RISING WOMAN

AFRICA





Rising Woman Africa

2020/2021 Edition



"Kandaka Factory"

Rising Woman Africa is dedicated to the women in my life. To my mother, Josephine Uzoamaka Aningo, aka Baby Flamingo, aka Mighty Joe; my first Rising Woman and outlier. The most interesting, multifaceted and complex woman I know, who never quits. My sisters Nneka and Uchenna, my lodestars.

Oni Aningo

Thank you.

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In my silence, Toldinaria in Marian in Marian

In our silences, we will all roar.

Oni Aningo

Women may not rule the world, but they are becoming a force to reckon with.

Executive Director, Global Group Media and Creator Rising Woman Series



Historically, women have been afforded fewer opportunities to participate in the economy than men, have had less access to education and training, suffered from greater health and safety risks, and enjoyed less political representation, but 'things they are a-changin'.

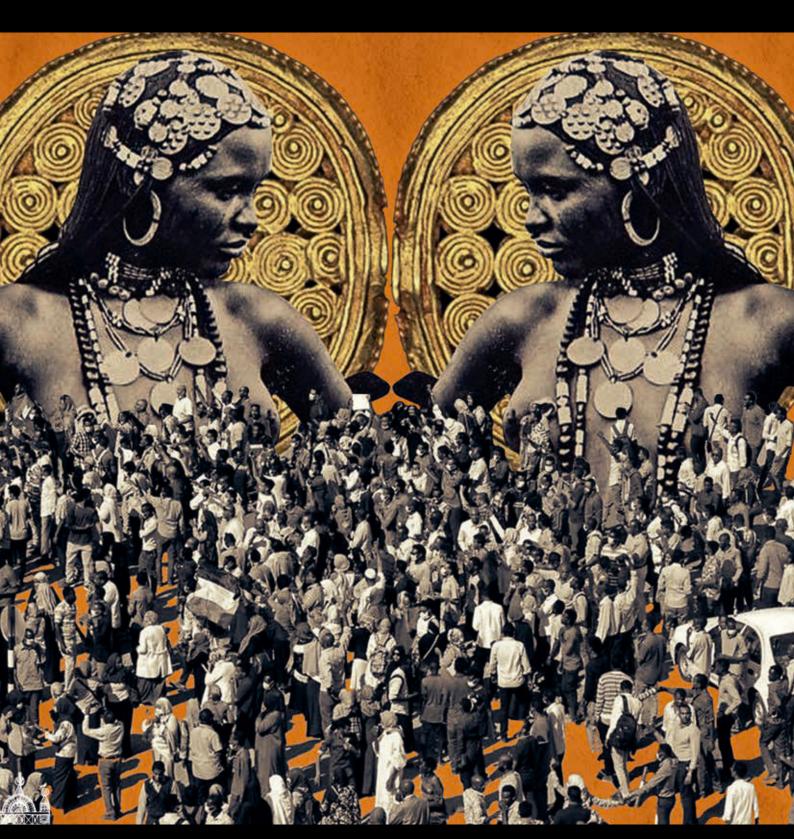
This may largely be the result of their potential as a market. McKinsey Global Institute estimated that the female economy is the world's largest emerging market. Women are set to add \$12 trillion to global GDP by 2025. Much of that will likely be contributed by the women entrepreneurs of the world.

The Global Entrepreneurship Monitor 2018/2019 Report indicated there were roughly 252 million women entrepreneurs and another 153 million running established businesses. The highest rate for total entrepreneurial activity by women was found in sub-Saharan Africa (21.8%). Yet, as the African Development Bank estimated, these entrepreneurial- minded women have struggled to grow their businesses thanks to a \$20 billion financing gap. A gap many public and private organizations are working to address.

Gender inequality in the world of science and technology is still significant. Women account for only 30% of the world's researchers. This is a concern if the world is to ever reach sustainable development goals. Notable exceptions can however be found in Africa where fifteen countries led by Tunisia (55.4%), Mauritius (48.9%), Algeria (47.1%), and South Africa (45.1%) have notably higher rates of female researchers than the global average.

While world leaders have pledged to promote more women to decision-making positions, progress has been slow in some regions. A notable exception can be found once again in Sub-Saharan Africa. Despite being among one of the poorest regions, it has a higher level of female representation in parliament than in many wealthier nations. In Rwanda, for instance, women make up 62% of the national legislature. Namibia (46.2%) and South Africa (42.7%) also have levels much higher than the global average of 24.1%, according to the World Economic Forum.

Africa still has far to go in achieving gender equality, but the continent's progress in this arena is drawing global attention. The women profiled here are among some of Africa's most influential trailblazers in their respective fields. While their success in and of itself is a reason to honor them, their commitment to addressing the pressing socio-economic issues facing Africa today earns them a place in this spotlight.



"Mother Sudan is watching"



Redefining gender roles

Being present, loving, and emotionally available are not incompatible with being a man. We all live within contexts, our views are developed within those contexts, and may be relevant within them. As contexts change, our views may need to change, as might our behaviors. A new person evolves within these paradigm shifts.

Society has determined sometimes rigid roles and perceptions of gender, and we are socialized to accept and believe them. Many women identify with society's prescription of a woman's place, sometimes more strongly than men, and so inhibit themselves and those they have some control over, such as their children. It is more difficult to free or influence someone whose mind is self - imprisoned and who chooses to operate within the confines of the limited world they understand. They vilify those who seek to expand their thinking, often out of insecurity and a fear of what the strange new world will bring. As Charles Darwin stated adapt or die. Mental, psychological, emotional, and spiritual evolution are inevitable. Both men and women must evolve to survive.

Perhaps men put too much pressure on themselves to follow society's definitions of breadwinner, strong man, enforcer of good behavior, family mouthpiece, and leader in every sphere. Modern day life and pressures as well as the increasingly visible and relevant roles of women, are forcing a redefinition of traditional gender roles. The best survival proposition is to embrace flexible gender roles decided by ability and circumstance.

Can men shake off their egos and the confines of a patriarchal society to accept this recipe for survival? Can women accept they may no longer find security in the home, as increasingly difficult financial circumstances demand their contributions? These role expansions and reversals are difficult. Couples should do what works for them and not be obsessed with socially determined gender roles.

Contributor, Ifeoma I. Idigbe





DRASA Health Trust, Nigeria

Dr. Ameyo Adadevoh

 $\label{lem:condition} \textbf{Exclusive interview with Dr.Adadevoh's son},$

Bankole Cardoso

How did growing up with a well-educated and strong female presence in your life influence you? Her biggest influence on me was giving me the freedom to observe her and recognize what matters most to me in my own life. From a young age, I was observing and learning from her. From her doggedness to her resilience, I learned that I could achieve pretty much anything and overcome any challenge thrown my way. I admired her strength, faith, generosity, work ethic, and ability to let her hair down and have fun. She did not dwell on disappointments and always sought out the good in people.

You worked to set up the DRASA Health Trust in honor of your mother. What does the organization do to carry on her mission? Established in 2015, the Dr. Ameyo Stella Adadevoh (DRASA) Health Trust is a nonprofit public health organization with a mission to protect the public health in Nigeria by advancing infection prevention and control and strengthening health security and emergency preparedness.

DRASA's flagship Infection Prevention and Control (IPC) Program trains health workers across Nigeria to ensure that these health workers are adequately prepared to safely stop the spread of infectious diseases. To date, through IPC training, DRASA has built up the capacity of over 1,100 health workers.

Currently, we are supporting the fight against COVID-19 as a member of the Emergency Response Team in Lagos State – the epicenter of Nigeria's COVID-19 outbreak. DRASA is playing a vital role in the response by ensuring that both medical and non-medical workers involved are adequately trained and equipped to handle this pandemic. DRASA has trained over 800 health workers (doctors, nurses, ambulance drivers, and cleaners) on IPC protocols to date. Post COVID-19, we plan to set up Nigeria's first-ever IPC Simulation Training Center to fill the gap and build up the capacity of Nigeria's front-line health workers.

What are the key challenges for Nigeria in terms of health infrastructure and investments? The biggest challenge is on the human capacity side. Nigeria is estimated to have between 1.5 and 1.95 healthcare workers per 10,000 people. The WHO recommends closer to 2.5 per 10,000. The main problem is effectively training existing health workers to respond to infectious disease outbreaks like we saw with Ebola and now COVID-19. There must be an increased emphasis on training and preparedness so our frontline health workers can protect themselves and the public.



Fatou Bensouda

Chief Prosecutor, International Criminal Court, The Hague Netherlands

You have spent years advocating for justice and in particular, championing women and children who have experienced violence in times of war and conflict. How has that experience affected you? It has focused my resolve. Everyone deserves a life free from violence and from the fear of violence. Sexual and gender-based crimes are among the greatest scourges afflicting society throughout successive armed conflicts. Rape is a deadly, effective, and merciless weapon of war. It humiliates. It ostracizes. It destroys community ties and can extinguish the spirit of its victims. Its primary victims are women and girls. But neither youth, nor age, nor gender offer protection against sexual violence. Ridding the world of these crimes should be a top global priority for the 21st century, and my office will play its part.

What do you think are some of African women's obstacles in reaching their fullest potential? Women in Africa and worldwide face daunting obstacles. But women also have immense internal strength. I have listened to women and young girls who have been raped, whose families were brutalized, robbed of everything, who lost their homes, whose communities were terrorized and shattered. I have marveled at their courage, dignity, and sheer life force. I said once that our young women are the future of Africa. Already, strong, competent, powerful, resourceful women are leading countries, international organizations, global civil society movements. Women remain at the very heart of our communities.

How can women become more empowered? I am asked this question often in relation to my own role as ICC Prosecutor. Empowerment and self-belief are key. I am proud to be a woman, an African, and a mother. Throughout my career, I have encouraged women, and especially African women, to seize opportunities and believe in themselves and in their true potential. I don't believe in glass ceilings, but broken glass.

Do you have personal icons of empowered women that you admire? What sets them apart? I do not have to look far to see powerful and compassionate role models, starting with my mother and the wonderful women of my own family who cared for me, taught, and inspired me. I have long admired the strong, pioneering spirit of African women such as Graça Machel, Navi Pillay, and the late Wangari Maathai. I also admire my late father who believed in gender parity and education for all. The women's empowerment movement needs more men champions of gender equality.



Dr. Amy Jadesimi

CEO, Lagos Deep Offshore Logistics Base (LADOL), Nigeria As a leader, what do you see as your responsibility for affecting sustainable social change? Synergy and collaboration. SDG advocates often see the petroleum sector as the enemy. My perspective is that we need synergy. We cannot just stop oil and gas, but we also need a clear and strict transition plan away from it. I understand the impact on the environment and know we need to shift toward sustainable energy, but for a country like Nigeria, we need to combine sustainability with oil and gas and make a concrete plan on how we can create a sustainable economy.

How has LADOL worked to foster the U.N.'s universal sustainable development goals? LADOL is fully committed to the SDGs. We integrated the SDGs into our business model because we recognized, even before they were ratified, that by following the SDGs we would be a more profitable, resilient company.

What role does the SDGs play in Africa's economic development? The equation in Africa is different because we are building a lot of industries for the first time. Africa needs completely innovative solutions in this era of the new economy. Where Africa could end up leading the way is in the development of wholly sustainable businesses and industries built from inception with sustainability in mind to service the fast-growing markets in the world.

What opportunities do you see for Africa, and Nigeria in particular, when it comes to advancing the SDGs? The key is robust local businesses, using scalable processes and procedures that are linked with the SDGs. It is also important to appreciate that we are not aiming to turn Africa into a replica of the West. We need to create new economies based on real value addition, sharing, and recycling of resources and maximizing the return to the whole community, country, region, and continent. This is the best way to create the maximum return for private shareholders and governments as this economic model will maximize the size of the pie.

