEIR HEALTH INSURANCE NEEDS



Ms. Karuaihe-Martin has over 28 years' experience in the financial sector after having worked in various financial institutions which include PWC (Partner/Director within the Strategic Advisory, Risk and *Corporate Governance as well as Tax* Leader), with the past 7 years in the Insurance industry. She has extensive experience and expertise in areas of Insurance, Reinsurance, Taxation, Internal Audit, Accounting and *Finance*, *Business strategy*, *Project* Management, Valuations, Advisory Consulting, Risk, Control and Fraud and Corporate Governance.

Her work has transcended beyond the Namibian borders by serving on Boards of various Insurance industry bodies in the African region. *Currently, serving on the* Organisation of Eastern and Southern Africa Insurers (OESAI) Board as the Chairperson and as an Executive Committee Members of the Africa Insurance Organisation (AIO) Committee. She is an award winner of the 2017 Africa's Most Influential Women in Business and Government awards in the Public Enterprises sector category and the 2017 EMEA Women to Watch Awards for my transformational work at NamibRe. She was also one of the five finalists of the Business Women of the year at the age of 30.

*A business leader and philanthropist with a passion for climate change on* the environment, society at large and the impact it has on economies. Passion turned into action. Ms. Karuaihe-Martin has become an advocate of the UN Environment Programme's Principles for Sustainable Insurance and Initiatives (PSI) in Namibia and the African continent, with specific focus of attaining certain SDGs for the African continent by 2030.

Tell us a little about yourself and your organisation, Namibia National Reinsurance Corporation Ltd.?

My name is Patty Karuaihe-Martin Managing Director of Namibia National Reinsurance Corporation Ltd ("NamibRe")

NamibRe, is a state-owned enterprise which was established by an Act of Parliament (Act No22 of 1998). The mandate of the Corporation is to provide reinsurance services and to minimize the placement of insurance and reinsurance business outside the borders of Namibia.

The company started operations with a capital injection of N\$20 million and only 7 staff members. Today, I am proud to say that NamibRe has grown into a successful Reinsurer not only in Namibia, but on the African continent as well. Today, we can proudly say that NamibRe can be recognized in the industry as a professional company, which drives its business through knowledge, expertise, hard work and focus on customer service driven by a sustainable approach. NamibRe's success/growth can be attributed to our strong underwriting techniques, diversified products offering, coupled with great service and good relationships with our clients as well as strong brand equity and presence which we have developed within the African continent.

The Gross Written Premium (GWP) has grown from USD 15.2M to USD 51.7M in the past 5 years and this translates into a growth rate of over 240%. Our total asset value has grown from



The insurance sector is expected to incur higher than normal claims as a result of COVID-19, due to the pervasive effect of the pandemic.

USD 16.6M to over USD 38.4M in that same period.

The Corporation embarked on the following reforms since 2015: The Compulsory cessions increased from 7.5% [2015] to 12.5% [2017]. In 2016 we Introduced the Life business and Started writing more facultative business; Human Resources; we have implemented HR strategies which include the recruitment of highly skilled experts and we provide various training opportunities for our staff members.

A lot of businesses affected by the COVID-19 may seek insurance claims as a strategy for an economic comeback. Do you think the insurance sector will be overwhelmed by the claims it will be receiving this period?

The insurance sector is expected to incur higher than normal claims as a result of COVID-19, due to the pervasive effect of the pandemic. Business interruption policies usually pay out only if physical damage occurs to an organization's assets or operations - so coronavirus related claims may not be covered, but there are current disputes on this issue. Other potential non-life areas for claims include trade credit insurance, which covers businesses against debts that cannot be paid by their customers or suppliers. Globally, this type of insurance is a

U\$11 billion market, whilst in Namibia such business is minimal, therefore has a low impact on local insurers. From a life insurance claim perspective, claims are expected to increase due to increased number of deaths spiked by the virus. However, the impact thereof simply cannot be determined at this stage, as we (locally and globally) are unable to estimate what the eventual mortality or morbidity rates will be in a COVID world and therefore what the cost might be for health insurers. On a positive note however, the pandemic may result in increased health consciousness, which will cause more people to reconsider their health insurance needs. To this end, we expect to see an increase in health and critical illness sales. The insurance sector is resilient but will indeed be hard hit by the pandemic.

It has been repeatedly emphasized that women and women-led businesses are the most hit by the effect of COVID-19. How have you been able to stay afloat, and what economic recovery come back measures would you suggest?

It is indeed true that women, especially those running small businesses and those operating in the informal economy have felt the brunt of the economic and social fallout of COVID-19. This is because women form the majority of people working in the informal sector or running informal businesses. As a reinsurance company, NamibRe, like all insurance and reinsurance companies is in the business of risk management and has resilience to wither the pandemic. Reports on the impact of the pandemic on the industry reveal that so far, the industry has responded well due to our expertise in risk analysis and crisis management.

Our investment in mobile technology paid off. In addition to this, we invest a lot in our people. Hence from the on-set, we supported our staff members with immune boosting supplements as well as enhanced our wellness programmes to strengthen their physical as well as their emotional strength. A combination of all these interventions, and more investment in digitization will enhance the business's ability to not only stay afloat, but also remain resilient during the pandemic period.

#### Why is gender balance and having a more diverse workforce important to you?

This is a very relevant and important issue to address in the current world of work. If you have a homogenous workforce, then everyone acts the same and does the same things. Additionally, they think the same and this is the real issue. If everyone thinks the same way, it may prevent us from coming up with creative solutions to current challenges. When we have a diverse workforce, we can draw from the background and experience of a

Women form the majority of people working in the informal sector or running informal businesses.

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kaleidoscope of people and come up with creative and well thought out solutions. This way we can create a win-win solution that benefits all parties. Diversity is therefore crucial, not only from the perspective of male and female but in the whole spectrum of human expression. NamibRe is multicultural community and therefore representative of Namibian demographic.

#### What one piece of advice would you give any aspiring female professionals reading this?

My approach and measure of success have always been about empowering and changing the lives of those around me. I find satisfaction in seeing the seeds I have planted come to fruition over time. The people I have helped map out career journeys with and impacted their growth, that later end up being great leaders themselves and valuable industry and national assets. And this, one does through formal and informal mentorships. A good leader, I believe, invests time and efforts in others as they would invest in themselves.

So, I would say, to those that aspire to follow into a path similar to mine;

 Developing and harnessing your talents at every young age is important. Invest in your education. Get a good mentor and career sponsor that can actually provide strategic input towards your career growth.
Focus on the job and not the gender dynamics, this is an exercise that requires resilience and tenacity.

3. Agility, we live in a world that is forever changing and at much faster rate today and it is important to equip yourself with the tools that will allow you to be adaptive to all these changes. At a pace that will not have you legging behind.

I am very much a team player who loves empowering people to take charge of their duties and work. I love to grow people, to see themselves as partners in the business, and not just employees.

At the core of my leadership style is integrity, everything I do rests on that value. In today's world is unwise to be a leader that subscribes to only one style of leadership. I believe that my style of leadership is agile, because of my passion for learning, openness to innovation, developing people and my ability to create and communicate any vision succinctly.

You have recently been endorsed

by the Board of Amazons Watch Magazine to be conferred with the African Female Industry Personality of the Year (Insurance) How do you feel about this honour?

Being conferred such a prestigious award is an honor indeed. As a female leader in a maledominated industry you have to consistently bring your best foot forward. Therefore, this award being conferred to me is not only for me, but for all the female leaders in our industry and for all female leaders out there. This award gives me hope and motivation that hard work which leads to results gets recognized.

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The people I have helped and impacted their growth, later end up being great leaders themselves and valuable industry and national assets. And this, one does through formal and informal mentorships. A good leader I believe invests time and efforts in others as they would invest in themselves.







In recent technology landscape, there has been a surge of innovative entrepreneurs in many parts of the world, but in terms of delivering gender parity, the industry has been disgracefully slow. However, even with the damning gaps and records, there are signs of women making headway in the sector.

These growing number of young women in a stiff male-dominated terrain are creating a path and ensuring that the future is bright for the next generation of amazons. Though the economy might be hard, the system unfavorable and the acceptability may be poor, yet in recent times we have seen and documented giant strides of female entrepreneurs, technology inclusive, in emerging economies like Africa. In this interview with Amazons Watch Magazine, the Managing Director, Smart Kids Zone, Chinenye Udeh, tells us more about her journey and strategies in Techpreneurship. Excerpts:

# Chinenye Udeh -A Pacesetter in Nigeria's Tech-ecosystem

Can you tell us a bit about yourself and the childhood memories that are inspiring your journey?

Graduating in 2009 with a degree in Medical Biochemistry from the University of Benin, Nigeria, I realized that pursuing a career as a medical practitioner wasn't my dream. I had always dreamt of a career that will give me the opportunity to travel the world. A fulfilling job that will give me the opportunity to serve the underserved communities, support people going through healthcare challenges, and children in their education goals, but it seemed at that time I couldn't figure out any field that offered my dreams in plain text. My father felt I would make a great doctor, because of my personality traits, such as endurance, compassion, and dedication. However, being a doctor wasn't my calling. I went ahead with it believing it will serve as a vehicle to finding my passion. I graduated from the School of Basic Medical Science after 5 years, where I was also the first female vice president of the School of Basic Medical Science. I, however, did not have any passion to continue in life with that profession.

So, it all started for me after I was invited to an event in Enugu State, Nigeria where I witnessed an amazing level of innovation and creativity by Nigerian teenagers who were all students across Nigeria. The event was organized by the Student for the Advancement of Global Entrepreneurship (SAGE) Nigeria. It is an annual event that gives teenage entrepreneurs across Nigeria the platform to showcase their innovative business ideas and community service projects. It was there I found my passion, and my professional trajectory took a different turn ever since.

I like to think of myself as an out of the box thinker. I have been told I am strong-willed, creative, and innovative. Following the event at Enugu, subsequent events and involvement with SAGE lead me into Techpreneurship and social entrepreneurship with 10 progressive years of work and experience at Global and National levels delivering hands-on youth entrepreneurship education, community service education and addressing the Suitability Development Goals in schools and communities across Nigeria through my work as a Program

Manager. I have, ever since, been working with SAGE. With so much zeal and passion for youth development especially in Africa, I am in the forefront of changing the face of education through a program called Smart Kids Zone, the first action-based learning center in Africa conceptualized in building the body and mind of children by preparing them for the 21st century, through physical movement and skills such as technology, entrepreneurship/ financial literacy. I possess indepth knowledge in human capacity and business development, global leadership with extensive management and collaboration with the government, cooperate and private organizations both locally and globally.

#### As a young female entrepreneur in an emerging economy like Nigeria, how has been the journey thus far?

Entrepreneurship offers so many opportunities for women around the world. With an emerging economy like Nigeria, it has huge market potentials and opportunities to strive like never before, most especially the small and medium enterprises (SME). I must say that the journey has never been easy, it's been tough and challenging, but I found

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When the pandemic hit, we had no other choice than to embrace the new normal. The use of technology enabled us to keep the business running



comfort in the progress we are making so far. The major challenges we are facing in the industry are the issues of inadequate infrastructure, electricity, poor access to market information, technology, and lack of finance. Poor linkages to support services are also an issue coupled with unfavorable policies and environment that is not quite business-enabling. These are the key structures that can enhance the growth and sustainability of businesses. Despite all these, we are making headways, albeit gradually.

The pandemic impacted negatively on women-owned businesses around the world and even here in Africa, as a businesswoman how were you able to navigate through this and what measures did you put in place to help your business overcome the post-pandemic downturn?

I would say, globally, many businesses were affected by the pandemic. And I think a lot of businesses weren't ready for the change. In the last 15 years, we have seen the tremendous growth of digital platforms and their influence in our lives, with the economy of the world going digital, businesses and people have no choice but to adapt. I think this is what has helped a lot of business to weather what, otherwise, would possibly have — been an annihilation of far too many businesses.

> When the pandemic hit, we had no other choice than to embrace the new normal. The use of technology enabled us to keep the business running by changing our structure and strategies to accommodate the new

normal. Although restructuring wasn't easy, especially trying to put in place the infrastructure needed to deliver services. The pandemic forced businesses to restructure and opened up new opportunities for businesses. With the utilization of technology, we were able to take the Smart Kids Zone coding program online thus placing our business on the global map. Exploring this new avenue, we made it possible for children around the world to take tech courses.

Another avenue we explored was the creation of an online hyperlocal marketplace "Valuex.online" that sought to make life easier for shoppers, who are also taking advantage of our top-notch delivery technology service in the delivery of satisfaction.

Being a woman in STEM with a focus on technology, what are your opinions about the lack of women in technology or STEM in Africa?

There has always been a huge and unacceptable gap in the tech industry. Women currently hold 19% of tech-related jobs at the top 10 global tech companies, relative to men who hold 81%.

Cultivating an interest in STEM



fields must start as early as possible – and this is the major aspiration of Smart Kids Zone, to catch our girls young. Education is one in a multifaceted interplay of drivers that will bring more women into skilled jobs, especially in STEM fields. Other factors may include cultural background, lack of mentorship, etc.

What we really need in our society for our young girls, is a shift away from what I like to call a "princess mentality". Such mentality of raising a girl-child as a "Princess", we sometimes unintentionally direct their path in life away from things that really matter. Take for example if you go into a big mall you will notice what I call the "pink aisle", dolls, princesses, fairy tale dreamy stories about being happily married, makeup, kitchen tools. What bell does it ring? Let me leave you to ponder on that thought. Then, what do we find at the boy's aisle? You find tools, measuring tapes, Lego blocks, electronic toy cars and so on. That's STEM right there. Boys are focused on STEM skills earlier in life than girls. These are part of the problems, I think. I have no problems with this girly stuff, but parents should also endeavor to engage their daughters in play-items that can spark their career interest and possibly shape their aspirations.

When it comes to education in Africa, we lack the resources; the infrastructure, and skills to deliver

STEM. To close the gap, Smart Kids Zone created the Smart Girls Tech Team program dedicated to empowering girls with technology and entrepreneurial skills. I also see other organizations in Africa creating platforms to support girls. I, honestly, must commend their effort too. With the world-changing, there are lots of opportunities for Women and Girls especially in Africa, with the increase in internet penetration and accessibility, I believe that in no time there will be a huge emergence of women in the field of technology. That's my hope and belief.

#### What are your words to young girls out there aspiring to be in the tech-business space? What do you wish you had known?

If I knew 10 years ago that tech would be the next big thing, I would have probably gotten myself into the tech world early enough. No regrets still, since no knowledge is a waste.

To all the aspiring young girls out there, I will say: follow your dreams. It takes hard work, commitment, consistency, dedication and focus to achieve anything in life, be it in business, relationship, or overall success. Keep Dreaming BIG and aiming HIGH and continue pursuing your dreams!





#### Her Excellency Michelle Bolsonaro FIRST LADY OF BRAZIL

The first lady of Brazil Michelle de Paula Firmo Reinaldo Bolsonaro was born on March 22, 1982 in Brasilia and was raised in Ceilândia, administrative region of the Federal District, where she graduated from a public school. Michelle has two daughters: Leticia, 16 and Laura, 8.

The First Lady is a Protestant Christian and attends the Attitude Baptist Church in Rio de Janeiro. The passion for the Brazilian sign language was awakened in the church, where she met a deaf couple who charmed her. Since then, Michelle has deepened her studies of Libras (Brazilian Sign Language). During the inauguration ceremony of President Jair Messias Bolsonaro, the First Lady made an unprecedented speech in Libras at the Planalto Palace.

As First Lady, she acts in defense of the rights of people with disabilities and rare diseases. She also supports Libras' offer as an elective subject in schools, with the aim of increasing the deaf community access to basic services.

# RESILIENCE OF WOMEN IS PIVOTAL IN FACING THE COVID-19 PANDEMIC



H.E. SILVANA ABDO First Lady of Paraguay



The COVID-19 pandemic is harming health, social and economic well-being worldwide, with women at the centre. From leading the health response to shouldering much of the burden at home caused by the pandemic, women have been at the forefront of fighting the virus. In a recent interview with the Amazons Watch magazine, the first lady of Paraguay, HE Silvano Abdo gave her thoughts on the role of women in the pandemic and many more issues. Excerpts.

In October 2019, the Coca-Cola Foundation Emprendemos Juntas program which supports female entrepreneurs and aspiring women signed an institutional agreement with the Office of the First Lady to increase the number of women reached by the initiative. Following the recent global economic disruptions by the COVID-19 pandemic, how would you say this agreement has fared, towards empowering women entrepreneurs in Paraguay?

The signing of the agreement between the Office of the First Lady, Coca Cola Paraguay, and the Paraguay Foundation, allowed joint efforts to promote programs that promote the economic development of women throughout the country. After the signing of the agreement, the program began to be implemented quickly when the arrival of COVID-19 occurred in March 2020, the program was already developed and allowed to provide care to the most vulnerable women, who, thanks to the tools and resources received, were able to develop their businesses and contribute to the family economy.

These actions were complemented by the AIKUAA program consisting of training, learning, motivation and formalization workshops for Paraguayan entrepreneurs who wish to start their own businesses, attending the time of the COVID-19 pandemic. The programs are broadcast through YouTube, social The signing of the agreement between the Office of the First Lady, Coca Cola Paraguay, and the Paraguay Foundation, allowed joint efforts to promote programs that promote the economic development of women throughout the country.



networks and Paraguay TV. These workshops are led by entrepreneurs who train on different topics, in particular related to the home, cooking and nutrition, orchard and gardening, education and crafts, thus encouraging those who have been affected at work in these difficult times that we have to live.

In your article titled "The pivotal role of rural women in the development of Paraguay" published by IICA4, you stated that in Paraguay, 1.3 million rural women maintain their households and their community through their work. However, despite their pivotal role and active contribution to the local and national economy, they continue to suffer discrimination, as reflected in their lower-income, scant resources, limited opportunities, and other forms of inequality. What measures is the Office of the First Lady taking, to bring these women out of the shadows? And to ensure that they are adequately compensated for their contributions, and included at all levels of society? In the first place, it is important to make the reality of many women known, to raise awareness and seek solutions. From the OPD we are seeking to give a voice and put a face to all those women who are excluded or discriminated against within the productive sector. One way of doing this is through the campaign that as General Coordinator of ALMA, we are promoting, together with FAO #Rural Women, women with rights, where we are giving visibility to this situation and we seek to create awareness in society of the fundamental role they play and the difficulties they face.

The next stage is to seek the empowerment of rural women, through the recognition and value of their contribution to the community and then to train them and give them the resources and tools to develop, through the implementation of the Law of Public Policies for Rural Women, that it was promoted by my Office and put into effect in March of this year, at the beginning of the Rural Women Campaign, Women with Rights, demonstrating Paraguay's commitment to the objective of promoting and guaranteeing economic, social, political and cultural rights of rural women, essential for their empowerment and development.

Your Excellency birthed the initiative of ALMA - Alliance of Spouses of Heads of State and Representatives, which is designed to allow Latin American first ladies to exchange experiences and develop shared social projects among representatives. You have also maintained the general coordination of ALMA, how has this initiative fared so far?

The ALMA initiative has traveled an important path since its creation in

August 2019, promoting activities in various sectors of social interest within the framework of the 2030 Agenda, seeking to join forces and contribute to the efforts made by the authorities of our respective countries.

The alliance is consolidated and currently works under the coordination of the First Lady of Argentina, Mrs. Fabiola Yañez.

The office of the First Lady of Paraguay has consistently made efforts to improve women inclusion and empowerment in the country. The COVID-19 Pandemic has somewhat fast-tracked, digital transformation across several sectors, significantly reducing human to human contact, while transforming services and businesses by replacing nondigital or manual processes across several sectors. Can this shift to technology present a better opportunity for women inclusion in socio-economic processes by eliminating gender bias and gender profiling?

The COVID pandemic has surprised us all, nobody was prepared to face it and in a short time we had to put aside the rhetoric and find effective and sustainable solutions. One of them has been to implement digital resources to provide education and offer more varied services. Although it has been indisputably a very useful tool, without sufficient training, the use of technology can increase the poverty gap and discrimination among the most vulnerable and among them, rural, indigenous or disabled women. I am convinced that everything happens through education, it is the best way to overcome differences, even to make better use of other tools, such as technology in this case.

The SAMEAWS 2020 theme -Building Back Transformed Economies Post COVID 19: The need for Inclusive Leadership, emphasizes the need for inclusive leadership. Drawing from the successes of female-led administrations in effectively responding to the pandemic, are their lessons learned that can be codified into some playbook in building economic resilience in the face of major disruptions?

The COVID-19 pandemic has left us with countless lessons learned and has marked our lives. The resilience of women has been fundamental to face this crisis and has highlighted the role they play in society. We cannot miss this opportunity to continue working for the empowerment of women, training them and providing them with the necessary tools and resources so that they can fully integrate and develop into national economic life.





Silvana Abdo is the First Lady of Paraguay since August 2018. Based on her degree in Public Relations and her experience working in the private sector, her office is focusing in articulating long-term actions aimed at reducing gender gaps, women empowerment, maternal care and early childhood, which have been identified as priority axes for her work in the framework of the Agenda 2030. In August 2019, Mrs Abdo hosted the first virtual meeting of thirteen First Ladies and Representatives of the region (Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Guatemala, Honduras, Panamá and Peru) and launched the Alliance of the Spouses of Heads of State and Representatives (ALMA). The Alliance promotes the exchange of experiences, mutual collaboration, identification of good practices and the development of joint regional program. The Paraguayan First Lady chaired the group until September 2021. She has contributed with FAO's international campaign to promote rural women rights and was invited by the Inter-American Institute for Cooperation on Agriculture to collaborate with its commemorative publication "Luchadoras" ("Fighters") which included her article about the fundamental role of rural women in the development of Paraguayi Mrs Abdo launched with UNICEF a national call to invite children to write stories seeking to stimulate the imagination and introduce children and adolescents to the world of literature. Seeking to make collective efforts in the region through ALMA, Mrs Abdo established an alliance with the Action

Network of the Wives of Caribbean Leaders (SCLAN) which comprises 15 First Ladies of the CARICOM region and together created a plataform aimed at reducing gender-based violence, reducing adolescent pregnancy, eliminating cervical cancer, and eliminating mother to child transmission of HIV and congenital syphilis.

In October 2020, The International Young Leaders Foundation awarded Mrs Abdo with the distinction corresponding to the category "Reference of humanity". They consider the First Lady as "a clear example for future generations." Main programs and campaigns. The Comprehensive Early Childhood Care Strategy "Kunu'u"2 developed by the Office of the First Lady is looking to ensure that all programs of the Social Protection System reach children in a timely manner, strengthening and integrating the points of contact that the different State institutions have to optimize and achieve better service, including Ministry of Health, Ministry of Children and Adolescents and the Ministry of Women. One key action is to bring comprehensive care for pregnant women. At current stage, Kunu'u is working in 5 cities where 1,806 births are estimated per year, covering a population of 78,471 people.

Campaign "Love In Every Drop" promotes donation of breast milk in a co-ordinated effort within the Ministry of Health, Ministry of Children and Adolescents and the Ministry of Women. An estimated of 6,700 mothers received counseling and care so far in 2020, according to the report by the Paraguayan Network of Human Milk Banks and Lactation Centers. The COVID-19 pandemic was not an impediment for more than 90 mothers donated about 482 liters of breast milk that benefited ospitalized premature babies. A total of five centers for the collection and distribution of human milk have been set up as well as the implementation of several friendly spaces for breastfeeding.

"Aikuaa"3 program seeks to generate free spaces for dissemination, learning, motivation and formalization for Paraguayan entrepreneurs which in its first stage provided financial training and preparation of cleaning products to almost 5,000 women in vulnerable areas of the country. Workshops were broadcast through Silvana Abdo's YouTube channel, social networks and National TV, led by entrepreneurs who taught different topics related to home, cooking and nutrition; vegetable garden and gardening; education and crafts.

"Ñapu'ãke4 " program provides education on healthy diet in approximately 20 communities and has benefited some 5,500 families which will get access to soy products and will learn the skills to start their micro-enterprises. Likewise, two prison communities will be part of the program and will have improvements in infrastructure and equipment.

"Ñapu'ãke" includes actions for sustainable development through fish farming and the provision of soybean processing machines for own productions in vulnerable areas. Likewise, it will benefit the prison population of the Tacumbú Prison and the Itauguá Educational Center, which will receive a soy processing machine respectively.

This program was launched in coordination with the Itaipú Binational Entity, the Paraguayan Chamber of Exporters and Producers of Cereals and Oilseeds, a Taiwanese Foundation called Los Angeles, the Ministry of



Social Development, the Ministry of Agriculture and Livestock, the Ministry of Labor, Employment and Social Security and the Information Center Foundation for Development Resources (CIRD).

**Kuña Katupyry5** is program promoted the Office of the First Lady and the National Development Bank to provide credit line for women entrepreneurs in conditions of poverty, without the need for real guarantees, in advantageous conditions. It is important to highlight the role of the First Lady in attracting all the actors to work together to provide financial resources to women entrepreneurs to make their dreams come true and carry out their projects.

Victoria Project is an initiative aims to raise awareness about the need to complete the treatment against breast cancer with the breast reconstruction procedure and allow women survivors to have access to reconstructive surgery. Paraguayan women who are cancer survivors have access to free medical consultations to begin a selection process to breast reconstruction surgeries at no cost by volunteer doctors from the



Paraguayan Society of Reconstructive and Aesthetic Plastic Surgery in co-ordination with the Ministry of Health and the Social Security Institute (IPS).