Amina Maina

Group COO, MRS Holding Ltd, Nigeria

How do we overcome institutional discrimination towards people in poverty? Thankfully, today's government is sensitive to poverty alleviation. We are seeing social investment programs and policies like TraderMoni providing funding to women and artisans, who would otherwise never receive funding from formal institutions. We also have the Central Bank of Nigeria's anchor borrower scheme which helps to fund struggling farmers. These programs will go a long way toward eradicating institutional discrimination.

How do we ensure that those who escape poverty stay out of poverty? We need to create business clinics and incubation hubs to assist in training on business continuity, accountability, and strategies that will help sustain and grow businesses that have escaped poverty. Venture capitalism could also play a significant role by buying into the SMEs and financing the businesses to the point where they can stand alone or go public. To this end, the government needs to ensure tax breaks and other incentives to encourage investors. Also, there must be a level playing field in employment opportunities so that those who have struggled to receive an education can find jobs and not rely upon who they know.

The Nigerian National Petroleum Corporation (NNPC) is doing it right. Applicants were surprised and happy to know they received employment offers based on their exam performance and the interview process and not on who they knew.



What types of education or training opportunities do we need for girls? Girls can be educated formally or informally through vocational centers. They can be taught skills such as knitting, soap making, basket weaving, and food processing which will allow them to work from home. It is also important to teach them basic accounting, so they know how to calculate their costs, enabling them to sell their goods at a profit.

What role do women play in promoting female education? Growing up, I recall the myth that women could not work together. That pushed me to prove the point that women can and do work well together. Seventy percent of my team members are women.

We have to change the narrative. We have to be role models, as well as advocates for the education of young girls. I am a northern woman and a Muslim, but I am educated, and I work. My job has not changed me, my beliefs, or orientation. We have many successful women today, who are happily married and have children that are balancing multiple responsibilities.



Adesuwa Okunbo-Rhodes

Founder and Managing Partner, Aruwa Capital, Nigeria

Aruwa Capital is one of the few gender lens funds investing in Africa, can you elaborate on what that means? Gender lens investing is investing with the goal of making strong financial returns while having a positive and scalable impact on women. A common misconception about gender lens investing is that investments are only in women-owned businesses. The businesses we invest in can be male or female-owned, but they are always women-impact businesses.

We invest intentionally, with gender as a key part of our screening and investment decision. We only invest in businesses that either provide employment opportunities for women through the workforce or businesses that provide goods or services that help improve women's lives.

From a social impact perspective, women are significantly underrepresented and contribute less than 40 percent of GDP despite representing half of the population. However, when women have access to capital and are financially independent, 90 percent of their wealth is re-invested back into their family and community.

How is Aruwa Capital changing the narrative regarding the current gender imbalance in the private equity industry? Women make up just 9% of senior positions in private equity, only 2% of private equity funds globally are owned by women. Aruwa is one of a handful of solely woman-owned and led private equity funds in Africa. Women are significantly underrepresented among the investment decision-makers at private equity and venture capital firms globally, which means there are not enough women as capital allocators.

Aruwa is using its power as a capital allocator to change the narrative for women, both for female founders of private equity firms and for women entrepreneurs. Our mission is to leverage the success stories from our portfolio, demonstrating we can combine strong financial returns with positive long-term social impact and measurable women empowerment outcomes. Thus, encouraging more institutional investor backing for female-founded funds and making the case for gender lens investing.

How can organizations incorporate gender into their investment strategy? It is essential to do your research and understand what type of gender mandate you would like for your fund. There are varying degrees of gender lens investing and you would need to define specific investment criteria. You need to ensure investing is sustainable and you are using gender as a driver for impact and returns to scale up and attract commercial institutional capital over the long term.





Her Excellency rincess

Adejoke Orelope

Adefulire, Senior Special Advisor to The President on Sustainable Development Goals (SDG's), Nigeria

Is the perception that government is dysfunctional or too bureaucra-

tic to affect real reform accurate? The structure of government is designed to foster due process, transparency, accountability, and openness. However, in some cases, red tape, complacency, lack of dedication, negligence, and abuse of the process is common. These are not insurmountable obstacles with commitment, credible leadership, and the effective deployment of appropriate technological support. President Buhari's government has invested heavily in the transformation of the public service through training and workshops designed to improve productivity, deepen knowledge, expand horizons, and refocus public servants.

How do we ensure that more individuals and groups, especially women have access and opportunities to influence policy decisions? There must be deliberate and conscious efforts to bridge any inequality gap where it exists. Nigeria under the current administration has been encouraging more women to take up leadership positions. For example, in the President's ministerial list, key positions were given to women.

We must also end all forms of human trafficking and sexual exploitation, child abuse, and early and forced marriage. We must recognize and value unpaid care and domestic work through social protection policies and the promotion of shared responsibility within the household and the family.



What lessons have we learned from other countries, such as Senegal, that will serve Africa to prepare for this global pandemic? The transmissibility of the virus has made it difficult to contain and treat, with low- and middle-income countries facing more health and economic consequences. Also disturbing is the fact that Nigeria was one of the 13 countries identified as likely to be affected by COVID-19, but with limited resources to fight the pandemic. Despite the dire prediction and the financial challenges confronting the country, the government has so far been able to effectively manage the situation.

What policy responses from the government can we expect to see to counteract the effects of the pandemic on the health care system specifically and the economy more broadly? We must mobilize resources to equip our hospitals, healthcare facilities, and supplies to protect the general population. Africa is also now more than ever ready to initiate and fund more research projects on drug and vaccine development.

Prior to the outbreak, the government had set up a broad-based committee to reduce the economy's reliance on oil and gas revenues. The President also set up the Economic Sustainability Committee to develop frameworks to mitigate the impact of COVID-19 on the economy.



Deola Sagoe

Founder, House of Deola, Nigeria

How would you advise young women interested in following in your path? My advice would be to own their journey! Be disciplined, be original, manage your finances, manage your production capabilities, and always collaborate where you see an opportunity to forward your ideas. Do not stop learning every process and transferable skill that may help in the business side of fashion. It is very important to underpin everything with a savvy business mind while in the throes of creative genius.

Any young designer must be able to define their style according to a specific audience, which may present itself anywhere in the world. Greater attention to intellectual property protection to foster creativity among upcoming designers is also needed.

What programs or opportunities can Africa's fashion industry offer to assist in providing opportunities to young fashion designers, and particularly young women? There are not enough programs that identify, develop, and present young Nigerian designers to the world. This is a shame because one thing I know for sure is that the talent and passion are out there in spades. African governments have never fully understood or appreciated the role that fashion plays for the individual, the community, society, and the nations they govern. They do not see their cultural impact or economic potential. If they did, there would be more industrial parks for production, more tax break incentives, and institutions dedicated to learning with world-class technologies. More programs, opportunities, forums, academic institutions, grants, and sponsorships for young designing women are needed.

You come from a family of female entrepreneurs with your mother owning a local tailoring business. You followed in her footsteps but went further building an international fashion brand. Where do you envision going from here? Being both creative and entrepreneurial runs in my family, particularly with the women in my family. I say this as a mother to three daughters who, though very different, share a distinct collective personality when it comes to being entrepreneurial and business-like. The recognition that their fashion brand Clan has garnered locally and internationally is its evidence. There is a clear thread running through generations in our family and this adds a special element to our brands and body of work.

At this point, we are all analyzing an uncertain future as we wait to see the full economic fall out of the COVID-19 pandemic. Things will be changing. We will see what this means for our customers and how we meet their needs.



Gender Equality

Monden Empowerment "The universe is mine."





Titilope Olubisi Ejimagwa

You stress the importance of dignity in labor, where "your voice needs to be heard". How essential is this for women today? Sex and segregation, unfortunately, go together, especially in Africa. The feminine sex is viewed as the weaker, subservient sex. There is always a glass ceiling that limits the ambition of women. We have only had four women as bank managing directors in Nigeria. There is segregation at work and indignity in society against the female gender. Society judges even the body language of strong-willed women, viewing them as prideful and insubordinate to the supremacy of men.

While I respect the societal and religious obligations of a wife to her husband, what irritates me is when I see other women discourage female trailblazers. My opinion is that men are simply short-changing themselves by stifling the advancement of women and refusing to acknowledge them as equals.

There are almost a million women in Longrich who are paying the bills in their homes and whose children are benefiting. Women can bring much to the table if allowed to flourish and given the same dignity accorded to men, for their labor of love in the family, and to society.

How can we change this? If we as women do not ring our bells, no one will ring them for us. We must encourage other women to be go-getters. This is how societies are built. As charity begins at home, men should start being more charitable towards their wives. This will extend to and benefit the larger society.

I am not suggesting women adopt arrogance as a tool of control to prove a point that they are better than their male counterparts. I am talking about embracing the beauty of dignified leadership and no-limits achievement that creates its own kind of feminine diversity in corporate leadership and small and medium scale entrepreneurial opportunities.



Viola Llewellyn

Co-Founder and President, Ovamba, Cameroon and The United States

Ovamba has been an innovator in the financial inclusion technology sector. What is next for Ovamba? We are working on a variety of initiatives such as licensing our solutions to banks, creating a sub-Saharan market for digitized trade, exploring more partnership opportunities, and facilitating more investment on our continent.

The gender gap in financial inclusion has widened in recent years. How can Ovamba address that gap? The beauty of a digital platform is that it eliminates certain biased decision making that keeps some of our citizenry and customers outside of inclusion. Ovamba created TradeTech to drive financial inclusion along the lines of trade, importation, and manufacturing. At various points in the value chain you will see women. Our risk models are appropriate for all of these stages.

Financial and technological illiteracy among the unbanked remains a major obstacle. How can we overcome this? To be fully integrated, an economy is only as sound as the businesses at the bottom of the so-called pyramid. For Africa, this includes survival businesses operated by those untrained in business or management. This does not mean that they are not smart, savvy, or capable. However, there is no point asking some people to go fill in a form at the bank or a law office if they cannot understand or read those documents with full understanding. By using voice computing and African language capabilities we open up entire customer segments for inclusion.



What more can Africa do to address the existing financial inclusion gap to create an enabling environment and digital ecosystems to better compete in a global environment? Start with sweeping digitization of products, service delivery, trade, banking, government, health, and education. We can start our own value chains and supply chains. We can change and expand the products and solutions that banks have to offer the informal sector. We should address the legal frameworks that are out of harmony with other regulatory bodies. Start manufacturing on the continent and increase exports. This is the beginning of an enabling environment that creates room for all due to the secondary markets that naturally occur from business traction. Then, we should create a continental-wide small business association to push standardized business processes and support to drive cross border trade. We should make Africa a fully open trade and business zone with full portability of products and services across a digital platform. That includes digital currency as well.

Sandra Locoh-Donou

Founder, Finlo, Kenya

The Global Findex report found that over one billion women do not use or have access to the financial system. The IFC estimated that worldwide, a \$300 billion gap in financing exists for formal, women-owned small businesses, and more than 70 percent of women-owned small and medium enterprises have inadequate or no access to financial services. In developing economies, 200 million more men than women own cell phones. Without access to mobile technology, millions of women are excluded from secure and convenient digital payment systems.

The World Bank estimated the funding gap for SMEs in Africa in 2017 to be over \$300 billion. While information is lacking on how many of these SMEs were women-owned, it is known that in several sub-Saharan African (SSA) countries, women faced hardship when fundraising for their ventures. Banks usually require women applicants to provide proof of marriage and collateral from a husband.

Finlo was created to finance small businesses in Africa and to give them the tools necessary to scale their business. Most importantly, Finlo supports the most vulnerable African businesses which, oftentimes, are those owned and operated by women. It is why the first loan Finlo made was to a woman-owned business in Togo and thanks to our loan and use of mobile applications to drive sales, that business is growing. More of these types of business opportunities exist, but there are inherent challenges in investing in women-owned businesses, not the least of which include society's long-held biases against women-led companies.

Significant hurdles include a lack of access to technology, infrastructure challenges, and operational issues related to accounting. We continue to work with our borrowers to create automated solutions to solving these problems.

If these barriers can be overcome, access and mobile capital for women-owned enterprises in Africa can be increased while changing the perception of what it means to be an African woman. Finlo wants to scale women-owned businesses beyond local SMEs and offer the tools—both financial and technical—to become multinational enterprises.

Finlo exists to ensure that no woman who has a viable business will fail because she was unable to unlock capital or increase her technical knowledge. This is an ambitious target but Finlo believes that together, through a coordinated effort and a commitment to financial rigor, private and public sector partners can work together to bring capital to African women to spur economic growth.



Carole Wamuyu Wainaina

Chief Operating Officer, Africa50, Kenya

COVID-19 created an unexpected paradigm shift affecting global economic sectors. How do you see this impacting Africa? We are made stronger by these global challenges. From our resilience, we build the ability to find new solutions. The pandemic accelerated the need to invest in people's futures and livelihoods through sustainable health, employment, and education policies, which are key to inducing regenerative and sustainable growth.

We hear a lot about the need to accelerate access to digital services throughout the continent. How can this be achieved equitably? There can be no sustainable development if we do not put people first. This means that access to social services and economic opportunities for the most vulnerable must be central to all development plans in Africa. Technology can be leveraged to achieve that and access to reliable and affordable internet is not only instrumental, it must be made universal.

What should be done to attract further investments in our youth? Investing in youth is investing in the future of Africa itself. ICT and innovation are already identified as key sectors in economic opportunities for youth. Our continent has pioneered several new technologies, especially in the mobile industry, and has triggered interest from global tech firms that are investing in and collaborating with local start-ups. Africans must also invest in such ventures.





Nneka Aningo

Founder NIA Fitness, Nigeria

As a fitness professional, fellow of IREP (Institute of Registered Exercise professionals) and an advocate for unapologetically strong women, I hold on to the belief that "not one size fits all". That there are multiple ways to define success and finding your own path is paramount.

This became even clearer with the experience of working with women as they attempted to reach their goals. You see, the biggest obstacle or hurdle they had to overcome was the goal they set for themselves. Their body goals.

For too long our society has very closely tied a woman's worth to her body. We as women have accepted and internalized this construct. As a result, we have placed undue burdens on ourselves to look a certain way, aided by all the photoshopped images we are bombarded with of so called perfection. The toll this thinking has on our mental health cannot be overstated. The billions spent trying to look a certain way, the disappointment when we see fine lines, be it laugh lines or wrinkles. The panic when that first grey strand appears. Basically, we panic when we see signs of aging as if we don't pray for long life constantly. The irony.

As a fitness professional, it is my life's work to help break this cycle. To focus on what truly matters. Which is our ability to function independently even as we age. To be strong physically and mentally, to be able to appreciate our body for what it can do and not only how it looks. Because the truth is, no matter what, this body will change, it will grow old (god willing), it will become weaker and we should be not only prepared for that stage but be grateful, for we are old, not dead.

NIA Fitness does just that. NIA Fitness focuses on getting women stronger in a way that emphasizes positivity and acceptance of all the glorious shapes and sizes we come in. That our journeys are all unique to us as our goals should be. For we are so much more than our bodies.

We are #strongwomen.

The 'ASK'Addressing the Gender Gap in Negotiations

When it comes to negotiating, does gender matter? We would like to think that it does not, but the reality is quite different. Both men and women are capable of negotiating, but it would be shortsighted not to acknowledge that there are a number of differences that exist between the sexes.

Girls from a young age in many cultures are raised to be accommodating and nurturing of relationships and others. Historically, such behaviors have been viewed as less than effective in negotiations. Instead, competitiveness and assertiveness, often associated with boys and men, have been applauded as indicators of effective negotiation. Often, women have been prodded to be "more like men" if they wanted to be successful negotiators, but that may be short-sighted.

Such differences have resulted in disparities. A survey by Ranstad USA found that roughly 60% of women have never negotiated with an employer over pay. This is in line with a Robert Half poll that showed only 45% of women, compared to 68% of men were likely to negotiate their salary. While women are negotiating more than they have in the past, men continue to negotiate for pay at higher rates. Monetarily, the gender differences tended to be notably smaller, but as the data suggests, added up over time.

While competitiveness and assertiveness were effective in distributive bargaining where a mindset of "win-lose" dominated, today's reality favors a more integrative bargaining approach. An approach that prefers a "win-win" mindset where cooperativeness, collaboration, and long-term relationship building are sought after strengths. As a result, women are becoming more astute negotiators because they are embracing those inherent strengths.

More organizations are seeing the potential of women as strong negotiators and are utilizing women in key negotiations both in the private and public sectors. Those organizations are also providing training and development opportunities for women to ensure they succeed. An investment likely to ensure a win-win scenario for all involved.

Ifeome I.Idigbe

They Say

I want to shout But make no sound There is only silence The silence of my anguish.

For the words I cannot speak
'Men don't talk' they say.
For the tears I cannot shed
'Men don't cry' they say
For the embrace I long for
'Not for men' they say
For the help I cannot seek
'Men are strong' they say
For the courage I lack
'Men are brave' they say
For the responsibilities I cannot shoulder
'Men must provide' they say.

I am only human Imperfect. Afraid. Vulnerable. Insecure.

I want to shout Loud and long But make no sound No one can hear There is only silence The silence of my anguish.

For the silence I must endure For the words I dare not speak For the loneliness I feel I am a man, they say.

Ifeoma I. Idigbe, About Men: Random Poems, Monologues and Reflections

A seasoned finance and human resource consultant, Founder and Executive Vice Chairman, boys to MEN Foundation, and founding Trustee and ex-Chairwoman Women in Management Business and Public service (WIMBIZ), Nigeria



In the race for gender parity and equality, we shouldn't forget the men.

'Men are also endangered.' Ifeoma I. Idigbe, Founder and Executive Vice Chairman of boys to MEN Foundation admits it is a seemingly outrageous statement in the face of male chauvinism, misogyny, and power. However, she considers it true nonetheless because she recognizes that unfettered privilege can be a handicap, a proverbial albatross around the neck.

'Men's egos are built to resist vulnerabilities, but this has the opposite effect of making them vulnerable because psychological, mental and emotional rigidity leaves people at a greater risk of breaking. We complain about how badly boys and young men behave 'nowadays', but not enough is being done to correct such behavior and help them face the challenges of the 21st century, as well as the reality of a changing gender narrative.'

Ifeoma believes we must raise the right kind of men to face the challenges of the new age and to drive equity within the social structure. She believes we must ensure that men become their best selves to positively impact the communities in which they live and that being present, loving, emotionally available are not incompatible with being a man.

Society has determined sometimes rigid roles and perceptions of gender, and we are socialized to accept and believe them. Many women identify with society's prescription of a woman's place, sometimes more strongly than men, and so inhibit themselves and those they have some control over, such as their children.

It is more difficult to free or influence someone whose mind is self - imprisoned and who chooses to operate within the confines of the limited world they understand. They vilify those who seek to expand their thinking, often out of insecurity and a fear of what the strange new world will bring. As Charles Darwin found out, adapt or die. Mental, psychological, emotional and spiritual evolution are inevitable. Both men and women must evolve to survive.

Perhaps men put too much pressure on themselves to follow society's definitions: breadwinner, strong man, enforcer of good behavior, family mouth piece, leader in every sphere, the home, office, government and politics. Modern day life and pressures as well as the increasingly visible and relevant roles of women, are forcing a redefinition of traditional gender roles. The best survival proposition is to embrace flexible gender roles decided by ability and circumstance.

Laureen Adam

Founder, Amara's Health Spa, Zimbabwe



What must Africa do that it is not yet doing to stop and reverse its current undesirable socio-economic situation? Countries in Africa must stop the ongoing brain drain and retain their highly educated and skilled people to enhance their economies. This is best done, by developing functional, competitive, and attractive employment opportunities in an environment where the rule of law and integrity are respected. Africa has allowed more developed countries and free aid organizations to cheekily employ their brightest while aiding to kill their own without questioning the motives behind their work and decisions, not recognizing that such 'aid' helps to perpetuate the cycle of underdevelopment.



Amara's health spa

Can Africa effectively respond to socio-economic demands and funding imperatives at home while addressing socio-environmental challenges that are increasingly becoming global? Yes. I believe Africa can respond effectively. However, we must aim to do so sustainably. With Africa contributing only 3.8 % of the global greenhouse emissions, there is a tremendous opportunity for African countries to show leadership in the fight against climate change by adopting and implementing only those policies which minimize harm to the environment while maximizing the benefits to their populations and economies.

One potential strategy is to introduce a levy on companies that are polluting the most, using the funds generated to fund African universities already engaged in impactful work, particularly in the area of collecting data and research which aids the understanding of Africa's impact in a global context. Once policymakers understand Africa's impact on the environment, it will become easier to understand what kind of funding is adequate for the challenge.

What do you see as the most promising solutions to addressing poverty and income equality? Africa is a continent comprising 54 different countries that are not homogenous. Each has its unique problems and inhibiting circumstances. We, therefore, need to concentrate on finding homogrown means of funding poverty reduction programs. While aid from foreign governments has helped in many ways, it has stifled innovation in our most vulnerable communities.

Most African countries that rely on free aid have assisted in killing their livelihood, especially as politicians both in the receiving and donor countries have used free aid to fuel rampant corruption. The free aid has disenfranchised countries and contributed to the belief that poverty was, and still is, being caused by colonizers, who are now paying for it through free aid, which they are only too happy to receive. Instead of being providers of aid, donors should create investment vehicles that foster a spirit and attitude of self-help among the most vulnerable.

Africa's Frontier Women in STEM

How Women are Impacting STEM in Africa

Strides

Over 14 million people die annually in Africa due to the short supply of essentials like blood and oxygen. When Temie Giwa-Tubosun launched LifeBank, a medical distribution company that uses data, technology, and a smart logistics system to deliver blood from labs to hospitals across Nigeria, her goal was specifically to change the statistics. Since its launch, LifeBank has delivered over 19,000 units to 400+ hospitals and saved the lives of 6,500 people in the process.

Across the continent in Uganda, Brenda Katwesigye runs Wazi Vision, a company that provides virtual reality eye testing kits for communities that do not have optometrists or access to affordable eye-care services. Meanwhile, in Namibia, Loide Uushona is spearheading one of the country's youngest-owned medical science laboratories, ProQuest, alongside her co-founder, Pendapala Shiyuka.

Many of the stories of women who have ventured into the Science Technology Engineering and Mathematics (STEM) field in Africa reflect the sensibilities of female innovators as well as their grit and determination to excel in a male-dominated industry.

Diversity and inclusion

On International Women's Day in 2019, TechCabal explored diversity in the technology industry through a portrait series and exhibition, Tech Women Lagos. The series profiled 50 women within Lagos' technology ecosystem. Tech Women Lagos is one of the most recent efforts to create a centralized platform that profiles women in STEM and serves as a clarion call for the next generation of girls to consider careers in technology.

Fifty women, though commendable, represent only a fraction of African women in technology and do not particularly account for women in science or engineering fields. Based on figures from research carried out by UNESCO, only 30% of professionals in the sciences in Sub-Saharan Africa are women. That is a huge gap.

Conversations around closing this gender gap, often lean towards showcasing female STEM leaders and role models, as well as making science and technology courses more attractive for young women. However, without the right policies in place, women might pursue science-oriented professions, but they will be less likely to last long in the field or advance to leadership roles.

Making a case for more women in STEM

Jobs of the future will largely be based on artificial intelligence and automation, placing tech-savvy candidates in the perfect position to snag roles in engineering, software development, and scientific research. If women fail to prepare for that future by actively pursuing and participating in STEM, those opportunities will be missed.

Thankfully, there's a growing list of initiatives that are working to encourage more young women to join the industry and support them in pursuing STEM careers.