DreamBuilder is a program that provides training to women entrepreneurs on subjects such as administration, finance, marketing and accounting that will allow them to advance in their own businesses. This programe is organized by the United States Embassy, with the support of the Ministry of Women, the Paraguayan Association of Entrepreneurs, Executives and Professionals, the Hayes Scholarship Program and the Association Alumni Paraguay.

Cementing Dreams Project: provided training to more than 60 artisans from the municipalities of Pilar, Yataity and Itauguá to made some 34,000 face masks, as part of

the social entrepreneurship project "Support for Paraguayan women artisans in the textile and clothing chain" promoted by the Italian-Latin International Organization.

Previously, some 100 artisans from these cities had managed to transform wedding dresses, guided by a technical team from Italy, as well as Paraguayan instructors and designers with the intention of keeping alive the ancestral techniques of weaving, embroidery and hand-knitting. With the support of the organization, workshops will be established for the use of the artisans, including the machinery necessary for the production of their work. The spaces will be provided by the municipalities of the beneficiary cities.

### State & Society As A Whole Should Think About The Creation & Strengthening Of Protection Networks For The Female Sector VERONICA ARTOLA JARRIN-GOVERNOR, BANK OF ECUADOR



In the last ten months, the world has had to deal with the coronavirus pandemic, which affected most major cities and nations' economies. Countries have put in place several measures to mitigate the impact of the pandemic on their economies and vulnerable populace. What steps has the Central Bank of Ecuador taken to cushion the impact of the pandemic on the nation's economy and population; are and there specific programmes targeted at women-led businesses which often come off as the worst-hit such situations?

The range of action of the Central Bank of Ecuador is limited due to the impossibility of issuing money given the scheme in place in the country: dollarization. In this context, one of the main functions of the Central Bank of Ecuador is to ensure payments from the public and private sectors, which is why all the efforts made by our institution during the pandemic have aimed at implementing measures allowing to maintain the sustainability of the monetary system in the country.

Although the Central Bank of Ecuador does not have a specific program aimed to women, there are some initiatives in the country within the public sector: for example, the public bank BanEcuador keeps a line of credit open that aims at entrepreneurship or strengthening economic activities developed by women and women associations or organizations in situations of violence. Additionally, it maintains lines of credit for women in the rural sector through the "Super Rural Woman" product, whose target, as its name suggests, are women whose productive activity is family gardens or farms. This product seeks to promote inclusion, associativity and the improvement of the quality of life of women microentrepreneurs and their enterprises related to the area of agronomy.

In October 2020, the Central Bank of Ecuador signed a corporation agreement with the World Council of Credit Unions' (WOCCU) – Economic Inclusion Project at promoting financial inclusion among the refugee population, as well as vulnerable residents in Ecuador. How will this cooperation contribute to Ecuador's economic growth and aid in the activation of the country's local and national economies Post COVID-19?

Ecuador is the country that has recognized the largest number of refugees in Latin America, of which more than 95% of them are Colombian. Furthermore, in Ecuador there is a high number of applicants for refugee status, who are still awaiting a decision from the Government. Integatring this segment of the population, as a target for actions that promote adequate financial inclusion, is aligned with the Government's efforts to promote the cross-cutting of human mobility in national planning.

The Central Bank of Ecuador focuses on improving the country's financial inclusion index, and in this way contributes to its productive and economic growth. For this reason, it keeps the constant challenge of enhancing development of vulnerable sectors, especially refugees, giving them greater access to financial services, boosting the activities of small economies, and generating capacities to make optimal use of resources, increase their income and contribute to the activation of the economy in a national and local scale.

The role that cooperative savings and credit societies play in promoting financial inclusion is important,

due to the proximity they have with most vulnerable population, with openness capacities and with greater flexibility to adjust their products and policies to the generation of financial inclusion. The inter-institutional convention signed with WOCCU aims to carry out coordinated actions to make information and training available and to implement programs, projects or plans that would impact the quality of financial inclusion and education, contributing to the development of economic and financial skills of different sectors of the population, allowing them to make the right decisions on financial and / or economic issues.

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For this reason, it keeps the constant challenge of enhancing development of vulnerable sectors, especially refugees, giving them greater access to financial services, boosting the activities of small economies, and generating capacities to make optimal use of resources, increase their income and contribute to the activation of the economy in a national and local scale.

Thus, in the current situation, we have been forced to modify behavior patterns, implemented processes and habits that we had carried out in the same way, perhaps for years.

The day after the start of the quarantine, on March 17, suddenly throughout the country we were forced to face unprecedented situations, such as the very fact of seeing an entire institution learning to telework, to promote collaborative work processes at a distance, to break the mold of holding face-to-face meetings and relying more on technological solutions that the vast majority perhaps did not even know they existed, such as zoom or webex, for example.

In this context, technologies have also become

instruments that generate a new dimension for the exercise and expansion of rights. On the one hand, they allow access to information of different kinds about conflicts and gender gaps, such as learning experiences of female empowerment. But on the other hand, it offers the possibility of promoting new relationship dynamics at work, in education, in digital communities and in real ones, without using gender distinction or discrimination as a starting point. From this point of view, technology becomes an ally to eliminate and close gender gaps.

On the other hand, in the strictly

socio-economic field, access to technology and the various tools and instruments it offers, opens doors for women to start their own projects. For instance, one of the most direct ways to break gender-based violence is for women to achieve economic independence.

Many times women are unable to break this violent circle due to obstacles in accessing credit, but the technological route can become an important path towards that desired financial freedom. Hence, it is important to find ways for entities and organizations that work on gender equity issues to promote initiatives, workshops and support mechanisms so that women can be trained in the best use of technologies, as an additional path in the pursuit of

The COVID-19 Pandemic has fast-tracked, digital transformation across several sectors, significantly reducing human to human contact, while transforming services and businesses by replacing non-digital or manual processes across several sectors. Can this shift to technology present a better opportunity for women inclusion in socio-economic processes by eliminating gender bias and gender profiling?

Every transformation process implies innovation. First of all, it takes us out of our comfort zone, especially when we are faced with unexpected and extreme crisis situations, as is the case with this pandemic.



their empowerment. It is a new moment in history and it has emerged at a juncture that forces human beings to rethink their projects and how to build them. Technology today provides an opportunity to rethink by eliminating gaps and contributing to the creation of institutional and social cultures without discrimination, inequities and inequalities.

In a 2018 interview with Amazons Watch Magazine, you stated that the most important progress seen in Ecuador in terms of women's participation in socio-economic and political activities is observed at the National Assembly where the 38.69% of its members are women. How would you rate the progress of women's participation in socio-economic and political activities in Ecuador now, two years later?

Two years ago I mentioned that in the political aspect there was an increase in female participation in Ecuador, but the results of the 2019 sectional elections suggest that this progress is still slow. For example, out of the 221 municipalities that Ecuador has, only 18 were women who reached the Mayor's Office (8% of the total), two more than in the 2014 elections, a result influenced by

the lower female participation as candidates for the elections: out of 1,872 mayoral candidates, only 14.3% were women. Currently there are 13 provinces in the country out of 24 where there are no women in charge in any of their cantons. Something similar happened in the provinces: out of 23 elected authorities, only four (17.39%) are women, two more than in 2014. To get there, 223 candidates participated and only 34 were women (18%). Finally, of 16 pairs qualified by the National Electoral Council for the presidential elections of 2021, only one candidate is a woman. But the problem of the slow incorporation of women into the political arena is actually global. There are key countries in world geopolitics, that have not had a woman in the Presidency. For this reason, the World Economic Forum considers that world wise it would take approximately 95 years to close the gender gap in political representation.

Precisely, the World Economic Forum (WEF) presents its Global Gender Gap Index every year and in the 2020 edition, it draws up a ranking with 153 countries evaluating them on four parameters: economic participation, educational achievements, health and political

empowerment. In the sphere of politics, there are countries that show impressive achievements, such as Iceland, Norway or Finland, but even in those countries the gap has not been completely closed. This WEF study indicates that of the 35,127 parliamentary seats distributed among 153 countries, only 25% are held by women. In women's performance in political leadership positions, the gap is even wider: only 21% out of 3,343 ministers in 153 countries are women. In 85 out of the 153 countries, the presidential office was never held by a woman. In the case of Ecuador, it is ranked 48 in the ranking in political empowerment, below Nicaragua (position 3), Costa Rica (6), Mexico (14), Cuba (21), Argentina (22) and six more countries at a regional scale.

In the economic sphere, the role of women is also growing, but not at the expected rates. A study by the Deloitte firm, cited in a report by the Guayaguil Chamber of Industries, indicates with data from 2019, that only 9% of CEO positions in a company are held by women while only 7% are in COO. The figure is better for women in the position of General Management (24%) and 29% of shareholders belong to the female gender. On a global scale the figures are not strong either. According to the World Economic Forum, only 18.2% of businesses

*Currently there are 13 provinces in the country out of 24 where there are no women in charge in any of their cantons.*  are run by women.

Another topic of special attention is that of financial inclusion. Women represent 55% of economically active population (EAP) in Ecuador, however only 43% of this population has access to an account in the financial system, far below men. The figures show that Ecuador must move towards closing gaps, such as the financial one, because success in the fight for the eradication of poverty will also depend on it, within the framework of the Sustainable Development Goals (SDG).

For this reason, the Central Bank of Ecuador leads the collective construction of a National Financial Inclusion Strategy, with actions aimed at strengthening the entire country in general and the female sector in particular.

The SAMEAWS 2020 theme – Building Back Transformed Economies Post COVID 19:

The need for Inclusive Leadership, emphasizes the need for inclusive leadership. Drawing from the successes of female-led administrations in effectively responding to the pandemic, are their lessons learnt that can be codified into some playbook in building economic resilience in the face of major disruptions?

The pandemic made us measure our limits and also our capacity for resilience, not only individually but collectively. Thus, at different levels and based on different experiences, both men and women were trying out, inventing and assembling "on the fly" different responses to the crisis derived from the spread of covid-19 and its terrible impacts, not only in terms of lost human lives, but in terms of deprived families, lost jobs, businesses going bankrupt and institutions without resources. The pandemic has shown society

the importance of different work dynamics, in order to make it easier for men and women to reconcile the professional and family spheres. An accurate strategy will allow us to spend more time with our children and perform more efficiently in our respective jobs. Now, more than ever, we have also witnessed the importance of teamwork in conflict solving. We must delegate and trust, since in recent months our duties have been carried out remotely.

It is important to keep in mind that the long list of economic victims of the pandemic has women in the first ranks. Confinement made the female segment more vulnerable, especially due to greater exposure to situations of violence, job insecurity and less access to support systems.

Regarding violence and assaults, for example, in Ecuador, between March 12 and April 16, 2020, 7,954



alert calls for domestic violence were reported, an average of 256 calls per day. And between March 16 and September 14 of this year, in the midst of a pandemic and a state of emergency, there were 11,323 reports of women psychologically assaulted.

On the other hand, precarious empoyment in the midst of a context of generalized crisis such as that caused by the pandemic, put women at greater disadvantage. According to the Social Observatory of Ecuador, on average, women contribute 31 hours a week with activities at home, three times more than the help provided by men, which is 11 hours a week. This situation is aggravated because this double condition of being a working woman, which has made her carry the responsibilities in a company and at home, has affected her health. Data from the latest National Health and Nutrition Survey (2018) indicate that 46% of working women had obesity, 31% were overweighted and 32% had respiratory problems, exposing them as a group of greater risks against the threat of covid -19.

Hence, the State and society as a whole should think about the creation and strengthening of protection networks for the female sector, which should include not only the channeling of resources but also the strengthening of training plans, the promotion of innovation and access to credit.

In this way, hundreds and thousands of people were devising ways to overcome this terrible situation without losing sight of their surroundings, and that has made them leaders. In Ecuador, for example, we have come across citizen groups, such as Mujeres Progresistas, whose work area is carried out in the Trinitaria sector, in Guayaquil. Based on their belief in organization as the basis for any project, they created a solidarity network to keep the largest number of female enterprises they supported active, also providing training and working to strengthen rights. They never let their guard down.

Consequently, as we emerge from the current crisis situation, perhaps one of the main lessons we can draw is that economic resilience is possible when three key elements come together: organization, solidarity and innovation. And this can be applied at all levels, from large institutions to smaller ones. Resilience, that ability to rise up in the face of adversity, must tend to gather experiences, capacities, intuitions and sensitivities to build something permanent and solid in the real world that one faces. Not all people can do it alone, which is why it is important to weave that resilience.