In Ghana, for example, a social entrepreneur, Ernestina Appiah, spearheads Ghana Code Club where she trains children on how to make computer games and websites. Abisoye Ajayi-Akinfolarin, on the other hand, runs GirlsCoding for young girls living in underserved communities in Nigeria. On a smaller scale, Ire Aderinokun, Nigeria's first female Google Developer Expert, has granted full scholarships to women to obtain nano degrees on Udacity.

Other initiatives such as the Working to Advance Science and Technology Education for African Women (WAAW) Foundation and the UNESCO STEM and Gender Advancement (SAGA) projects reach a wider network of women and have collectively trained thousands of women across the continent.

The support systems already exist, and more are being formed. Significant strides have been made, but the road ahead to recognizing and empowering women in STEM is a long one.

Dr. Ibilola Amao

Principal Consultant, Lonadek Global Services, United Kingdom & Nigeria



A better future for humanity necessitates a plan for empowering women and girls to consider STEM leadership. However, enticing women to become STEMpreneurs and TECHpreneurs takes time and effort. It calls for the establishment of a stable pipeline of talent and a willingness of an experienced generation to mentor and support those exploring STEM fields.

Globally, the numbers of women graduating in STEM-related fields are low with 38% in Math, and only 19% in Computer Studies. In Africa, less than 13% of the overall STEM workforce are women. These numbers must increase if we are to continue shattering the glass ceiling in traditionally male-dominated industries such as energy, mining, oil and gas, manufacturing and automotive.

Post COVID-19, the new norm will be digitally-driven. STEM will play a vital role in recalibrating how we live and work. Achieving SDGs by 2030, Net Zero by 2050, implementing 5G Technology, Health and Wealth optimization will need to be integrated into our lives. High-end technology demands will make female STEMpreneurs and TECHpreneurs the most valuable assets in the medical, pharmacology, agriculture and agro-allied sectors.

Now, is the time to be deliberate! Deliberate in developing socially responsible solutions, improving communication, increasing investment in gender-friendly campaigns and advertisements while celebrating female role models. Deliberate in mentoring our young girls as well as supporting our female STEMpreneurs and TECHpreneurs. Deliberate in dedicating diversified talents and resources to achieve what is best for humanity.

If Lonadek Global Services can become a multi-award winning, woman-owned, ISO:9001: 2015 Certified Engineering Technology and Innovations Solutions Company, then young girls in STEM should be aware that with technology on their side the possibilities are endless.

Hajiya Maryam Mairo Aminu Tambuwal

What are the main challenge that humanitarian aid organizations like the MMAWT Legacy initiative are going to face in the future? The Covid-19 pandemic has disrupted the policies and procedures of humanitarian aid organizations across the globe and the MMAWT Legacy Initiative is not left out. Our activities are community based and require a lot of inter-personal interactions with our beneficiaries in local communi-

ties. Our work is tailored towards impacting the lives of people in some of the remotest rural communities. Our target demography usually does not have access to internet or other technological infrastructure that the Post-COVID 19 work space will require and this in itself, has posed a new challenge that we have to solve. Deploying the use of technology in our work and making beneficiaries understand the "new normal" is a huge challenge but MAWT Legacy Initiative is going back to the drawing board to restructure our implementation procedures

How do we move from always providing humanitarian emergency assistance to planting seed of long-term development within humanitarian programs? I think we need to change our view of

the term "Humanitarian Assistance". I understand that providing food stuff, medical supplies and other emergency relief items should be our first response to a humanitarian crisis situation but after this initial response, I always ask:

what's next!

First Lady Sokoto State and Founder, MMWAT Legacy Initiative, Nigeria

Humanitarian aid and responses should be designed towards ensuring that the beneficiaries are able to fend for themselves after a period of time. It's not dignifying and humane to make people constantly dependent on your programs. This philosophy is what informs programs at MMAWT Legacy Initiative. If you look at some of the work we do, especially in the areas of providing community health support, education, fighting desertification, economic empowerment, reforming juvenile delinquents and policy advocacy, you will realize that they are all geared towards positioning our beneficiaries in our program communities for self-reliance.

How do you see the role of the private sector as a partner in innovation for humanitarian work? The private sector has a lot to offer in terms of funding humanitarian aid innovations. In planning CSR initiatives, private organizations often try to carry out activities themselves and this is often counter-productive. Humanitarian organizations are working in different fields towards sustainable development. I think the private sector should tap into the expertise and technical know-how of these humanitarian organization so as to have a more impactful CSR.

Dr. Dorothy Jeff-Nnamani



MD &CEO, Novo Health Africa, Nigeria

The health financing gap in some African nations is acute. How does this impact a nation's ability to achieve its Sustainable Development Goals (SDG)? The SDGs aim at eradicating poverty and have a vision for economic, social, and environmental development. Although SDG3 focuses on health, creating a sustainable world depends on a healthy human population. The challenge for African countries is the gross mismatch between health financing and needs, as Africa only accounts for one percent of the total health spending with a health financial gap of about \$66 billion annually.

Universal Health Coverage (UHC) supports the achievement of gender equality, poverty eradication, and education of which without a healthy human population, the SDGs will not be achieved. For example, protecting people against the impoverishing effect of health payments will help prevent poverty, a target of SDG1. Additionally, inequalities in education are exacerbated by poor health, given that children and adolescents with good health have better educational outcomes, advancing SDG4 which focuses on education.

How do we effectively encourage domestic resource mobilization and prioritization of healthcare in nations where government funding is limited? Given the wide financing gap, nations need to focus on domestic mobilization of resources through tax structure and administration reforms. This not only focuses on collecting more revenue but ensures the appropriate allocation of resources to achieve the best value aimed at enhancing the quality of the whole system. In order to increase priority given to healthcare, the global and national health communities need to make a better and more holistic case for health that includes the economic benefits of investing in health.

There is no one-size-fits-all approach to achieving universal healthcare, but are there strategies that have proven more effective than others? Achieving UHC is a laudable goal. Research has shown that the world needs strong health systems; sustainable financing structures; innovative health insurance policies; strong political commitments and improvement in primary healthcare facilities in order to achieve UHC.

Yewande Austin

Founder and Executive Director, Change International, USA

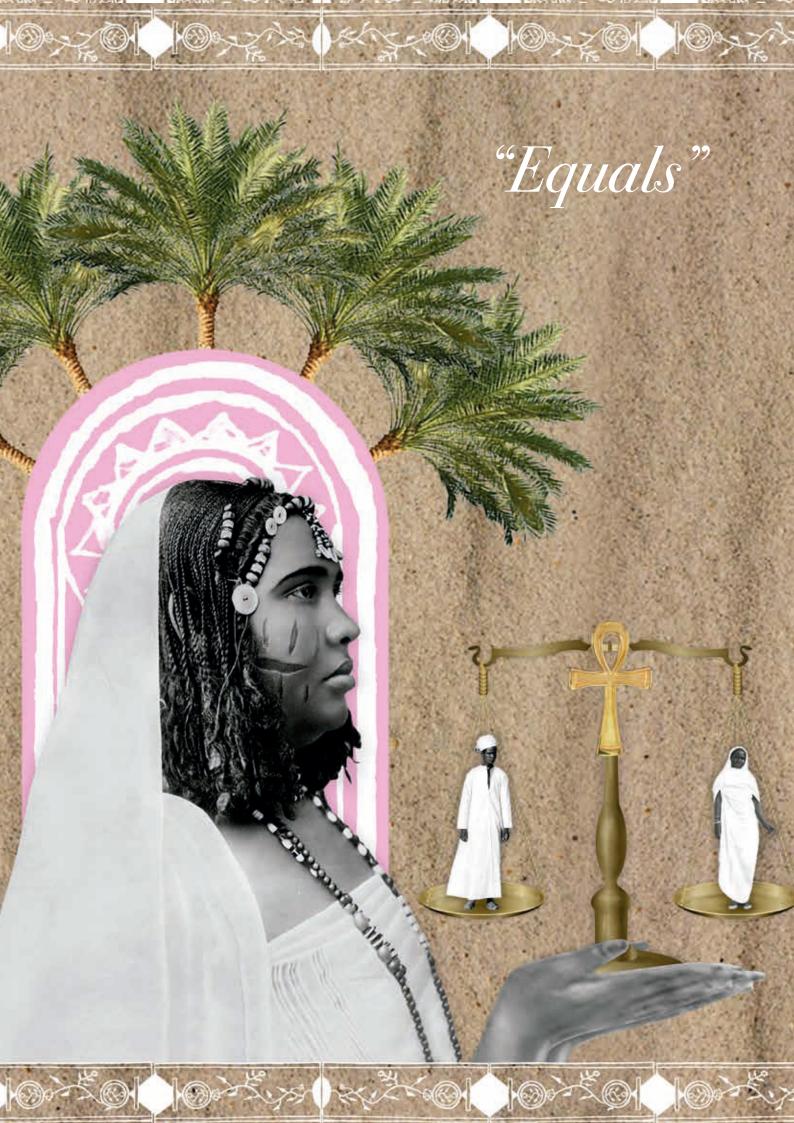
Can you give us a brief history of your work? From the time I was a child, I dreamed of changing the world. I was fortunate to be surrounded by strong women like my mother who demonstrated how to build a plan for that dream. I established Change International in 2006 to empower girls and women with critical life skills that promote social and economic freedom. Our international development programs have served over 250,000 vulnerable people, non-profit and government leaders in 30 countries around the world including 23 African nations. We have touched former child soldiers, human trafficking survivors, orphans, and refugees, but I am most proud of our mission to build Alheri Village - the first sustainable rehabilitation community in Nigeria for Internally Displaced People (IDP's) that survived conflict with Boko Haram terrorists.

Why is your mission to empower women and girls so important to you? What method are you using to achieve this goal? No one understands the dual challenge and privilege of being a woman better than other women. We must be the ones to solve the problems that have trapped millions of our sisters in socio-economic systems of oppression. Change International empowers women through economic inclusion. Our social entrepreneurship program teaches vulnerable women how to build high social impact businesses that improve their communities. In Abuja, Nigeria, we have funded four start-up businesses for women who will one day live in and lead Alheri Village. By removing barriers for growth, these programs create a powerful shift in social hierarchy.

How can we secure space for future generations of women leaders? In order to achieve equitable representation across society, we must improve access to early childhood education and job acquisition training that will prepare more girls to assume key leadership positions. Educated girls make informed choices. Evidence shows that countries with higher levels of gender equality benefit from stronger economies, social stability, and a reduction in poverty.

What are you doing to mitigate the impact of the COVID-19 pandemic on women and girls? My crisis management program, "Women, Africa and COVID-19" has taught humanitarian organizations in eight African nations how to reduce viral transmission and economic struggle for vulnerable women and girls. Burdened by pre-existing disparities, the pandemic has further increased their exposure to gender-based violence, human trafficking, and food insecurity. The women in our Nigeria-based program are still thriving during the lockdown because they've been equipped with skills to be self-sufficient.





Awamary Lowe-Khan

Founder, Innovate Gambia and The Women Boss, The Gambia

Empowered women transform communities. Women are undervalued, underpaid and marginalized, and their work often goes unrecognized. Strengthening the voice and choice of women will not only help boost communities but increase economic impact. There has been so much talk recently about the lack, shortage or underrepresentation of women in leadership positions at work, and at board levels. I believe this is because most organizations are not intentional about balancing the inequities surrounding gender equality.

To be intentional, organizations need to focus on three things: Develop, Retain and Promote Women. They need to start by investing in

women staff early on. This means that dedicating a budget and investing in women's professional or business development and coaching is necessary for further growth. Additionally, organizations need to be transparent about opportunities early and plug in women for visibility and equality.

I wanted to make sure that women have equal opportunities by creating the space to develop their skills. The Woman Boss fosters economic opportunities for women and girls. I built the table and provided seats for women. We created a safe space for women and girls to be themselves and build themselves. We listen to their stories and help find solutions. We focus on strengthening their communities, boosting their confidence, teaching them leadership skills, how to make and save money through entrepreneurship, and find innovative strategies to increase their economic opportunities.





Mansata Kurang

Founder, VR Revival, UK

How does Virtual Reality connect to the field of mental health? We know that Covid-19 will have a major impact on our mental health. This is why I am so passionate about using Virtual Reality (VR) as a solution to help tackle adult mental wellness. I get to work with amazing people at Nesta, Story Futures, and Royal Holloway University in exploring how experiential storytelling and psychological expertise can be combined to support better mental health and wellbeing.

At VR Revival, we create uplifting social experiences in VR for currently underserved audiences. In the UK, one in fouår people suffer for mental illness and we will be working specifically with women and ethnic minorities on a VR application to help with feelings of distress, inadequacy, and failure through self-compassion. I am passionate about Africa and we have big ambitions to expand overseas once our prototypes have been developed in the UK.

Where else is VR likely to make significant contributions in the coming years? VR is having a major impact in other areas of medicine. In surgery, it is being used to improve accuracy for patients through the use of haptics, holograms, and other immersive tools. We have seen it used as a solution for post-traumatic stress disorder (PTSD), phobias, and rehabilitation to train users. It can also allow medical students to practice administering clinical exams.

The potential for VR is endless and we are only still a niche industry. There is so much more to come. I am excited to be a role model for ethnic minority women in this space. At VR Revival, we are committed to doing our part for the UN Sustainable Development Goal 3: Good Health and Well-being. We get up every morning to help people improve their mental wellness so that they can convert negative emotions into positive ones to help free their minds.

Faith Akovi Cooper



Country Director, International Rescue Committee- IRC, Liberia

How will COVID-19 potential impact Africa's economic growth and social development? While Africa is largely seen as a continent with weak economic systems, various policies and activities further impede the socio-economic stability of the continent. This threatens the capacity of the region to remain resilient in the face of shocks associated with an emergency such as COVID-19.

The global strategy employed for the management of COVID-19 was to impose a lockdown that required citizens across the world to stay indoors to flatten the infection curve. However, this strategy does not take into account major economic impact for a continent with widespread poverty, high youth population, high unemployment, low wages, high rural-urban migration, and the further widening of the gap between the rich and the poor.

How do health crises like COVID-19 impact women and men differently? Evidence from previous outbreaks and now recent stats from COVID-19 indicate that women and girls will be affected in specific ways. Reportedly, more men have contracted the virus in part due to their genetic makeup and health behavior often associated with gender norms; however, women will disproportionately suffer long-term socio-economic impacts according to the World Bank. Women and girls are more likely to be informally employed, selling in markets, serving as primary caregivers in their homes, and generally in lower-paying jobs. Global lockdown restrictions impact their ability to earn income to sustain their families and their susceptibility to intimate partner violence increases as a result. With these lockdown measures, the rates of domestic and intimate partner violence are skyrocketing around the world with people confined to their homes.

What recommendations would you make to ensure a gendered approach to the COVID-19 pandemic? Create awareness in a gender-sensitive way so that everyone appreciates that COVID-19 impacts genders differently. Maintain the continuity of services for women and children and increase the number of women in decision making roles/processes to drive policy formulation, practice, and implementation.

What are some of the critical lessons learned from Ebola that we could apply here? Preparedness is key both on a national and regional level. We must not recreate nor start from scratch, as it hampered some efforts during the Ebola outbreak and in essence cost lives. Mitigation efforts to contain COVID-19 must be inclusive, people-centered, and adjusted to fit the local contexts. Response strategies must be country-specific while adopting and coordinating across the region and globally.

Her Excellency Dr. Ipalibo Harry Banigo

The Deputy Governor of Rivers State, Nigeria

Nigeria has made strides in its accessibility to healthcare. What else needs to be done? The health systems overall need to be better developed with adequate infrastructure and appropriate funding. Manpower training and retraining is poorly structured and does not meet the demands of a functional health system. A number of preventive care services such as health education, antenatal services, infant and child health services, and care for the elderly should be available in the primary health centers with good service delivery to reduce the burden on secondary and tertiary health care. Finally, adequate supervision and coordination is necessary to avoid wastages in terms of time and resources

Youth are an integral part of creating any type of sustainable development in Nigeria. How can we engage them more politically and economically? In May 2018, the President of Nigeria gave his assent to the passing into Law of the Not Too Young to Run bill which sought to reduce the age limit for candidates who desire to run for elective offices encouraging more youth participation. Over 30% of our voting populations are youths but rather than realize that they have a right to vote and be voted for, they are being drawn into violent activities such as cultism, kidnapping, and ballot snatching.

Awareness, education, and orientation to understand that there is a benefit gained from youth active participation in politics is needed. Governments also need to create more employment opportunities for the youth as well as entrepreneurial programs and training institutes.

To encourage youth development, I founded the Caywood Brown Foundation (CBF) in 2006 to provide a platform to mentor youths. For the past 14 years, CBF has conducted free skills training programs and drug rehabilitation programs. In January 2020, the Office of the Deputy Governor (ODG) organized a six-week free skills acquisition program on 13 different skills for 4,000 youths from three sister local government areas in Rivers State.



What are some of the challenges in efforts to eliminate violence against young girls and women? In 2015, I founded the Protect the Girl-Child Initiative to push for the protection of the rights of girls. During the course of our work, we have noted a lack of awareness on actions to take if sexually abused, bribery of members of victim's family, fear of stigma, unwillingness of the family members of a victim to pursue the case in court, and poverty.

Partner, Dentons Sayarh & Menjira, Morrocco

Kenza Bounjou

Is it possible to effectively address global issues like climate change, SDGs, and inequality on a local level? The consolidation of local initiatives can increase the probability of seeing concrete results at a global level. My native country, Morocco, stands as a global leader in sustainability, primarily thanks to its supportive legal and regulatory framework to achieve the SDGs. This offers hope on key development issues such as the fight against hunger and gender equality and has resulted in a positive impact on local communities.

Morocco has also championed climate change at the African continent level, notably due to its very large-scale integrated program for producing electricity from renewable energy sources, including the world's largest concentrated solar power plant in Ouarzazate. Featured frequently among the world's most environment-friendly countries, Morocco serves as an inspiring example in the region, demonstrating that local efforts matter.

Where do you see Africa's greatest opportunities for effecting change in sectors such as agribusiness, clean energy, and access to finance? These interdependent sectors represent some of the most complex challenges. International organizations have been sounding the alarm for a while over the risk of a health crisis, mainly due to the succession of cyclones, drought, and torrential rains that are the consequences of global warming. The COVID-19 crisis has also worsened the situation of food insecurity.

An in-depth assessment to define a new agricultural model on the continent should be encouraged. This new model can help Africa feed Africa. With the relevant legal and tax reforms, the improvement of transport infrastructure, greener energy, and incentives for financial institutions to invest in these development pillars, Africa has the potential to build a highly competitive agribusiness industry.

This initiative should also consider the availability of young and innovative entrepreneurship, one of Africa's greatest assets, which can help create a viable and successful model for rapid industrialization and propel the continent's growth.

How is Dentons uniquely positioned to assist Africa in looking inward for solutions to pressing socio-economic issues? Dentons is the world's largest law firm and has the largest footprint in Africa. We have recently launched a Sustainable Investment Practice to assist global corporations, financial institutions, and public bodies in developing and executing sustainable investment strategies. Furthermore, our firm has a strong experience in renewable energy, infrastructure and environment including the drafting of regulatory frameworks in emerging markets.





Netsanet Fekadu Belay

Photographer, Ethiopia

I am an Ethiopian photographer with an academic background in experimental pharmacology. While some may say this is an unusual combination, others who value a balance between enslavement by rules and the joy of freedom can relate to me in a heartbeat. I have always wanted to be a storyteller, but I did not know how to. I did not believe that I had the storyteller's voice or eloquence. During my teenage years, I found my unique voice. Through photography, I was able to distill the most precious moments of seemingly mundane activities into the most powerful of images. I see capturing images as finding the small pieces of a puzzle that complete the bigger picture of my reality, our realities.

Africa is a quiet volcano bubbling with many untold stories. Stories of majestic ancient civilizations, examples of dignity personified, and amazing personal accounts of resilience abound. The lives of Africans best told by Africans capture our hearts. My work is to preach to all of the endless beauty, passion, and colorful vibrations that are at the core of Africa's inimitable set of cultures and identities.

This is evident in my recent collaboration on the book *My real name* is by a talented Nigerian author Onyinyechuwku Aningo, who beautifully captured candid moments and observations of humanity. She spoke to how we are forced to redefine our identity just to fit in while highlighting the importance of awakened consciousness in reclaiming and celebrating our identities.

In my ongoing book project *Charms of the Nile*, I document the ancient art of Ethiopian Jewelry making. My hope is to invite others to marvel at the authenticity and splendor of deeply meaningful culture, while being reminded of the elegance and simplicity that lies behind it. In this era of globalization, these stories told through images will play a significant role in starting cultural conservations and youth involvement in the revival of such authentic craftsmanship.





Isioma Idigbe

Head, Media, Entertainment & Intellectual Property, PUNUKA Attorneys & Solicitors, Nigeria



Nigeria's media and entertainment industry is one of the fastest growing in the world and I am dedicated to its regulation. Within the media and entertainment law space, I have worked to innovate and affect complementary change by spearheading extensive research on the regulatory framework in the Nigerian Film and Television industry. The regulatory framework was embraced by the Nigerian Film Corporation (NFC) and presented to the minister of finance.

Innovation in the industry is ongoing and I have enjoyed working on several innovative projects including the development of a Content Verification Service (CVS) to mitigate Intellectual Property infringement risks specifically for multi-media platform owners. I have also been privileged to receive the prestigious rising star award at the African Law Digest awards in 2018 in recognition of my work.

Currently, I am leading the team on a Diagnostic Study on Collective Management of Copyright in Nigeria commissioned by the French Development Agency (Agence Francais de Developpement).

As head of the Media, Entertainment, and Intellectual Property division, I have pioneered extensive Media and Entertainment law training sessions in Nigeria including the annual free training by the PUNUKA Media and Entertainment team at the prestigious Africa International Film Festival (AFRIFF). It is through efforts such as these that the industry will continue to become an economic and financial powerhouse for Nigeria by providing employment and investor opportunities.

Benedicta Ogar

Founder, Citybee Services, Nigeria

How do we help young people develop skills that make economic sense? Young people need to develop relevant skills necessary to land jobs. Through employment, they will be able to earn capital and improve their standards of living. Skill development can be achieved through education and training and the focus should be on developing a mix of formal, entrepreneurial, and informal skills.

Young people need to understand the value of internships, whether paid of unpaid. This can be achieved by partnering with companies and employers which will give young people life-skills training and the hope of job placements upon completion.

What are the key areas of opportunities to capitalize on for education and training in Africa's hospitality sector? Practical knowledge and activities prepare learners for job responsibilities in the hospitality industry. Training should, therefore, integrate projects, hospitality business visits and internships to familiarize learners with hospitality processes and functions. Programs should also utilize technology as it has revolutionized the hospitality industry.

Sustainability is an emergent concept in the hospitality industry. Education and training should incorporate sustainability concepts to address emerging trends. Travelers are becoming cautious of their environment and how their lifestyle impacts it especially with the rise in climate change concerns. Businesses in the hospitality industry are adopting sustainable initiatives such as proper waste management, energy-saving methods, and providing eco-friendly products and services to clients.



In terms of creating public-private partnerships, what role does the government need to play in creating and enabling an environment that ensures hospitality workers are provided with opportunities for more education and training?

The government plays a significant role in public-private partnerships to promote education and training. Thus, the government should ensure educational equity. Equality of access can be achieved by increasing the number of educational institutions for the hospitality industry and developing infrastructure for easy accessibility.