In this pandemic we have witnessed new leaderships, individual and collective, which show that human beings have a great capacity to reinvent themselves and thus overcome adversity, no matter how painful or costly it may be. Women have proven it and I am sure that throughout each territory, in the midst of this crisis, those women heads of households, those women entrepreneurs, those neighborhood or community leaders, those executives, those managers or those women leaders of organizations that have reinvented and challenged themselves, have appeared with a redoubled sensitivity and keen intelligence.





### WHY ARE BLACK AFRICAN WOMEN CHOOSING TO MARRY OUTSIDE OF THEIR RACE? THE TRUTH ABOUT RACISM IN AFRICA

By Abigail Mbuzi



66

Women who have successful careers in Africa, have been known to work hard at their jobs and still be expected to pick up all the house chores and child-rearing, even when they are contributing equally or sometimes more *financially to the* running of the home, with little or no help from their traditional African spouses.

Wherever you go in Africa, more and more Black African women are choosing to date outside of their race. Reason's may vary from "White men don't cheat as much as black men", "Black men find my success intimidating" or "A white man can offer me a better quality of life".

Whatever the reason, we are seeing a lot more inter-racial children on the continent as more black women are stepping outside of their race to look for partners.

Does it have to do with tradition? Black African men believing they are superior to women and thus don't need to put in much effort in relationships and marriages as women should worship the ground they walk on. Women who have successful careers in Africa, have been known to work hard at their jobs and still be expected to pick up all the house chores and child-rearing, even when they are contributing equally or sometimes more financially to the running of the home, with little or no help from their traditional African spouses.

Or could it to be more to do with white privilege in Africa, and what kind of respect you get from the community at large when you are married to a white man. White men in Africa are extremely privileged, they have no problem getting jobs, contracts or even business loans from the bank, as everyone feels a white man is more trustworthy and is better equipped to execute ideas than his black counterparts. Two men – one black and one white can have the same business idea with no collateral, head to the bank and definitely, Mr. Smith will be given a lot more help at the bank than Mr. Musonda.

Local companies, run by black people, are less likely to be awarded big contracts. That is why most women entrepreneurs married to white men, would rather be known as Ruth Smith than her maiden name of Ruth Banda, knowing that just the foreignness of her name will ensure she gets a foot in the door and will at least get her a meeting. As Africans, we assume that a woman married to a white man will acquire his work ethic, mannerisms and wealth.

Poverty in Africa seems to be getting worse every year, and most black African men are dropping out of school or getting caught up in drugs and alcohol to deal with the daily pressures of life. So many homes are being headed by single mothers as black men choose not to raise their kids either because they don't want to or because they are unable to.

Men are measured by their ability to provide for their families, especially in Africa. When a man can't or won't provide, he takes solace in drugs, alcohol and/or abuse of his spouse. On the hand, men of different races in Africa seem to have it easier when it comes to being a provider. They are more likely to have access to capital for their businesses from banks, and/or friends and family members, more likely to get jobs or contracts.

African women are brought up to look for a man who will best provide for the family, but with more women becoming independent and being able to take care of themselves, it's getting harder and harder for black women to find a suitable spouse.

Another reason I think has been the women

are becoming qualified doctors, lawyers, engineers on fully-funded scholarships specifically for women, while men from disadvantaged backgrounds continue to drop out of school. No wonder there are so many political cadres and 'Tenderpreneurs' fighting hard to get into the government of the days good graces in exchange for a chance to feed their families.

It has been argued that this was the plan all along for neo-colonialism – empower the black females and destabilize the black family. If the black family has no black male role models, an entire generation will be lost. Most African tribes believe that the man is the head of the household and has the responsibility to steer his family to prosperity and stability and pass on traditions from one generation to the next. If the black man is absent, not confident in his role and position, or the cultures continue to be mixed and diluted, what will be left of the African culture?

Speaking as a single mother of 3 young black men, I feel it's important to do all we can to equally empower young black men, by making them understand that the world has changed and that women are equal partners in the home and that the fight is against poverty, ignorance and disease and not each other. We will never truly be free if we are not economically free, and it begins in the home, and with our families. There is nothing at all wrong with inter-racial marriage and indeed love can be found in any place, but my point remains that the black family has been under attack for centuries and it's time for us to look at the cause and effect if we are ever going to get the chance to thrive as a continent and take our place as equals on earth.

movement of the last few decades. So many more African women and girls have been empowered through education and business opportunities through foreign government grants and aid. But this has brought disparity as men have been left behind. Now more than ever, women

empowerment





# Surrogacy in Africa – **Taboo or Relief?**

By Kembet Bolton

26-year-old Thelma was living her dream life. For a secondary school drop out who had gotten pregnant for her boyfriend at age 15, life had been fair to her. Her boyfriend, Theophilus who was an electrician in Lagos had frowned at abortion and persuaded her to keep the child with the promise of coming to marry her as soon as he settled in properly. By the time Theophilus was able to keep his promise of marriage, Thelma was aged 21, at baby number three, and a petty trader in the village. Thankfully, all the kids belonged to Theophilus (a feat he seemed to accomplish every Christmas

season when he returns for the holiday.

Thelma had almost given up the hope of ever travelling to Lagos as Theophilus wife and was now used to the sneers and insults from peers in the village. It was therefore, a dream come true when Theophilus on one of his visits home came with his kinsmen to pay her bride price and took her and the kids with him to Lagos. She could not have asked for more.

Theophilus was an electrician in a small firm in Lagos and though he



It was therefore, a dream come true when Theophilus on one of his visits home came with his kinsmen to pay her bride price and took her and the kids with him to Lagos.



made very little strived to ensure his family always had what to eat and a roof over their head. Thelma never wished for more, all she had ever wanted was Theophilus love and that she had.

However, her dream life came to an abrupt stop when 2 years later, Theophilus lost his small job and life became unbearable for the family. Thelma will wash cloths and run errands for her neighbours to have little money for her kids to feed on. Things gradually became worst and as Thelma was contemplating returning back to her village, Aunty lfeoma, one of the neighbours she ran errands for brought a proposal that Thelma called a taboo.

A surrogacy firm was looking for young ladies within the ages of 21 -28 who were done with child bearing of their own to be surrogate mothers. The idea of surrogacy was alien to Thelma and as Aunty Ifeoma explained what the process was about, all Thelma could mutter was (ALU) which is her local dialect word for taboo or abomination.

She told Theophilus of the abominable suggestion from Aunty Ifeoma and he was besides himself with rage. It was six months later when their landlord had carried out his threat of eviction and Aunty Ifeoma offered them a room in her own apartment to stay for a few weeks that the discussion came up again.

It is legal, Aunty Ifeoma persuaded. It is very common in the Western world and you will be rewarded bountifully for it. When 2 weeks later, Aunty Ifeoma informed Thelma that the firm was ready to double the initial offer, she and Theophilus could not sleep the entire night.

The amount offered was what Theophilus would make in 3 years when he had his small Job. Nkem, I think you should do it, Theophilus persuaded his distressed wife. Think of what we could do with that money, think of our poor little children.

Exactly a year from that night, Thelma had become a surrogate mother and had received her huge pay for the service rendered. She enjoyed the experience, thankfully the pregnancy was stress free and besides the fact that she was taken away from their home to a special care centre and had missed her husband and kids whom she was only allowed to see bi-weekly under strict supervision, she had no regrets. They used the proceeds to rent a shop and start a business. To summarise the story, Thelma has in the past 6 years being a surrogate mother to 3 different couples. Asked if she felt any emotional attachment to the babies she carried, she simply responded; this is purely business, a booming business.

### New but Old

Africa as a whole is a religiously conservative continent and many Christians and Muslims are alike sceptical of surrogacy, even though the practice has historic roots.

Some polygamous ethnic Igbo or Yoruba clans used surrogates when a wife was unable to conceive. In some Igbo villages, certain women could "marry" another woman. Any child born from the marriage would take the name of the "female husband" and the male donor's identity was never divulged.

#### Social pressure

But as years pass, traditions fade. In their place, a relatively lucrative but murky and secretive system has



developed. Thelma, for example, was paid two million naira (more than \$5,500, nearly 5,000 euros) to be a surrogate. Key to her involvement was the surrogacy agency's provision of decent accommodation for her, her husband and their own children while she was pregnant. "We had a pressing accommodation issue and when my husband heard about the fee, he started looking at it differently, even though he was scared."

Thelma eventually gave birth to twins. So as not to arouse suspicion and to avoid the stigma attached to surrogacy, she told her friends she lost the babies.

### Taboo?

Many people in Africa still see surrogacy as a huge taboo. The taboo surrounding surrogacy is even greater for the women who have to turn to it. Infertility is sometimes seen as divine punishment and most often the woman is blamed when couples are unable to conceive.

"When you go to church and you see couples praising God for giving them a child after 15 or 20 years, they say it's a miracle but often it's IVF (in-vitro fertilisation) or surrogacy," said a surrogacy agent, who gave his name as Michael. "Most people in Nigeria can't afford the cost of IVF or a surrogate mother, so there is not an extensive market for it in Nigeria.

"There are a lot of stereotypes around surrogacy because of the 'baby factories'. People don't know the difference." "Baby factories" are illegal maternity units where many young women and girls give birth anonymously after getting pregnant accidentally -- sometimes as a result of rape -- or go there to sell the newborn. Huge social and religious pressure forces many infertile couples without means to go in desperation to these units, which are prevalent in southeast Nigeria and are often

### raided by police.

### **Risky but Booming Business**

In Nigeria, and most other African countries, there are no laws governing surrogacy. This Lack of legislation leaves parents and the surrogate vulnerable to inadequate medical screening, a lack of psychological support and excessive use of Caesarean sections.

A human rights lawyer(name withheld) said Nigerian courts were likely to follow common law precedents recognizing the rights of both parties in a surrogacy contract.

For Michael , the lack of proper legislation was too much of a risk and last month he closed his online agency after five years.

"We will not respond to any surrogacy requests. We thank you very much for your support," a message reads on the firm's Facebook page.

Michael said his involvement in commercial surrogacy has left him facing possible legal action for human trafficking -- and it was not worth the risk. "Nigeria is not ripe enough (for surrogacy) until there's legislation in place," he added.



# TRANSFORMING THE LIVES OF POOR WIDOWS WITH Sewing Machines

By Miracle Nwankwo





Some traditions treat widows harshly and blame them for their husband's death, leaving them with little or nothing to raise their children. In a few cases, it takes the interventions of kindhearted individuals for them to escape the horrors of life. In India, Ruchita Zaparde, decides to bear the burdens of poor widows by providing a sustainable source of income for them. It is amazing how people go the extra mile to put smiles on ordinary people's faces and light up their worlds.

Zaparde was in her late teens when she started 'Sew A Future', a nonprofit that raises money to buy sewing machines for widows in India. She is a native of India but she resides in Plainsboro, New Jersey. In 2010, her family visited India for a short break during which

she set out on a visit to a rural region of Maharashtra, India. While on her tour, she met a woman named Asha, who had been kicked out of her in-laws' home after her husband died. Asha is 27 years old and due to the demise of her husband she was saddled with the responsibility of two daughters. She made ends meet by working as a farm laborer and sewing at night, but the farm work



was not regular. Often when the farm's crop did not yield as expected, Asha's daughters had to leave school to work. Asha is a very diligent woman who desperately wanted her children to be educated, but she lacked funds to send her children to school.

When Zaparde found Asha she was touched by her story and was willing to help her. She soon found out that Asha could make triple the money she brought in each day from sewing if she had a sewing machine. So she set out to get a manual sewing machine for her. When she returned home to New Jersey, she started a fundraiser at her school, Zaparde was able to raise \$110 that covered the cost of a pedal-operated, or treadle, sewing machine for Asha, this was a good option for tailors who do not have reliable access to electricity. On her next trip to India, she gave Asha a sewing machine and within a year, Asha had a steady source of income and her daughters were back in school.

However, there was a bigger problem which later launched Zaparde into a bigger picture. After helping Asha, she soon found out that she was not the only woman with this problem but there were many women who a sewing machine could change their lives completely. At this point, a passion was born in the heart of this young Middlesex County teenager who sparked a fundraising effort that has spread to 57 schools and 1,400 students in 30 states.

'Sew A Future' was born to provide sewing machines and training to young mothers in India to take on tailoring jobs in their villages and earn a living. This Non-profit organization believes that: "when you invest in women, they invest in their children and their communities." Women need a steady source of income to support themselves and their families. "A sewing machine does much more than allow one to stitch clothes; it provides a mother with self-respect and dignity—most importantly, in the eyes of her children."

"Supporting one's family and living with dignity form the basic foundation of human life — for living

merely to survive is not living at all."

Since its inception, Zaparde has personally delivered sewing machines to 313 widows in India. All she desires is to help these widows get back on their feet, which she considers a responsibility to make a difference and create a change.

Under 'Sew A Future', beneficiaries of the sewing machines also get a starter kit of threads, fabrics, scissors and a one-year guarantee on the machine.

Zaparde travels to India often. She makes trips whenever she can, during breaks from school. She travels with her parents who help her with dialect differences, though she does speak Marathri, the language of the region. She says she hears the widows' stories in two ways - what they say to her and what they are showing with their emotions.

Starting a Non-profit Organisation as a middle schooler was not an easy one for Zaparde. There were times she felt like quitting, but at such times she would always remember Asha's tears: when she cried and was heartbroken about her daughters quitting school and also when she cried after receiving her sewing machine and she knew her life would never be the same. These memories have kept Zaparde going, reminding her that she was not doing this for herself, but rather for all the underprivileged women out there who have the determination to make their lives better for themselves and their families but lack the means to do so.

Above anything else, Zaparde hopes to bring 'Sew A Future' to an international platform, raising awareness for not only widows in India, but also women and girls in developing countries.



### Joggling Home & Work with Pantelligent

The kitchen is the part of the home that has experienced a large jump in smart tech and upgrade in terms of tools and equipment, and it's rather impressive how these have helped eased the routines of busy moms. One of these upgrade is the Pantelligent smart pan, the world's first smart frying pan created by Kyle Moss and Yuan Wei.

This amazing home cookware fit right in any woman's kitchen and helps her save time and energy. It has an impressive set of features that will change the way you cook in a way your normal cookware never could.

The pan is packed with all the features that will make you cook a good meal like an amazing chef does, giving you the right temperature required to cook each meal, with the help of an app. The base of the pan has heat sensors that can measure the surface



temperature of your food, and a Bluetooth setup tucked away in the handle allows the pan to sync up with your phone through the accompanying app. The tech works to make cooking an easier, tastier experience for working moms looking to improve their skills.

Pantelligent comes with dozens of recipes all meticulously crafted for Pantelligent by expert chefs. These special recipes go beyond a normal recipe by including time and temperature profiles that its app uses to guide you to perfect results. Through the app, you can scroll through these recipes that the Pantelligent will help to guide you through. The company recommends starting with its simple salmon so, you can get started with a piece of fish and watch the wonders of pantelligent as it unravels. After selecting your recipe, a pleasing-enough Sirilike voice guides you step-by-step through the cooking process. Pantelligent sets an ideal cooking temperature range and alerts you when the pan surface has gotten hot enough to start up. From there, you'll get notifications alerting you to turn the heat up or down, flip your fish, and letting you know when your meal is done.

The pan measures its temperature with heat sensors and transmits the data via Bluetooth technology in its handle. A smartphone app uses this information to decide when it's time for a recipe's next step and then tells the user.

Users can choose a preprogrammed recipe, such as chicken adobo or fried eggs, or select freestyle mode to get temperature readings but not instructions. If a person likes the meal made in this mode, he or she can record and share the recipe. With a tool that destresses the kitchen experience, the Pantelligent team hopes more people will skip unhealthy processed meals in favour of home-cooked ones.

With pantelligent, no more overcooked, undercooked, or burned food. You'll know exactly when the pan is at the right temperature, when it's time to flip or stir, and when your food is perfectly done.

This pan can make everything your contemporary frying pan can make and better because it is smarter. References: Businessinsider.com

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# HOW DO I TELL MY KIDS SANTA ISN'T REAL?

By Miracle Nwankwo



Being a covid-year, parents might have to answer a new line-up of annual holiday interrogation this Christmas season, but this will not take the place of the inevitable question, which is also the hardest: "Is Santa Claus real?"

Most parents agree that it is a wrong practice to lie to children yet most of these parents will make an exception when it comes to Santa Claus, but there is always a day of reckoning when they finally get to know the truth – usually from other children – that Santa isn't real.

Parents may have different reasons for keeping the Santa mythios, however lying can destroy the connection between a child and his/her parent. The connection between children and their parents at early stages are important, it helps to develop strong relational connections which will last a lifetime.

One negative aspect of keeping the whole Santa Claus secret is that it breaks the parenting code of not lying to your children. Research shows that kids who are lied to by their parents are more likely to lie themselves so it is always a good idea, to tell the truth, if possible. In an article by National Center for Biotechnology Information, U.S. National Library of Medicine this practice is referred to as parenting by lying whereby parents often lie to their children to manipulate their emotions and behaviours (Heyman et al., 2009).

For the sake of good parenting, parents should desist from the habit of using Santa or any other 'good lie' as a tool for motivating their children. You will be setting yourself up as a liar when they eventually find out.

Meanwhile, let's not mix things up – allowing your kids

to grow through fantasy and imagination is not bad in itself, in fact an article opines that "Discovering the truth about Santa is part of growing up and a sign that the child is developing critical thinking skills" but manipulating and lying to them is absolutely wrong.

Rather than lying, when your child starts asking these questions, allow them to lead the discussion. Asking them their thoughts about Santa and if they believe will provide you with some ideas of how to respond.



One of the reasons parents insisting on keeping the Santa mythios is because they do not want to kill the joy and fun of Christmas. Most parents believe that the magic of Christmas is embedded in the mystery about Santa Claus so telling the truth will spoil the fun, but I beg to differ. According to Psychologist and parenting expert Dr. Justin Coulson, "Kids play make-believe all the time and they find joy in that. They can pretend to be superheroes, cowboys, doctors, or whatever they want. They know none of it is real but that doesn't make playing less fun. In fact, the fantasy can genuinely add to the enjoyment." To buttress this he says that, "There is some great research that shows that kids with greater senses of imagination actually have a better understanding of the lines between fantasy and reality."

Now, another aspect of parenting by lying that should motivate parents to stop this practice is that the idea of using manipulative strategies to get kids to behave is not sustainable so once the motivation is gone, and you are not there, how can your guarantee their behavior? The bottom line is – you won't always be there so why not build a sustainable, tested and trusted motivation that will keep them going even in your absence.

The advantages or disadvantages of children believing in Santa nonetheless, the concern here is that lying will remove children's trust in their parents or build a lying culture in them. Children trust and rely on their parents to help them make sense of the world. They expect truthfulness, security and safety, and a good parent should be all of these to their children.

Finally, Christmas is a season of giving and not receiving so if gifts are given on conditions, a child might become entangled with meeting the requirement of receiving a gift that he/she misses out on the whole idea of sharing love to others. If gifts are given unconditionally, kids can focus on others, giving unconditionally to them as well, which is a good culture to instill in your kids while they are young.

Dear parents, you can still have all the magic of Christmas without lying to your kids. In the same way, you can raise good children without manipulating their emotions. Don't be afraid that your kids might not be able to handle the duality of knowing that Santa is/isn't real at the same time. You won't also take away the magic if you break the news about Santa's real identity. If they could understand that most of their cartoon characters aren't real then they can handle Santa's nonexistence. Happy Holidays!



Don't be afraid that your kids might not be able to handle the duality of knowing that Santa is/isn't real at the same time. You won't also take away the magic if you break the news about Santa's real identity.





# **RELATIONSHIP ISSUES** & Expert Solutions

By Katherine Igiezele

The perfect relationship couple is rare to find. However, everyone going into a relationship aspire to be happy and equally fulfilled hence the essence of the relationship, finding that person who makes us complete. Only a few possess the skills which are requisite for a successful relationship. Couples who are seemingly succeeding in the journey of love must have at different point come across bumps and obstacles on the way, just like there are many obstacles and uncertainties in life, the way these couples hold hand together to scale through those various obstacles makes them stand out and unique.

There are ups and downs in a relationship; however, the manner

at which individuals choose to approach relationship issues, either mar or make the relationship stronger.

Love is an action word and at such requires constant observation because there are challenges and issues which are bound to occur. Although relationship issues vary with different individuals, there are, however, those that are quite common in many relationships. These common issues are relatable to everyday life.

One common thing amongst people is their ability to identify related issues and their inability to proffer solutions.

Some Common Issues in Relationships Communication:

Communication is the bedrock of all relationships. Poor communication is often the origin of most issues in relationships. Poor communication habit and pattern deteriorate into more significant relationship issues, according to Elaine Fantle Shimberg, author of Blending Families. "You can't communicate while you're checking your Blackberry, Watching TV, or Flipping through the sports section," She says. Also, most individuals don't speak up about issues they face in the relationship they bottle up things, and when they have had it to their neck, they explode like a volcano

Expert Solution To foster communication in a

relationship, couples need to learn to pay attention to each other. Teams need to open up to each other, and this can be achieved through communication. **Relationship expert** Timothy Keller says "To be loved but not known is comforting but superficial". A striving relationship requires good communication. Try not to interrupt your partner during conversation and



always use body language to show you are listening.

### **Commitment and Priority**

Some people can be committed in a relationship but do not prioritise the person they are dating. Most people commit issues which are usually followed with "I will make it up" a promise never kept. This can be quite frustrating and discouraging to a partner and in the long run, diminish affection. This particular problem is usually overlooked and latterly becomes a source of a fierce fight.

### **Expert Solution**

Commitment entails sacrifices and bound duty responsibility. Most people are fast to ignore what they were doing before they started dating. In other to keep a good relationship afloat, people need to learn to be committed, keep promises and make their partner a priority. Karen Sherman says "Relationship lose their lustre. So make yours a priority". So their need for a couple to respect each other.

### Trust

Trust is a vital part of every relationship. It's a rock that lays a solid foundation for couples. Trust is an integral part of the relationship and like air which sustains the relationship. The afore mention issues in a relationship are embedded in trust, so many other challenges can also come up from lack of confidence. When you don't trust your partner, you question everything.

### Expert Solution

Trust solidify love. Certain things can make you doubt your partner. These problems can be solved by following what Fays says, respect your partner boundaries, call when you say you will, call to say you will be home late, Don't overreact when things go wrong, never say something you can't take back, don't dig out old wounds, be fair even in an argument.

### Intimacy

This problem in a relationship is broad and can't be completely exhausted. However, the bottom line is that there are people who go into a relationship for sexual benefit. At the same time, some other people who love each other can be a sexual mismatch. Some couples also face the challenge of libido in their sexual life. All of this can result in serious relationship issues.

**Expert Solution** Couples experiencing challenges with sex can seek the help of a sex therapist to address and solve this problem. Couples can learn what works for each other during sex, and develop a pattern to help the sex life of you and your partner. Duties and Responsibility Determining whose duty it is to play a specific role and handle responsibility can cause

problems in the relationship. For instance, in the area of house chores, the divide of chores if not taken with proper understanding, could cause a misunderstanding between couples.

### **Expert Solution**

According to Kouffman Sherman, couples should always write down all their Jobs and decide on who does what and be fair to avoid sentiment. Couples can also come together to do these chores. If both individuals are lazy in doing house chores, they can request the services of other people.

### Conclusion

Couples should always take out time to evaluate and reassess their relationship. If any of the abovelisted solutions aren't working for you, it's time to reflect and decide if you both still want to make the relationship work because a working relationship is a product of the conscious effort of both individuals involved. Whatever you choose, you have to take action.



### & GOVERNANCE: AN INDEFATIGABLE FEMALE LEADER & HER ACHIEVEMENTS IN GOVERNANCE

In 2006, Ellen Johnson Sirleaf became the 24th President of Liberia, ushering in an era in Africa which offered hope to women and the possibilities open to them towards politics and leadership in Africa. As President of Liberia, Sirleaf became the first woman to be elected as the head of state of an African country, serving in that capacity between 2006 - 2018 for two full terms, and helping to steer her country in the right direction. She is perhaps the most popular Liberian woman in modern history and her contributions over her years in service did not just remain within the confines of her nation's territory, spreading over across the globe with the honour of

By Alkali Amana



She is perhaps the most popular Liberian woman in modern history and her contributions over her years in service did not just remain within the confines of her nation's territory



receiving the 2011 Nobel Peace Prize as evidence of her efforts towards the social and economic empowerment of women world over.

Her biography reveals that Sirleaf was born on October 29, 1938, in Monrovia, Liberia, to Jahmale Carney Johnson with her birth name noted as Ellen Eugenia Johnson. Her education cuts across several decent and recognized institutions covering the Madison Business College, the University of Colorado Boulder and Harvard University. As a family woman, Sirleaf is mother to four children, having been married in 1956 and becoming divorced in 1961. In a career which has seen active participation in politics and governance, Ellen Johnson Sirleaf rode on two different platforms, associated with the Liberian Action Party (1985 – 1996) and the Unity Party (1997 - 2018). Johnson's career as a leader exhibiting active participation in governance spans decades and builds from the time when, after studying in the United States, she returned to Liberia to take up an appointment in President's William Tolbert's administration, serving as the Deputy Minister of Finance between 1971 and 1974. Johnson came to national limelight when she chastised corporations in Liberia for transferring their gains outside the country, which she believed hindered the progress and development of the country.