The government should also formulate relevant policies and a regulatory framework to promote education and training activities in the hospitality sector. The policy formulation process should involve relevant hospitality education stakeholders. It should also focus on ensuring that high-quality education is accorded to the hospitality sector workers. Furthermore, the government needs to provide financial assistance. It should allocate the hospitality sector with sufficient funds to support technical and vocational education and training.

Penda Diop Cisse

Founder, Piment Bleu and Co-Lab, Cote d'Ivoire and Senegal

How has the global digital divide effected communication? Only one in five people in the least developed countries use the internet, while in Europe, around 15% of the population and more than 80% of the 15 to 29-year-olds bought goods or services online in 2019. While the coronavirus pandemic pushed us further into a digital world, it also revealed the need to bridge the digital divide to protect the rights of those who are less digitally equipped in a post coronavirus world.

How is the current global pandemic likely to change how we communicate with each other, and in Africa especially? The pandemic has pushed a drastic increase in digital communications both for work and interpersonal relations. People are communicating virtually not just to share information, but to support each other which used to be through face-to-face interaction.

In West and Central Africa, where an estimated 252 million people are unconnected to the internet, and with limited access to digital tools, people turn to traditional channels for information. But this has led to a spread of misinformation or fake news accompanied by fear, anxiety, and social stigma through communities in Africa or against others. This misinformation further harms communication and social interaction between people.

Communication is critical to everything we do, yet we seem to struggle to communicate effectively. What are some of the challenges facing Africa with communication and technology and how can they be addressed? Mobility and infrastructure are the main challenges we are dealing with given a population of nearly two billion people by 2050 with 500 million expected in Nigeria. The gap of infrastructure was about \$130 billion annually before Covid-19, probably more after as we have to go faster and deeper.

Communication cannot be just about the medium. It is also the strategic and pure relations between people, the link, and the message to keep people safe. Thus, Africa needs high level IT services that are stable and safe. The pandemic has shown us how important it is to have a reliable communication system. The C2G channel (Customer to Government) will explode as DFIs' and citizens' needs expand. Reliable data and transparency investment, not just in communication technology but also in health, transportation, and education will be needed.





Ify Oke

Founder, Pregnant and Perfect & Moms and Mamas, Nigeria and Saudi Arabia What is the idea behind your brands Pregnant and Perfect and Moms and Mamas? Our two brands, Pregnant and Perfect and Moms and Mamas were created to redefine what motherhood truly looks like. Beyond the popular depiction of motherhood as an enthralling journey, we set out to emphasize reality. Motherhood is an all-encompassing experience ranging from the exciting to the not-so-glamorous, and all the wonders in between.

We created this platform for every mom to see the experience for what it truly is and brace for the difficult days while preaching self-love and acceptance. We want to show the realness of being many things all wrapped in one, and that as a mom, you do not have to crumble beneath the weight of it all.

As a successful entrepreneur, what advice would you have for budding female entrepreneurs? I am a firm believer in the principle that you can excel at anything so long as you set your mind to it and work hard. A large percentage of successful business owners today have one thing in common - resilience. Nurse your wounds on your low days, put a bandage over it and get back up.

Focus on your 'why' more than anything else. This will push you on days when the tides are low, and everything seems to be crumbling.

Never filter "you" for what works for others. That is your secret sauce and should never be diluted. Be clear from the start about who you are and what you represent.

Recognize that without your customers, you have no business. Much of your effort should be on your customers as your success truly depends on them.

Financial independence is a complicated goal for women. How do women "take charge" of their financial freedom in a world challenged by gender disparity? Financial intelligence becomes essential because without fully understanding the 'how', seemingly 'inconsequential' money habits can add up to a failed financial goal. It is important to take advantage of the many women-entrepreneur support groups and female-targeted networks out there who can help women create their best-suited financial systems.

CLOSING THE GENDER

Securing Funding for Women-Owned Businesses

In 2014, Cherae Robinson, founder, and CEO of Tastemakers Africa beat 11 other finalists to win She Leads Africa's first pitch competition. Her business was funded with \$10,000, which she used to hire her first employee–a full-time developer, and also release the beta version for Tastemakers Africa later that year. In its second edition, OmoAlata, a 100% organic packaged blended pepper mix also secured \$10,000 as well as direct access to investors and international media coverage.

Funding is said to be the second biggest hurdle entrepreneurs face. For women in Africa, the struggle is real. "If I were to apply for a loan, as a woman under 30 without a husband, I would be profiled as high risk to financing," Kitawa Wemo, the founder and Director of Mama Ventures confessed to Forbes. Based on a report by the Global Entrepreneurship Monitor, Sub-Saharan Africa has the highest rate of female entrepreneurship globally, and yet, a lack of funds causes many women to shut down operations.

On the bright side, a recent report by Briter Bridges revealed that 27% of funding in healthcare went to women. In May 2018, PiggyVest, a savings and investment platform for Nigerians raised \$1.1 million seed funding exclusively from the local Nigerian investment community. Zambian microfinance startup Lupiya also raised a \$1 million funding round from Enygma Ventures, in August. A \$6.8 million fund launched late last year with a focus on investing in women entrepreneurs in the SADC region. In August, a Ghana-based platform for freelance management consultants, Africa Foresight Group (AFG), raised a seed funding round worth over US \$700,000, according to Disrupt Africa.

Progress, although slow, is steadily on the rise. Maya Horgan Famodu, for instance, has been working towards bringing some of the world's top investors together to invest in African startups. Her venture capital fund, Ingressive Capital is focused on early-stage African tech and recently completed its \$10 million fund.

Other venture capital firms and entrepreneurship training platforms such as The Graça Machel Trust (GMT), Tony Elumelu Entrepreneurship Program, and MEST Africa initiative also offer funding to founders across Africa and present equal opportunities for women.

At this point, it is safe to say that the future is bright for female founders if they keep pushing.



Morenike Molehin

Founder, Oak and Teak Interiors, Nigeria

Are existing education and training programs delivering the right skills needed to compete in an increasingly global environment? If not, what is lacking? Yes and no. The reason there is no definitive answer is that as a nation, we do not necessarily have a uniform system of delivering learning across all institutions. There are different levels of curricular and experiential models of learning unique each institution. We government-owned schools, privately owned schools, schools boasting a curriculum, Montessori schools, etc. Although each has government-regulated curricula for their students, the capacity to implement varies widely.

Education is one area that needs government review and reform. Overhauling the educational system is critical, starting from the curriculum and taking out syllabi and course requirements that are no longer relevant. Also investing in the professional development of our educators because if they are not upskilled to begin thinking globally it will be difficult for them to pass that on to their students.

How can providers, governments, and employers encourage more youth to take and finish the right courses/training to prepare them for where the jobs are? If more low-risk opportunities were opened up for youths to have interest-based learning driven by technology, we would see a lot more desire to learn. Today, we are seeing more and more that youths are seeking to go into the kind of work that they are passionate about. Instead of trying to get them to take programs that prepare them to take on white-collar jobs, I think we would most likely see higher completion rates if we develop curricula, internships schemes, and training that are built around these new emerging trends of passion jobs and interests.

What role is Oak & Teak Interior playing in educating/training women and youth? We believe in raising the next generation to take on local and global opportunities. We make it our business to carry along young and vibrant Nigerian youths on our journey. We have a strong and thriving internship eco-system where we open up our doors to those who aspire to step into the interior design industry. We also host a conference for aspiring and budding interior designers where we partner with other industry experts to educate them about the nature and business of interior design. In five years, we have been able to impact over one hundred Nigerian youths through our internship program and interior design conference, the majority of which have been female.

Fatoumata Ba

What drives Janngo? Janngo was born out of a sense of urgency to concretely contribute to solving Africa's most pressing challenges. In 2050, there will be roughly 2.2 billion people in Africa, which means that we need to find massive ways to feed, educate, house, care for and employ more than one billion people in less than 30 years. That is an unprecedented challenge for humanity.

We believe that traditional development models have fallen short of expectations. They were unbalanced, unsustainable, and focused either on commercial returns or were too heavily aid-based. Our thesis strikes the right balance between delivering solid returns to our investors while being socially accountable, solving key market failures, and leveraging technology to help leapfrog development.

How does access to venture capital in Africa address the issue of gender inequality and financing SDGs in general? African women are known to be the most entrepreneurial in the world. With a 26% total entrepreneurial rate in Sub-Saharan Africa, women are twice as likely to start a business than elsewhere. Yet, there is currently a \$42 billion funding gap for women entrepreneurs in Africa according to the African Development Bank. Additionally, the larger the investment, the harder it is for women in emerging markets to get access to capital. Only 10% of women entrepreneurs are able to raise money from Series A versus 49% at the seed stage.

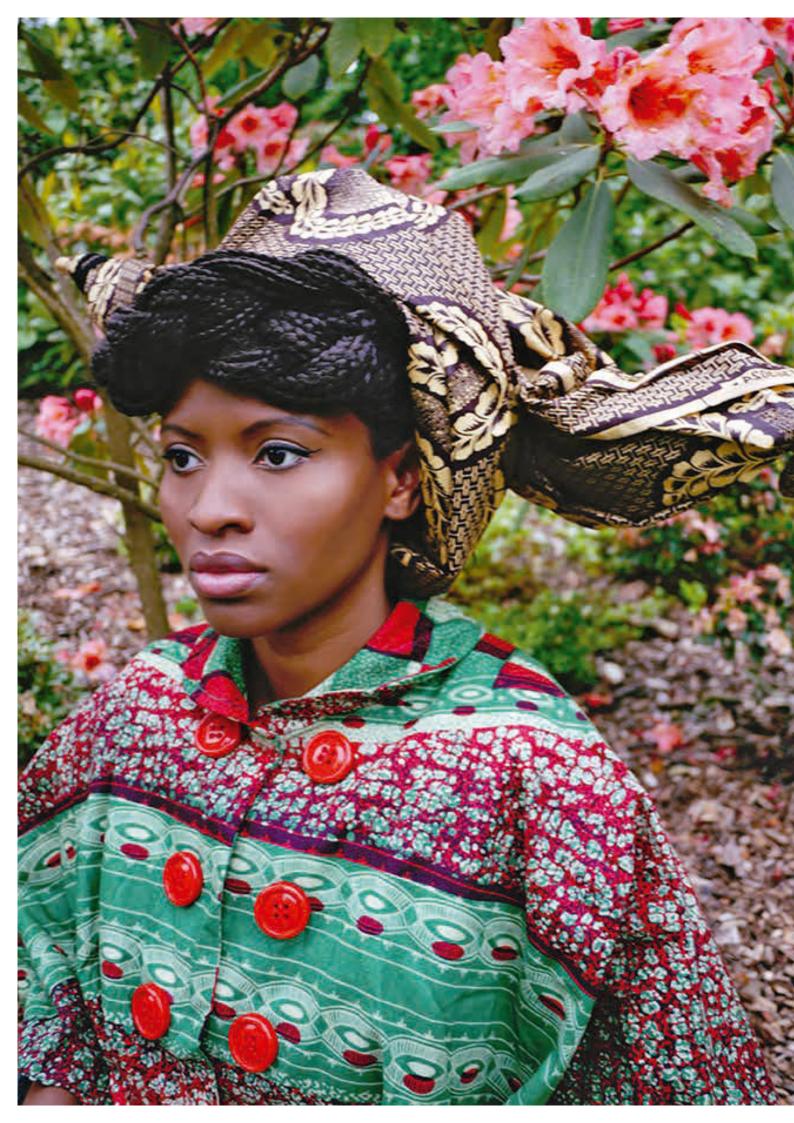
Board Chair, Investor and Entrepreneur, Janngo, Cote d'Ivoire



I believe that talent is equally distributed between men and women but opportunities aren't; especially in terms of access to capital. Janngo Capital is proud to be a female-owned and female-led VC fund manager investing 50% of our proceeds in startups founded, co-founded by or benefiting women.