Defiant, Ellen resigned from her position at the Ministry of Finance after falling out with senior officials in **President Tolbert's** administration, featuring minimally in the public affairs of the country until the 1980 coup which forced her into exile. Remaining ever industrious and effective, during her time in exile, Ellen worked extensively in the financial sector. She worked at the World Bank office in Washington D.C for many years, then moved to East Africa where she took up the position of Vice President at the African Regional Office, Citibank. She also worked briefly with Equator Bank, a subsidiary of the British Multinational Investment Bank HSBC. Then, she had a spell in the United Nations, working as the Director of the United Nations **Development Program's Regional** Bureau for Africa in 1992. While in exile, Ellen's voice was not suppressed as she continuously

criticized the government of Samuel Doe, his military regime and its activities.

Sirleaf's real foray into the world of politics was in 1985 when she was nominated as the Vice-Presidential candidate for the Liberian Action Party, and in an election which is usually referred to as one filled with irregularities, her party lost to Samuel Doe and the National Democratic Party which he represented. Subsequently, Sirleaf was placed under house arrest by Samuel Doe, alongside other opposition leaders, as he feared their influence in the country. However, with mounting international pressure at the time, she was released. She then contested for a seat in the Senate to represent Monserrado County, which she won but declined to take up in protest to the brutalities of the government of Samuel Doe.

Her journey towards the seat of the Presidency began in 1997 when she contested under the platform of the Unity Party, obtaining up to 25% of the ballot at the polls but losing to Charles Taylor, soon after which the country plunged into a second civil war, forcing Sirleaf into a second



Sirleaf's real foray into the world of politics was in 1985 when she was nominated as the Vice-Presidential candidate for the Liberian Action Party



exile, this time in Ivory Coast. She did not still relent in showing her capability as a leader as she ensured to put in her best to bring an end to the civil war in her beloved country, thereby advocating for and fostering peace. The immense efforts she put in restoring and stabilizing the country earned her an appointment as the Chairperson of the Governance Reform Commission under which she continued to advocate for





reconciliation in the country after the end of the bitter civil war in 2003.

With relative peace and a measure of stability restored in the country in 2005, Liberians took to the polls to choose an elected leader who would serve their interests, and Sirleaf contested under the platform of the Unity Party once again. In a second election, held after the first could not produce a majority winner, Sirleaf emerged as the winner, defeating George Weah - the current President of Liberia. Her inauguration as President on January 16, 2006, was attended by several dignitaries and leaders all over the world including the former U.S Secretary of State, Condoleezza Rice. Sirleaf set to work in her first term in office and she rolled out impactful programs with which to direct her country, boost its image and engender growth. These include:

• The implementation of a free and compulsory elementary school education beginning in 2007.

• Passing the Freedom of Information Bill (FOI) in October 2010, thereby making Liberia the first West African country to sign such law into effect.

 Securing debt reliefs from the United States of America and Germany while also helping Liberia to pay 60% of its debt obligation to the International Monetary Fund (IMF).

Sirleaf was re-elected as a show of faith from the people of Liberia in her and the administration she led in 2011 to continue with her government. In the same year, she won the Nobel Peace Prize because of her unrelenting commitment to the advancement of women's rights in Liberia and beyond, alongside Leymah Gbowee also of Liberia and Tawakkol Karman of Yemen. By winning the Nobel



Sirleaf set to work in her first term in office and she rolled out impactful programs with which to direct her country, boost its image and engender growth



Peace Prize, Sirleaf joined a select group of African leaders who have won the prize; individuals such as Nelson Mandela (1993), Muhammad Anwar el Sadat (1978) and Abiy Ahmed (2019). She is also the first African Female Head of State to receive the award.

Throughout her time in governance, Sirleaf worked well to stabilize the economy of Liberia with policies which led to lots of achievements for the country. She made it a priority during her time to keep the nation's annual borrowing to 3% of the GDP. In her time in office, she expended efforts in promoting transparency and accountability, encouraging the flow of information with the effect of signing the Freedom of Information bill to support such notion, for which she won the African Editor's Union Award as the Friend of the Media in Africa Award. To boost the economy of her country, Sirleaf was also able to attract tens of millions of dollars in foreign direct investments into the Liberian economy.

Sirleaf was a strong advocate for the reconciliation and sustenance of peace in Liberia carefully implementing policies aimed at national reconciliation and unity as she sought to heal the nation of a bitter past. She also promoted messages and acts towards reconciliation, leading the way by inviting certain members of the opposition into her cabinet with the likes of Joseph Korto, Nathaniel Barnes and Jeremiah Sulunteh featuring in prominent positions and relevant ministries. Always gender positive, Sirleaf included several women in her cabinet with top positions in finance, gender and development, youth and

Achievement (2006)

Indira Gandhi Prize for Peace, Disarmament and Development (2012)

The Ibrahim Prize for Achievement in African Leadership (2017); among other notable awards.

Sirleaf's achievement in governance shows that in their right, African women

sports, and commerce and the industry as ministries all filled by women. She ensured that women played important roles in the affairs of governing Liberia.

#### Sirleaf's

government, after two full terms, was the first since 1944 to hand over power peacefully in Liberia and she has since after handing over gone on to be part of a group of distinguished and remarkable former world leaders, known as The Elders, advocating for the promotion of justice and peace. Other notable members of the group include Ban Ki-Moon, Lakhdar



are powerhouses, and as the opportunities present themselves, they always prove the enormous potential and pinpoint capacity to lead effectively which they possess. She nurtured and ensured the growth and development of Liberia and she is quintessentially a primary example which future female African leaders should learn from and aspire to.

Ibrahim, Gro Harlem Brundtland and other renowned world leaders. In a remark concerning her new role with the group, she mentioned *Sirleaf's government, after two full* that: "I look forward to working with The Elders to inspire people everywhere, particularly women and girls, to reach for their true potential, break through barriers and pursue their dreams" Sirleaf's achievement in governance is well remarkable and excellent as among the several international awards she has received in leadership and women's rights activism, the following are included:

- The Roosevelt Institute Freedom of Speech Award (1988)
- The Ralph Buche International Leadership Award
- The Golden Plate Award from the American Academy of

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# THE MAGIC WAND OF URSULA: A BLAZING AMAZON

By Alkali Amana

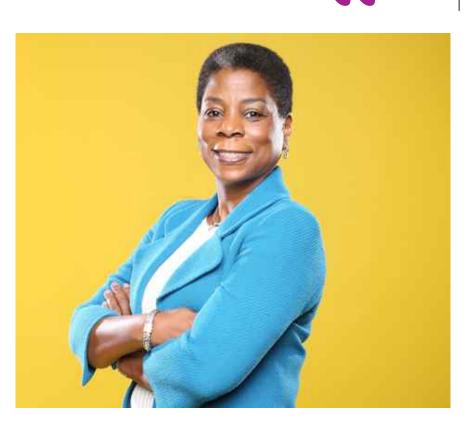




Confident and fearless, Ursula Burns is a veteran of corporate evolution, who from a tough childhood in public housing, defied odds to reach the very top of the corporate world amidst stiff competition in a changing world.

Born September 20, 1958, in New York (U.S.A), Burns was raised in a low-income housing project on Manhattan's Lower East Side. Growing up in a tough neighbourhood, she was the second child out of three with a single mother who catered for them all together by running a home daycare centre while also doing menial jobs such as ironing and cleaning. Her childhood, the neighbourhood in which she grew and her position in the family inspired and taught her some values which she would apply later in life – one of which is to speak her mind when necessary. Those formative years in a challenging environment shaped and created lessons that would be useful in her career. She attended a cathedral high school where she excelled at math, later going on to earn a Bachelor's -66

Don't be afraid that your kids might not be able to handle the duality of knowing that Santa is/isn't real at the same time. You won't also take away the magic if you break the news about Santa's real identity.



degree in mechanical engineering in 1980 from the Polytechnic Institute of New York University in Brooklyn. Pursuing her Master's in the same field from Columbia University in the same year, she launched into the corporate world, joining Xerox as a summer mechanical engineering intern through the company's graduate engineering program for minorities, which in turn paid a portion of her educational expenses.

Her employment as an intern at Xerox paved the way for a lifelong career in the corporate world,

which until today, spans more than 4 decades of active service, diligence and dedication as she brushed her way to the top of the chain with an enormous amount of belief. Upon the completion of her master's degree in 1981, Burns joined Xerox as a full-time employee, quickly gaining a role and reputation in product development and planning operations while climbing up the ladder in a male-dominated environment. Earning much respect with her brave nature, she consolidated her position within the company's upper ranks becoming an executive assistant to

Paul Allaire, who was then the Chairman of Xerox and Chief Executive, in 1991. Progressing through various roles in management and engineering, in 2000, she became Senior Vice President of corporate strategic services, a position in which she was tasked with overseeing production operations. It was an appointment which afforded her the chance to broaden her leadership in areas of global research, product development, marketing and delivery. At the time she was Senior Vice President, Anne Mulcahy, another long-time Xerox employee who had fought her way to the top of the company as a pioneer of female leadership in the boardroom was appointed CEO. Burns built and developed a beautiful relationship with Mulcahy, who was impressed by her skills – her outspoken confidence especially. This relationship blossomed into one in which Mulcahy grew to be Burns biggest supporter and eventual mentor, with whom her march towards the very peak would be prepared.

In 2009, Ursula Burns was appointed the CEO of Xerox, making history as the first African American to head a fortune g00 company. She would prove her worth and leadership capabilities in charging head-on towards the colossal task of turning around and rebuilding a company that was losing its mojo. Synonymous with photocopying and printing, Xerox, at the time she took over, was increasingly associated with a past which was being made obsolete by technology, hence, the need for change. in employing her capacity as Xerox's new CEO and exhibiting a commendable skill of vital decision making, Burns saw it as her mission to move the company she had been a part of for decades

from what it knew best to do to something else. The time for change had come. Gleaning from an experience in 2001 when she had been part of a small group of executives who had saved the company from bankruptcy and pushed for diversification, particularly in business processing services, she looked towards implementing the aforementioned ideas full scale. In 2010, she became Chair of the board at Xerox.

Using her engineering instincts, and the decades of experience she possessed working at the company, Burns turned her focus towards the development of new products and services. To implement the plan, the company had to expand through mergers and acquisitions. For instance, under her leadership, Xerox acquired Affiliated Computer Services (ACS) – an IT outsourcing services company for \$6.4 bn in 2009. Further research into software that would make business processes faster and more efficient via AI technology was welcomed and undertaken by the company. New ideas also originated from the6 Xerox Research Center Europe in Grenoble, a research hub founded in 1993 with the intent of preparing the company for a future where its devices would no longer be an office staple. With Burns, the time had come - with the recognition of the need to make Xerox machines faster and smarter to adjust to the new era. The acquisition of ACS was a move which possessed the ability to build machines to automatically scan, understand and analyze languages and photos and all sorts of data.

Burns' leadership style as CEO was impactful with a lot of people engagement involved, courtesy of a skill she had picked up from her time with Mulcahy. in essence, just as she oversaw a transformation of the company, she also reinvented herself, from a doer into a thinker one who could manage, inspire and lead people. While trying to transform the company, however, she had to make difficult decisions at some points such as cutting a significant part of the company's workforce and outsourcing parts of its operations. Xerox had grown massively in its provision of business process services at the time when Burns chose to step down as CEO, believing she had paid her dues to a company which she served for 3h years diligently. She stepped down after the company split into two public companies:

 Conduent – a \$7 billion business process outsourcing company within a tax'-free structure; and

 The (New) Xerox – an \$11
billion standalone company focused on document technology.
Ever relevant and industrious,
Burns has held several other appointments, both during her time at the helm of affairs as CEO of Xerox and in recent times since she stepped down. In 2009, former U.S President, Barack Obama, selected her to help lead the Science, Technology, Engineering, and Mathematics (STEM) Education Coalition, a national alliance of more than 1,000 technological organizations striving to improve student participation and performance in the aforementioned subject areas through legislative advocacy; she held the post until 201h. She was also a member of the President's Export Council (PEC), a group of labour, business, and government leaders who advise the President on methods to promote the growth of American exports; she chaired the Committee in 2015-16. In addition, Burns served on the board of numerous companies, including Exxon Mobil, Uber and VEON – an Amsterdam based telecommunications provider for which she was named Executive Chairman in 2017. She went on to become the Chair and CEO of VEON in 2018. However, in 2020, she stepped down as CEO, although she continued as Chair. Wielding the magic wand of growth and leadership, Ursula Burns has proven to be an example and a worthy character as an Amazon in the Diaspora showing that women are endowed with the capacity and ability to lead as much as they believe they can.





### A LOOK AT OUR WARDROBE AFTER THE LOCKDOWN BY BOMA BENJI IWUOHA

Over the last six months, with the lockdown experienced in several countries, many have gone from regular nine to five daily job routines to remote work, virtual meeting and webinars, having little or no reason to dress up. And as things begin to return to normalcy, work schedules are not quite the same, as organizations have learnt to operate remotely and have little or no need for dress-up daily routines. In some cases, the corporate look has been replaced by smart casuals. Now, what happens to our beautiful wardrobe, and fashionable work clothes (the ones that still fit), shoes and

newly acquired accessories? Do we innovate with what we have, or do we make a schedule to reminisce about our days of planned weekly wardrobes? I would say innovate.