We should not have to choose between doing well and doing good or between profit, purpose, and planet. Janngo Capital Startup Fund has pledged €60 million to invest in tech and tech-enabled startups enabling access to essential services, content, and products for Africans (e.g., healthcare, education, financial services), market and financial services for SMEs (e.g., logistics, trade, financing), and dignified and fulfilling jobs, with a focus on women and young people (e.g., job boards, service marketplaces).

We now have less than 10 years to deliver on the SDGs and the COVID-19 pandemic has already erased years of progress. The clock is ticking and we need all likeminded investors and entrepreneurs to join us on this essential mission for our beloved continent.



Helen Isibor-Epega

Singer-songwriter, composer, performance artist, Founding member Venus Bushires and creator of Opera in Pidgin, Nigeria and the UK

What does African culture mean to you?

I am an African. This is a huge part of my identity. I have been an African in Africa and have been an African from afar. In Africa, I tend to consider myself a person, a being, an energy. I am also a well-traveled global citizen. Outside Africa, especially if I'm considered an ethnic minority, I am more aware of being an African, a Nigerian woman, a black woman.

Africa, her people, customs, history, traditions, and indeed culture, music, and art are as rich, diverse, nurturing, energetic, optimistic, resourceful, and creative as her flora and fauna. Africa is not a homogenous continent and no two countries or tribes are mirror images of each other. This is fantastic! An advantage, not a disadvantage.

African culture to me is the point where the wonderful ways we express and celebrate our vibrant and dynamic cultures through our arts and craft, music, literature and poetry, engineering, fashion, design, languages, folklore and passing down of history, beliefs, traditions, cuisines, sense of community, entrepreneurial spirit, the joy of life, pride in ourselves and respect for our elderly meet. Yet, there is also a sadness I have come to identify with African culture. One of shared pain, frustration, and struggles that are local, global, social, economic, and political.

We need to exercise the social and political will to actively and purposefully reach out to each other to engage culturally, economically, politically, intellectually, and spiritually. We need to bring all our diversity to the table. When we do so along with greater openness, understanding and the will to learn about each other, we will exchange ideas meaningfully and purposefully. Through more interconnections on the micro and macro levels, Africa would be able to generate a surplus to meet all her needs.

Africa has fed and fueled the world. Her resources have powered the world's technological advancements. Her pyramids, ancient texts, languages, art, literature, music, fashion, and creativity have threaded the world's history through time. Until all of us on this planet come together to recognize and celebrate the true greatness of Africa, no one person or nation can achieve their full potential.

We are all Africans.



Founder, Safe Hands for Girls, Survivor Female Genital Mutilation (FGM), Anti-FGM activist, UN Women Regional Goodwill Ambassador for Africa, 2018 Nobel Peace Prize Nominee, L'Oreal global brand ambassador, The Gambia

What type of educational programs are needed to address these problems? Effective girls' education programs need to not only address gender-related barriers to schooling, learning, and skills but also broader social norms affecting girls and women negatively. Furthermore, investing in strengthening weak education systems, where girls tend to be at a relative disadvantage, will benefit both boys and girls.

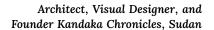
Issues like FGM and Child Marriage go hand in hand with girls not being able to achieve the same level of education and opportunity available to men so they can make decisions about themselves and their bodies.

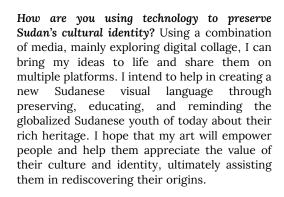
What role does education play in the lives of girls? A lack of educational opportunities affects girls in many ways. Girls dropping out of school early are more likely to marry or have children as children. This is likely to affect their health as well as that of their children. Children of mothers younger than 18 face higher risks of dying by age five, experience student growth, and may also do poorly in school. Evidence suggests that acceptance of gender-based violence is higher among out-of-school girls as compared to girls in school. Fundamentally, a lack of education disempowers girls and women in ways that deprive them of basic rights.

Low educational attainment for girls is also associated with higher fertility rates in adulthood and higher rates of population growth, limiting the ability of countries to reap the benefits from the demographic dividend.

Yasmin Elnour

"Reconstructed"





How does your cultural background contribute to your work? One of the recurrent themes I have explored is my Nubian heritage, which has strongly influenced my view on art and design. The flooding of Nubia in the 1960s due to the construction of the Aswan High Dam caused the involuntary displacement of over 120,000 Nubians, forcing them to adapt to a different reality. This has led to a colossal loss of both tangible and intangible aspects of this ancient African culture and identity. Throughout history, the narrative of various identities and cultures around the world have been subjected to the consequences of external forces, be it globalization, the rise of technology, and even colonialization. I am now trying to piece together a fragmented culture in the hopes of forming a clearer picture of what Nubia once was, sharing my findings as I go along.

How has this project changed your views on the importance of culture and identity? While researching to uncover the Nubian culture, I have come to realize the importance of identity and history in shaping our past, present, and future. For this reason, I hope to extend my efforts to other Sudanese identities and to Africa more widely.

Other themes I have explored in my work and have found a passion for include female empowerment, the Sudanese revolution, and the future of Africa, among other pressing cultural issues. I intend to continue exploring such themes beyond my own culture and integrate those findings into other forms of visual language including architecture, which first introduced me to the realm of digital art.





"Monuments on their doorstep flattened"





Gurushi Wein (Where is my money?)

Oni Aningo

Executive Director, Global Group Media and Creator, Rising Woman Series

In an interview in 2009, U.S. Supreme Court Justice Ruth Bader Ginsburg said, "Women belong in all places where decisions are being made. It shouldn't be that women are the exception." Over a decade has passed since those prolific words were spoken, and Ginsburg's passing gave us time to pause and reflect on the progress women around the world have made in those places where impactful decisions are being made.

The 2020 U.S. election was historical for many reasons, but for Kamala Harris in particular. She becomes the first woman, the first Black, and the first Asian American vice president. For many, Harris has become not just a role model, but an affirmation of the power and place of women and people of color. A fact that has become relevant not just in the U.S., but globally and in Africa as well.

The public service sector is one essential sector in which women need to be at the table making decisions. Worldwide, more women have stepped up and into roles as heads of governments, heads of state, and parliamentarians, but progress has been slow. According to UN Women, only 11 women serve as heads of state and 12 as heads of government. That represents only 5 to 6 percent of the world's highest offices. On a parliamentarian level, women hold 24.3 percent of all national parliamentarians, up from 11.3 percent in 1995. There are notable exceptions such as Rwanda that boasts the highest number of women in parliament worldwide with 61.3 percent holding seats in the lower house.

Throughout Africa, more women are answering the call to public service at all levels of government. Many are holding key ministerial roles and making decisions in areas such as Social Affairs, Family, Children, Youth, Elderly, Disabled, Environment, Natural Resources, Energy, Employment, Labor, Vocational Training, and Trade & Industry. Others are involving themselves in local government roles.

UN Women has presented a growing body of evidence that the political decision-making processes have improved under the leadership of women. Their ability to work across party lines through women's caucuses in often combative environments has led to the decline of gender-based violence, improvements in parental leave and childcare policies, and gender-equality laws.

Their contributions are making a difference and that is why empowering and encouraging women to participate more fully in the public sphere is so essential. While there are major structural, legal, and social barriers that women must still overcome to serve, the benefits of women in government are undeniable.

Now is the time for women to run for public office at all levels.

Deloris P. Jordan

Founder, James R. Foundation, Co-founder, Michael Jordan Foundation, & Founder, Kenya Women & Children's Wellness Centre (KWCWC), Kenya & USA

Deloris Jordan on Building a Gender Violence Recovery Center in Kenya

by Tiffany Huang

"God gave me a platform and I wanted to use it to reach out to help others," Deloris Jordan says as she explains her 30-year career in philanthropy. Mrs. Jordan is the matriarch who not only gave the world basketball's greatest star but advocates for the livelihoods of women and children at the age of 79. As Michael Jordan testified during his 2009 Basketball Hall of Fame speech, "My mom never stays still. You think I'm busy? She's always on the go."

Mrs. Jordan is taking on her most ambitious project yet in Kenya to build a Gender Violence Recovery Centre (GVRC), to be fully launched in 2023. She is conscious of how international aid can be perceived negatively, saying, "There are organizations that want to bring back more than what they leave. I want to leave something. I don't want to bring anything back."

Mrs. Jordan has demonstrated her gumption and patience to enact social change, having built her career block by block. She helped form the Michael Jordan Foundation in 1989 before launching the James R. Jordan Boys & Girls Club and Family Life Center in 1996 to honor her late husband. Since 2000, Mrs. Jordan has established and served as President of the James R. Jordan Foundation (JRJF), which provides academic support to underprivileged children. In 2010, she created the Kenya Women and Children's Wellness Centre (KWCWC), which has managed community programs and training to combat gender-based violence (GBV).



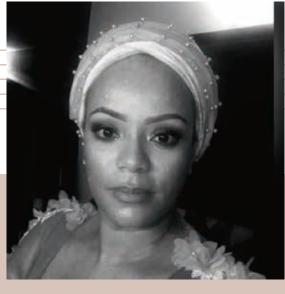


This center was established following a trip in 1993, where Mrs. Jordan and a group of American students visited Kenya's Maasai Mara tribe and discovered no Maasai girls were present because they were not receiving an education.

The GVRC will fall under KWCWC and has been under development for two years. Phase 1, launching in April 2021, includes six buildings. Two buildings will be a "family village" for critically ill families to receive urgent support. Mrs. Jordan is in talks with partners for two additional buildings for GBV counseling and training for men and women. Finally, two buildings will be constructed to provide data analysis and research.

"We are building medical facilities in Phase 2 with other global partners." Mrs. Jordan says. Launching in 2023, these facilities will include a modern forensics lab with DNA testing capabilities, which presently does not exist in East Africa. She thanks the Kenyan government, saying, "We wouldn't have been able to get anything done without their support."

As the GVRC ramps up, Mrs. Jordan says, "I would love to have more females to sit around the table with me, especially more Black, African and other women representing diversity...it's not about who has money. It's about passion. I want to see who can work with me to achieve long term results and sustainability."



Priscilla Thorpe-Monclus

Board Member, Women in Energy Nigeria (WIEN) & Former Managing Director, MRS PLC, Nigeria

What value can you bring to WIEN, particularly from your previous role as Managing Director at MRS PLC? I can drive transformation through performance with a purpose. I am focused on maintaining sustainability in an NGO. I bring an ability to work successfully with NGO stakeholders in upholding a strong governance framework which ultimately underpins a healthy organizational culture.

How does WIEN promote inclusion, diversity, and innovation in Nigeria's energy sector? Energy is critical to development, poverty alleviation, and the achievement of the Millennium Development Goals (MDGs). WIEN was established in 2020 to promote advocacy and to support women's participation and engagement in the energy industry.

Our focus is on improving systemic data collection, understanding trends, and identifying actions aimed at increasing the presence and participation of women in the energy sector. Our association is focused on addressing:

- gender gaps related to access to energy, finances, training, employment, and entrepreneurship.
- access to affordable, reliable, sustainable, and modern energy.
- using a gender lens approach to energy access programs.
- climate change financing geared towards the energy sector.
- closing the leadership gap and unleashing the power of collective action.

Considering Nigeria hasn't touched a tenth of its gas reserves, what role will WIEN play in unlocking that potential? The Minister of State for Petroleum Resources, Chief Timipre Sylva has tasked the new Governing Council of the Nigerian Content Development and Monitoring Board (NCDMB) to strengthen local content for growth in the oil and gas sector. According to Chief Sylva, by 2027, a 70 percent Nigerian content level in the oil and gas industry will be achieved.

As a member of the Sectorial Working Group (SWG) of the Nigerian Content Consultative Forum, I, alongside six highly experienced and talented women are working on policies and programs that will propel Nigeria to achieving the SDGs while creating opportunities for women in the value chain who can leverage Nigeria's gas potentials. Furthermore, we hope to push policies and initiatives that are geared towards encouraging women to break out of poverty.