The French fashion designer and businesswoman, Coco Chanel once said; "Fashion is not something that exists in dresses only. Fashion is in the sky, in the street, Fashion has to do with ideas, the way we live, and what is happening."

With the shift from regular to remote work, we should indeed consider a shift in our daily wardrobe. After all, change they say, is the only constant in life. So we move with the times. Let's take a look at our wardrobe after the lockdown: 1. Virtual Operations: When operating remotely and holding virtual meetings, we can get sucked up in our comfort zone. Oftentimes we are multitasking, and we end up taking meetings with the hairnet on. (Who's watching when the video is off right?) Don't get too comfortable in you lose T-Shirt, oil-stained nightie or simply sitting on the bed with your underwear. You never know when you will mistakenly click the video on.

For some, makeup has become a



thing of the past, even when the video is on (I'm not judging, I am guilty of this too). Imagine how you would feel if you saw a picture of your daily zoom conference call show up online with you looking how you actually took the call. I am thinking about it now, and I do not want to see that picture.

I guess it's time to move with the times if you need to take a virtual meeting, do not let those clothes go to waste, remember they could actually go out of season so make use of them. Dress up, put on some makeup, put your hair in order. Looking good, like you were actually going for a meeting, even when no one sees you can also sprinkle some confidence in your voice. Is it a marketing call, an office routine meeting, or an E- interview? Look your best even when it's just you. It's not a crime to look good for you.

By dressing well, you do not only look better, but you also feel better, which makes you act with even more confidence. I would know this; I feel 100 times better every time I leap into my pumps.

#### 1. Smart Casuals:

Due to the new mode of operations, most organizations have adopted a more relaxed – smart casual dress code. I walked into a bank recently and was surprised to see the usually stuffed up staff looking all at home in their T-Shirts and casual blazers. I caught myself wondering if it was a casual Friday, but no, it was Monday.

While this shift may be a welcome development for some who always hoped the day would come when they can walk into the office in little black dress, this may not exactly mean the little black dress kind of casual.

Smart casual is a dress code that typically comprises of well-fitting, neat and appropriate pieces that are slightly less formal than a business casual or business professional dress code. However, smart casual is much more elevated and puttogether than dressing for off-hours and avoids items that are too casual or loosefitting.

So now is the time to scan that wardrobe, and put those clothes together in a different way. Finally, we get to wear those things we could not find the time to. Like that skinny stretchy white pants that always looked like it did not belong to the







Than it does when you look like this

office, well, now it can, with the help of a blazer and a white shirt.

1. The Masks – safety is the keyword It has become standard practice to have your face mask on before you are allowed access into public places. In this context, facemasks are protective materials covering the nose and mouth to help reduce person to person exposure to the saliva and respiratory secretions and reduce the spread of the coronavirus disease.

These face masks have become part of our daily routine; it is safe to say they have come to stay. And since they have, why not make it fashion? Earlier on, the majority of the people basically needed a face covering, but lately, it's been incorporated into ladies clothing. It's now made in different colours, fabrics, styles and designs. What's worth doing is worth doing well, right?

Here are a few samples of how these can be worn. And not to worry, they are budget-friendly. Facemasks also save you from the lipstick drama.

Finally, what do we do with clothes that don't fit anymore?

While some people took advantage of the lockdown period to keep up with their exercises, adopt a healthy lifestyle and shed some weight. Majority of the

people, especially, people in the corporate settings who saw the lockdown as a long holiday, took to their fridges, binged, slept and gained a ton of weight. I would know, I went from a clothing size ten to size twelve and gained nine kilograms.

Weight gain would naturally mean that your clothes no longer fit properly. Shopping for new clothes has also become an expensive venture following employee paycuts, and many more pressing budgetary needs.

Everyone wants to know what to do with their clothes that don't fit anymore. Well, there's not much you can do with tight clothes. If you try to alter them, you probably destroy them completely. Besides, tight clothes make you look even bigger than you actually are so my advise? Start a fitness challenge, keep fit and lose some weight.

That way, you can fit right into your gorgeous clothes again. In my next article, I would be sharing a thirty-day fitness challenge that would keep you energized and healthy, and help you fit into your clothes again.



### SUDANESE WOMEN CONTINUES TO PUSH FOR DEMOCRACY



After organizing the protests that ousted the three-decade rule of Sudan's autocratic President Omar al-Bashir on 11 April 2019, Sudanese women are playing a prominent role in the country's new transitional government, as they seek to overturn many of the restrictive Islamic laws that stifle women's rights enforced by the former government.

Before the peaceful protest began, Al-Bashir who came to power in 1989 in an Islamist-backed military coup, adopted a harsh interpretation of Islamic law that disallowed women to participate meaningfully in daily life.

According to BBC, "A 2017 report by two charities described the restrictions as a blend of legal and moral prohibitions 'designed to exclude and intimidate women from actively participating in public life'. They gave the authorities sweeping powers to arbitrarily control what women wore, whom they spoke to and saw, and any job they might hold with any perceived offender facing punishment by flogging, or in rare cases stoning and even execution."

To maintain control, Bashir's government placed restrictions on daily life and political activity. These rules were dubbed the "red line" by the Sudanese and anyone who broke the rules while expressing their political or civil independence, crosses the red line and is severely punished.

A report by the Human Right Watch in 1996 explained that "The red line is enforced under the National Security Act, which allows security agents to arbitrarily detain anyone for up to six months without judicial oversight in secret detention centers referred to as "ghost houses," where torture and ill-treatment are commonplace."

Amid all these, women were the most traumatized as they lost their voices and purpose of living, which forced them to join the peaceful protest that began on 19 December 2018.

With the new government in place, women seem to be gaining grounds and may achieve a great level of equality in the country.. According to a Human Rights Watch's expert staff, "the new government is committed to several legal reforms, including changes needed to achieve gender equality. Family and inheritance laws clearly discriminate against women, limiting their ability to inherit property equally." In affirming the assertion, the country appointed a woman as Minister of Foreign Affairs in the person of Asma Mohammed Abdullah. Abdalla, a veteran diplomat who was dismissed by former president Al Bashir in 1991, became Sudan's first female foreign minister as the country transitions to civilian rule.

Abdalla had served as a diplomat in several overseas Sudanese missions, including at the United Nations, in Morocco and Stockholm. She had part of her studies in the United States and Sudan. She became one of the first three women to join Sudan's foreign ministry as a diplomat after graduating from Khartoum University in 1971 with a degree in economics and political science.

After she was sacked by Al Bashir, she worked with several regional organisations including the Arab League and in 2009, she set up a bureau offering translation services. She was recently sworn in as a member of the country's new 18-member cabinet with four other women including Sudan's first female chief justice, Nemat Abdullah Mohamed Khair, who is also the first female chief justice in the Arab world, and the fifth in Africa. The government have also drafted a constitution which sets a minimum 40 per cent quota for women in the future Transitional Legislative Council.

However, even with all of these appointments, Sudanese women are still marching to amend the laws and restore the rights taken from them under the strict Islamic code enforced by Bashir's government, said VOA.

According to Samahir Elmubarak, Chief of Pharmacists Union under the Sudanese Professional Association (SPA), one of the key groups who played a key role in the removal of Bashir's government. She tells VOA that she does not think that they have reached the level where they should stop protesting. "The same motivation that empowered the people to overthrow Bashir's regime is the same motivation that is pushing the people to continue to reach the revolution walls of freedom, peace and justice," she said.

Their quest for a sustainable and generational change is hinged on the sacrifices paid by their loved ones who died fighting for these revolution goals.

However, aside from achieving those revolution goals, this movement will lead to many attainments for women in the country including:

**Gender Equality:** most of the things we now enjoy today were as a result of the fights of many heroes past. For example, the killing of twins in Nigeria was brought to an end because a compassionate and hardworking woman went the extra mile for mothers with twin children. The dedicated efforts of the Sudanese women will not only place women



at the front row of government but also catapult their value on many fronts.

**The girl-child:** this movement will make an indelible impact on the worth of girl child in the society. The girl-child will not be sidelined as the society will come to grasp the understanding of the power and essence of women in the country. This will amount to addressing the unique challenges girls face and to promote girls' empowerment and the fulfilment of their human rights.

### Inclusion in Decision making:

"According to the World Economic Forum in 2016, only 59% of the gender gap in economic opportunities has been closed around the world. At the current rate of change, it will take another 170 years to close it," reports Intereconomics. Perhaps, the Sudanese women protest might move an inch closer to the 170 years projected by the WEF if they do not give up.

Their fight will make a lot of impact in decision-making processes in the country both in the present and future. By their continuity, they are able to uproot invisible barriers which prevent women from reaching upper-level positions which may produce not only more equality but also substantial efficiency gains.

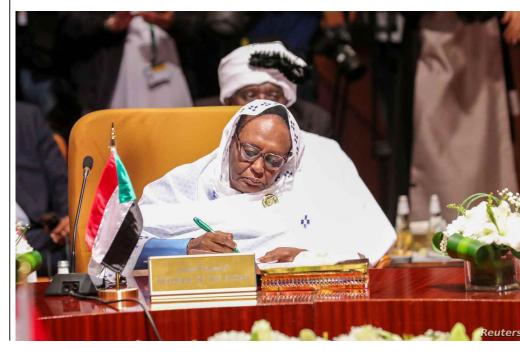
Women-owned businesses: Women have a strong potential role in many aspects of economic development if given the chance to express these potentials. Women entrepreneurs face many obstacles that their male counterpart does not face. This has crippled many women-owned businesses in the continent and in-turn stifles the economy.

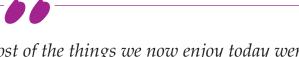
Following the end of the strict Bashir's government that restricted women from many public activities, many women in the country will begin to consider starting their own enterprise with the freedom they have attained. However, it will be disheartening for them when they begin to discover these obstacles which they may not have foreseen beyond the Bashir's restriction.

Therefore, their fight may destroy stereotypic ideologies that give authorities and investors a mindset that women are incapable as men. So when they seek loans and equal chance to do great things it will not be withheld from them.

Finally, there are many beneficial sides in the Sudanese women pursuit of which when attained will move Sudan from being one of the poorest countries in the world to the countries at the fore. For example, the United Nations last year ranked Sudan 167th out of 189 in its Human Development Index, this amongst others are tied to the continuity of the Sudanese women protest.

In the words of Amira Kabous, Deputy Chief of the December Revolution Martyr's Organisation of Sudan; "We will continue until we achieve all of the revolutions that our children sacrificed for, and restore the rights till we see Sudan the way our children dreamt about and we all are dreaming about."





Most of the things we now enjoy today were as a result of the fights of many heroes past. For example, the killing of twins in Nigeria was brought to an end because a compassionate and hardworking woman went the extra mile for mothers with twin children



### Women Powering the Sky: Meet The Lionesses of Africa's Aviation Sector

By Aditi Maheshwari



It's obvious; much of human behaviour is puzzling. Have you ever considered why we pay close attention to what one person says but not another? Why an employee will consistently carry out the instructions of one superior but only grudgingly do what another superior request? Why men are acknowledged and paid more for the same job done by a woman? Have you ever considered why this stereotype coupled with unconscious bias is so dominative in human psychology?

Despite the significant contributions made by women, these stereotypes still play out in the field of reality. There are entrenched and firm attitudes regarding women's role in a maledominated industry like aviation. We call this present era to be modern in approach, yet we find women treated differently - why aren't there more female pilots and CEOs in the aviation industry?

Women have made vital contributions to the airline industry, they have showcased their strengths in times of war and uncertainties, yet we chose to treat them secondly. There's a deep perception of falling into the triviality trap when a woman begins to push for a professional capacity. The status quo needs to be challenged if we desire equal opportunity for all irrespective of gender discrimination. Gender segmentation will always trounce humanity and growth. Equality should not only be preached in words but needs to be practised in reality to break the stereotypes in practice. Overlooking talent and hard work simply to satisfy a traditional blocked mindset regarding women's role in society will only prove to be depleting the source of greatness.

However, some incredible ladies have set examples of challenging these sexist views and empowering other women in the process. Sharing the highlights of women power especially in the world of flights and reaching out past infinity.

Chinyere Kalu, the first Nigerian female commercial pilot and the first woman to fly an aircraft in Nigeria also served as the rector and chief instructor of the Nigerian College of Aviation Technology between Oct. 2011 and Feb. 2014. She battled language disorientation, faced victimization being a female lead in the maledominated work-space. She was kept on hold for long periods without any salary to her account. From the dunchill to a pilot, the ride had its own roller-coaster experiences. According to a great Pan-Africanist and Human Right Defender in Botswana, Bosa Sebele, "There is no force more powerful than a woman determined to rise." However, her determination, hope and resilience have earned her a

special place in the aviation industry. Her credential includes, being a member of the Nigerian Women Achievers Hall of Fame and also a member of the Order of the Federal Republic of Nigeria (2006). Other awards include the African International Achievers Merit Award 2007, the Rare Gems Professional Achievements Awards 2007 and Nigeria's 50 Greatest Women of Democratic Administration of Ghana 2012.



Each time a woman stands up for herself, she knowingly or unknowingly sets high standards for other women and encourages other women to dream big and dare to fulfil those dreams too, because it's possible to achieve your goals regardless of the circumstances





Another success story is of **Lieutenant Ouma Laouali;** the first female pilot to serve in Niger's Armed Forces. Laouali was one of the members of the Nigerien air force to be trained as pilots in the United States, as part of a programme to help in fighting Boko Haram, the Islamist terrorist group active in the region.

While facing many challenges during her 2,600 flying hours as a combat-tested pilot; she proved to the world that women are capable of doing the same thing as men, by becoming the Nigerien air force Intelligence, Surveillance, and **Reconnaissance Squadron Operational Detachment** commander. Each time a woman stands up for herself, she knowingly or unknowingly sets high standards for other women and encourages other women to dream big and dare to fulfil those dreams too, because it's possible to achieve your goals regardless of

the circumstances.

Another remarkable feat by Laouali in her career took place on April 22, 2020, when she completed her training to become a C-130 Hercules pilot in the C-130 Formal Training Unit's six-month international pilot training program.

Great determination leads to great success. Give yourself and others a chance to fly high. Another great example is of Aluel Bol Aluenge (South Sudan 2018) South Sudan's first commercial pilot who has risen to the position of Captain. Captain Aluenge flies with American airline company Delta Air Lines.

For girls like Aluenge, obstacles are merely redirections to something even better. Aluenge had tried to be a model when she was 16, both in New York and London. Her fashion ambition, however, didn't work out. She was at the Florida Memorial University where she majored in international business management before switching to aeronautical science. In a year she got her commercial pilot's license and then there was no stopping. What she birthed was a great spirit among young girls to aim higher and be flexible in your approach. She has set a new bar of high standards for women aviators.

Adeola Ogunmola Sowemimo (Nigeria 2019), the first female Nigerian to pilot the gigantic Boeing 787 Dreamliner at Qatar Airways and to fly the Boeing 767

Aircraft across the Atlantic. She joins the list of outstanding women in the aviation sector who flew the Boeing 787 Dreamliner, including Kenya's Captain Irene Koki, Ethiopia's Captain Amsale Gulau and a few other women. Hailing from Ogbomoso, an ancient town in Oyo State and graduating from the Ladoke Akintola University, which is also based in the old city, she inspires people to stretch their limited mindsets and have a broader vision of what's possible especially concerning women empowerment.

Refilwe Ledwaba is a great story for women empowerment, as she has not only led by example but has also made a way for other young women to fly high. She is the first black woman in South Africa to fly helicopters and also a fixed-wing pilot. In 2009, she also started a non-profit organization for young women in the SADC countries, Southern African Women in Aviation and Aerospace Industry (SAWIA) providing mentorship and guidance and making opportunities for young women by introducing the "Girl Fly Programme". She dismantled legacy practices of gender inequality while providing an opening of equal opportunities to women with talent and drive. Being an advocate for women's rights and a Bill and Melinda Gates Foundation goalkeeper, she proved that young girls can be aeronautical engineers, or airtraffic controllers, or successful pilots, etc. basically whatever they chose to be, they can be good at, provided we eliminate or overrule biases.

Rare is the woman who has been exposed to the intense heat of a pilot's enthusiasm, without being in some way affected by it. The only reason that this is possible is unreasonable itself, that strange distant mystique of machines that carry men/women through the air. More than the passengers, though, it is the pilots who looked over the horizon and on the other side found that time was dead in its tracks. An experience beyond words.

Changing The Face of Aviation Africa has made significant progress in ensuring women participation in aviation-related jobs, yet there are rooms for improvement in large numbers. Meaningful management echelons are still lacking in women participation - this has to be considered so that young women can begin to dream bigger. Women are the backbones of our society and so out casting them will only weaken the strength and flexibility needed to survive and thrive. It's our obligation and moral responsibility to make the right changes in belief patterns that are sabotaging none other than ourselves at the core level. Abandoning credential candidates merely due to gender biases is a

reflection of an impotent society. Our power lies in acknowledging and promoting greatness to build a healthy mindset and environment which helps in achieving parity and is just in its approaches and belief systems.

The best practice, however, when it comes to women in the aviation industry in Africa, is that they stand united when it comes to challenging the status quo when it comes to educating and helping young women enter the aviation world and have a firm ground to explore opportunities to fly high. This unity authorizes society by voicing matters that are being silently ignored. Demystifying the facts facilitate transformation. The more we are aware the better we can do. Being cynical will not help break the established barriers of ignorance and insecurities. Being a great example of change across all demographics. Inspiration comes in many ways but to make a difference requires that we stand in unity and also work for a cause greater than ourselves and one which fulfils a higher purpose.



## STRENGTHENING THE EMOTIONAL BOND BETWEEN PARENTS AND CHILDREN

### By Katherine Igiezele

The Parent-Child Emotional bond is one that nurtures the physical, social and emotional development of the child. This unique bond sets the pace for the child's personality, life choices and general traits. It can also affect the strength of their social interactiveness with others, both physical, and mental emotions are best passed through emotional bonds.

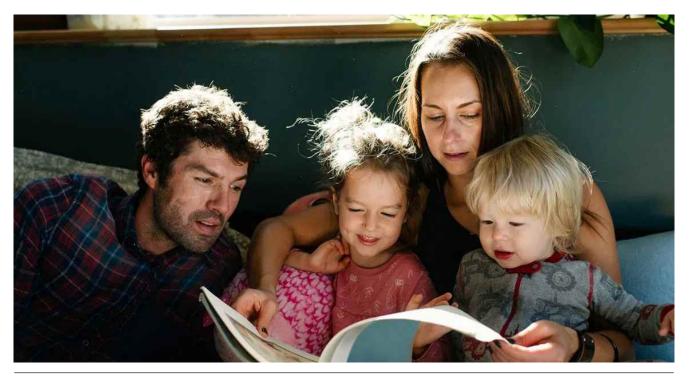
The emotional connection that binds the parent-child relationship is called "attachment." The term is also used to refer to the emotional bond with someone else that is commonly incredible and persevering. It is regularly used to portray the connection between newborn children and their mothers.

Creating these bonds since before they were mature enough to try and figure out what it meant, yet like magic, the ties that bound children to their mothers are unique, this type of connection between children and mothers form the basis of emotional bonding. And just like invisible threads, this bond leaves the mother and child intertwined in a web fused with emotions one memory at a time. As Friedrich Wilhelm Nietzsche put it best, 'Invisible threads are the strongest ties.' Tugging pulls of emotion, fear and joy, strung together in never-ending webs of nostalgic memories — these are the ties that eternally bind us. And as interpreted by Nietzsche, these in no way come close in comparison to the tensile strength of mere fibres of ropes.

What then are the building blocks of parent-child emotional bonds?

#### Parenting

Parenting is the most fulfilling job that one can ever have, but it's not without its difficulties. In the present day family life where both parents are working-class as they try to make up for the finances in managing the home, the result can be stressful, and with different weights on families, it's not in every case simple. Some parents do a great deal in raising their children irrespective of their demanding jobs and unending works at home, while others find it difficult in raising their children. However, most, parents want what is best for their child and a strong emotional bond



between parent and child in the long run can help lead to the best outcomes for children.

As a parent, nurturing a parent-child emotional bond would mean promoting and supporting the physical, emotional, social, and intellectual development of a child from infancy to adulthood. Parenting could be



demanding and not demanding at the same time, simply put, it is what you make out of it that counts. According to Fyodor Dostoyevsky, "the soul is healed by being with children ".

When you understand the importance of building an emotional bond with your child, being around a child could serve as a mere stress relief.

However, it is mostly demanding when you don't understand the need to be involved emotionally in the growth of your child. And the definition of parenting, as seen above, ranks emotion second that is to show how vital it is for children too.

#### Modes of Parenting

Authoritarian parenting: The parents that fall into this category are seen as disciplinarians and the possibilities to punish at any given crime is high. The communication is mostly one-sided and is from parents to child. Children under this parents find it hard to relate with their parents and are often scared to share the essential aspect of their life.

Permissive parenting: These parents are the opposite of the authoritarian parents; they are mostly not strict and allow their children to make choices on their own rather than direct them. The dependency of these children are extremely low as they always have their parents' vote of confidence.

Authoritative parenting: Parents that fall under this category are considered reasonable and nurturing and set clear high expectations; the communication is frequent. It is said to be the best form of parenting.

Uninvolved parenting: This parents lack good communication skills with their children, they offer little or no nurturing. Such parents are either not ready for parenting entangled with careers that nothing else matters.

### Children and their Needs

Let's have a look at the Maslow's hierarchy of needs which ranges from Physiological needs to safety needs, love and belongingness, to self-esteem and then self-actualization. Other than the basic requirements as stated, when a child feels unloved, the child loses his/her self-esteem and individuality.

Statistically, 90% of the child's development happens, ranging from age 4-6 years. And so, Infancy is the ideal time to develop a healthy emotional bond because of their dependence on others to fulfil their needs. During this stage, many opportunities are presented for parents to emotionally invest themselves in the relationship as they care for them. Opportunities such as, feeding, rocking Changing diapers, and bathing, and general care all play a role in instilling trust in infants, and that is how the emotional bond grows.

Effects of Lack of Parent-child Emotional Bonding • Changes their attitudes- allowing your child to grow without emotional bonding could be disheartening. It changes their mode of thinking, which in turn affects their behaviours.

• Inability to communicate with people as a result of low self esteem- It affects their mode of communication with others in the society which leads to a build up of inferiority complex.

Note: The lack of emotional bonding affects both



counterparts, the female child gets to find comfort with the opposite sex by the time they turn teenagers, and they are open to early relationships that not make but Mar them. The boys join the wrong peer group, which impedes on their individuality.

### Recommendations

• Ensure effective communication with your child at all levels by spending quality play time together. Nothing says love like the time shared with your child. Always Make time to read together, learn and play snuggle together. The importance of planned quality time cannot be overemphasized as it holds the key to building positive parent-child emotional bods.

• Remember "Education begins the moment we see children as innately wise and capable beings. Only then can we play along in their world". Ensure to watch, listen and respond attentively with sympathy and care. Never limit a child to your learning, for he was born another time". Rabindranath Tagore.

• Be sensitive to your child's needs. As babies, children often express their needs by crying. These crying may occur when they are tired, hungry, or need to be cradled. As they grow older, recognizing these needs may seem like a daunting task. However, a general understanding of child development will help you be more sensitive.

#### Conclusion

According to renowned researcher of attachment, John Bowlby, "All of us, from cradle to the grave, are happiest when life is organized as a series of excursions, long or short, from a secure base provided by our attachment figure(s)."

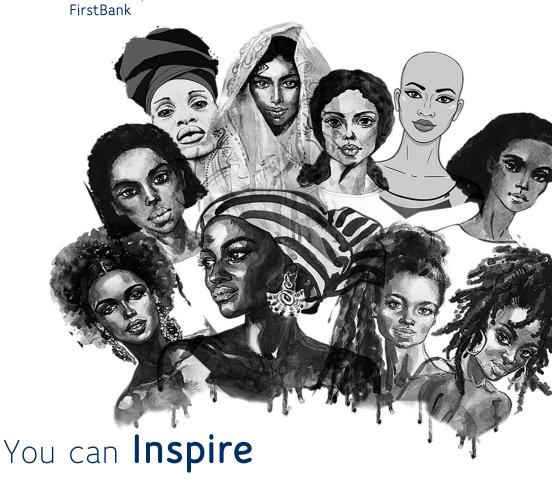
This proves that although emotional bonding and attachment begin in early childhood, the relationships with those closest to us remain essential throughout our lives, hence it's never too late as a parent to start creating emotional bonds with your child.

It is also important to note that lack of emotional bonding breaks or makes children: to achieve a better bond and loving behaviour from your children quality time has to be invested.

Jess lair said, "Children are not things to be molded, but are people to be unfolded". You can only get to unfold the gifts and talents in your children by the time they are emotionally attached to you and vice versa. Happy parenting!



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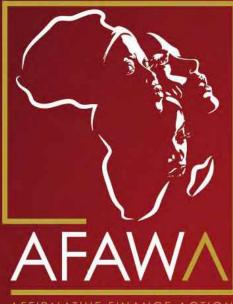
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