"In 2017, Heft Borno for Abuja. Before then, Hived in the same village with Boko Haram fighters for months.

When I wake up in the morning and just before I go to bed, I think of all that happened. There was a time I stayed without food for 15 days because I was hiding, I also saw lots of dead bodies.

I went through hell and I can't get it out of my head. Boko Haram is the worst thing that happened to me".

Hajara Abubakar, 24, Borno, Nigeria

Boko Haram is a Jihadist terrorist group which was founded in 2002 in Borno, a state in northern part of Nigeria.
Boko Haram attacks in and outside Nigeria have left no fewer than 20,000 people dead and at least 1.8 million people have been displaced as a result of the ongoing attacks.

Morin Desalu

CEO, Risk Watch Insurance Brokers, Nigeria



You co-founded Risk Watch Insurance Brokers almost 30 years ago. How did you start? Risk Watch was incorporated in 1992 when very few women were in the entrepreneurial space. Even though I was young and had little capital, I secured investors and started my own brokerage firm on the advice of two male mentors. Over the years Risk Watch has evolved into the risk management consultancy firm it is today. I did not realize at the time how pioneering it was to do this as a woman.

How has the business environment changed since then? The first women entrepreneurs had to jump without a parachute. I am proud to have survived. Now access to finance is much improved, and women have more access to training. As a coach to young female entrepreneurs, I communicate to them about the importance of utilizing opportunities available to them; starting with adequate capital and developing a business plan that is not only optimistic but realistic as well.

How has the insurance sector grown in Nigeria? Nigeria's insurance industry has risen from its colonial history and built underwriting capacity in the African insurance market. It wrestled for independence from European markets that decided on pricing and the availability of liability-reducing covers.

But the low penetration of insurance offerings in our populace has fibrous roots. Our worst enemies have been an uncertain economy, the repeated devaluation of the domestic currency, and the resulting runaway inflation. Growth has also been stunted by a low income per capita, a lack of a savings culture, and biases against gender, religion, and demographics. Our mono-economy and dependence on a government clientele also cloud the marketers' judgment.

Now Nigeria is attractive to foreign direct investment, which is necessary and fortuitous but akin to an invasion threatening the survival of domestic players. Technology could help Nigeria's insurance sector reach a wider base with its limited manpower, but deploying that technology is hampered by high costs and human-capital limitations.

What is the impact of COVID-19 on Nigeria's health-insurance sector? Fortunately, African countries were not severely affected by COVID-19. I imagine the claims cannot be very damaging, but we will get that verdict in 2021.

You are an advocate for mentorship, notably a founding trustee of Women in Management, Business, and Public Service (WIMBIZ), which connects young women with women leaders. Why did you focus on mentoring as a way to empower women? The conversation to start WIMBIZ was a "light-bulb moment." Nigerian women needed a place to discuss our careers and progression on the corporate ladder—imperatively with female role models and mentors. Many women, including the founders, had primarily been supported by male mentors. I know my career path would have been vastly different had I been a pupil of a strong female mentor when I started my first job in 1981. I would have been better informed about opportunities and I may have moved up the career ladder faster and easier.

You created Alatunse Ede Yoruba, a language academy teaching fluency in Yoruba. What do you hope to achieve with it? The inspiration is from my father, Professor Adeboye Babalola, who studied and taught Yoruba after earning his doctorate degree from the University of London. He did not allow his children to speak English—the language of the colonial master—in his home. We conversed in Yoruba. Priceless!

Unfortunately, we Nigerians are losing our languages. Even my children and grandchildren have struggled with fluency, especially since we have limited help in households to reinforce it. To understand each other, we revert to English, and I feel ashamed that I am failing them.

To preserve our distinct identity in today's global village, I started Alatunse Ede Yoruba for adults and children. It has struggled to take off, despite much interest from young adults, because Yoruba is a difficult language to learn, private lessons are expensive, and we have limited academic talent and resources.

We are investing in user-friendly teaching materials, hoping to add audio resources. These are both expensive and difficult to develop, so we are pushing to have this project ready in 2021. We are trying our best to share this rich legacy with future generations. Our linguistic nation-states will disappear if we continuously fail to pass on our diverse languages, oral folklore, culture, and traditions.

Roberta Annan

Founder, Annan Capital Partners, Ghana



How has ACP boosted the representation of women in entrepreneurship? Since leaving the United Nations in 2012 to set up Annan Capital Partners (ACP), I have leveraged my expertise and global networks to create lasting solutions to boosting the representation of women in entrepreneurship. To that end, I collaborated with the Impact Fund for African Creatives to address the lack of capital and management necessary to leverage the power of African creative and innovative industries. As a result, an investment was established through a €100 million Impact Investment Reverse Fund. In conjunction with the Women Investment and Empowerment Group (WEIG), I boosted entrepreneurship among women by establishing a stimulus fund to provide relief to female entrepreneurs in the fashion industry to boost creativity and innovation amidst the Covid-19 pandemic.

What are some of the barriers women entrepreneurs face and how can they be addressed? I believe the major barrier women entrepreneurs face is the lack of a support network to achieve success in business. It is imperative for us to develop and build a comprehensive support network for women in entrepreneurship as well as provide platforms that will equip women with the requisite competencies and capital as ACP in conjunction with AFF are committed to doing.

Why is financial independence especially for women so important? Financial independence means three things. It is having control of your finances, having the ability to support yourself financially, and having the knowledge to make informed financial decisions for yourself. The road to financial independence requires a feasible plan to achieve your financial goals. It is underpinned by discipline and consistency. Financial independence is imperative for a woman because it paves the way for you to be responsible as it makes you adopt a more proactive approach to life.



What types of interventions work when it comes to promoting women's entrepreneurship and business growth? Women's entrepreneurship is critical to the growth engine of every economy. This represents the premise on which the Women's Empowerment and Investment Group (WEIG) was established. WEIG and The Lotte Accra were established to inject capital into potential lucrative medium and small-scale enterprises and address the challenges regarding women

entrepreneurship.

WEIG through strategic partnerships has provided robust investment and capitalization delivery mechanisms for African women in business. We have established the "Kayayei project", a project championed by The Lotte in partnership with Adonai Child Development Foundation (ACDF) and the African Fashion Foundation (AFF) to pair young street females with great talent in the fashion accessory and garment industry in West Africa for a life-changing skills exchange program to ensure continuity in creativity, innovation, and entrepreneurship.

Often, women entrepreneurs suffer from mindset constraints, i.e. a tendency to be more risk-averse than their male counterparts, which can be an obstacle. How do we change that? The overall thinking that informs the setting up of a business is what drives the business to achieve its fullest potential. An inadequate support network and a lack of start-up capital are what accounts for this mindset constraint in women as opposed to men. It is imperative for institutions to assist in capital provision and be devoted to providing adequate and robust support networks for female entrepreneurs. This challenge is what set the tone for the establishment of WEIG.

Luxury is usually not synonymous with Africa. Tell us more about how we are negating that stereotype with The Lotte, your product line offerings, and what you hope to achieve with it.

I believe luxury originates from Africa. The Lotte is a beacon of artistic impression and curated merchandise. We believe in expanding markets through targeted branding of our products, signature customer experiences, installations, and our distinctive social media voice.

Our product offerings range from art to apparel, accessories, home (furniture and interiors), and cosmetics. At The Lotte, we represent the eclectic taste, style, and culture of the Neo-African.



"When my community was attacked by Lerdsmen in 2017, my family and I fled for safety to a nearby community. We returned after a year and 3 months.

On the 31st of October 2018, my husband went to tap palm wine in the bush but did not return. 4 days after he went missing, some members of our community searched for him and discovered his lifeless body in the bush.

The men who found him saw some Fulani men close to his corpse.

He was stabbed and left to die.

My husband used to take care of me and my 7 children before he died, now i have to struggle to provide for my family.

I think of him so much, i miss him everyday."

Deborah Danjuma, 40, Kaduna, Nigeria.

On the 24th of December 2016, some herdsmen launched an attack in Goska Village in Jema'a LGA, Kaduna State which led to the loss of lives and properties in the area. Despite military presence in the area, there has been silent killings by suspected herdsmen in the community almost on a yearly basis.

Critical investment is needed in educating women and girls

Stanley Ndambakuwa, Obama Scholar at the Obama Foundation and President & CEO, African Community Fund for Education Group which has created 100 scholarships for young girls in Zimbabwe.

Today, there are 130 million girls between the ages of 6 and 17 unable to finish school. Another 15 million school-age girls will never enter a classroom in sub-Saharan Africa.

On July 4, 2019, I walked into the remote rural community of Musena, located in the Midlands province of Zimbabwe. What I saw was an all too familiar sight, a lack of educational opportunity, particularly for girls. Having been raised in a semi-rural community and a family of girls, I intimately understood this challenge.

I created the African Community Fund for Education Group (ACFE) to provide girls with an education. I spent a month in 2019 visiting roughly 200 households in the Midlands province and learning the stories of young women and their families, before awarding ACFE scholarships. During one visit, I met Ndakaziva Muraugwa, a 29 years-old, unemployed, mother of three children. She did not meet any of the criteria for a scholarship as I was targeting girls between the ages of 13 and 18. However, after listening to her story, I made an exception.

Ndakaziva showed me how women and young girls are committed to investing in themselves if given the opportunity. After a roller coaster ride of childhood marriage and the inability to go to school because of tuition costs, Ndakaziva had become another number in a community where 90 percent of children cannot afford to go to school. She wanted to become a teacher as a girl, but it had not been within her reach.

After receiving a scholarship from ACFE, Ndakaziva returned to school, fast-tracked her progress by skipping a grade, and qualified for the final year of a high school equivalent. In November 2020, she indicated she was ready to take her final year examinations in December.

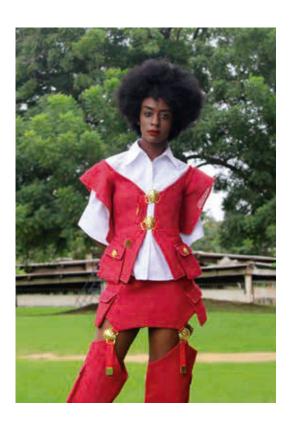
Amid a vicious pandemic, Ndakaziva and many other girls like Elizabeth Bandera, Joanah Mapisa, and Menia Musiiwa are defying long walking distances, hunger, poverty, and a lack of necessities to make it to school. They tell me, "education is the only way they can invest in their futures." By educating young girls, we can eliminate the most enduring threat to African girls – poverty. Education will improve income among women and girls, enhance economic development, and demonstrate a reduction in rural poverty and abuse among women of all ages.

Loza Maleombho

Founder & Creative Director, ATELIER Loza Maleombho, Cote d'Ivoire

How can Africans utilize this moment as an opportune time to redefine what luxury means in Africa? We can define what luxury means by sourcing within. Handmade work and craftsmanship are very prominent here, where most practices have been passed down for generations: That alone is of tremendous value. Most African countries have amassed a wealth of artisans, sculptors, bronze workers, and much more; all of which have luxury appeal and a potential to be competitive on a global scale, once we organize a comprehensive and ethical ecosystem around them.

You mentioned the importance of knowledge exchange on both sides; foreign and local parties alike, and the importance of not assuming the lack of knowledge in Africa. Could you elaborate more? It's quite simple, I believe we must change our presumptive mindset of standardization. Education does not exist in schools alone. Knowledge is all around us. Africans champion creative sectors for the very reason that they lack infrastructure, and are always met with a range of challenges that do not exist in developed countries. They learn problem solving through creativity. This is an intelligence that was nurtured through resilience, which we can all learn from. For me this resonates in my designs, the histories from the masks I embody in my work, to the materials and textures used in my work.



Hansatu Adegbite

'THE SILENCE OF THE SILENCED' By HANSATU ADEGBITE, Executive Director, Women in Management, Business and Public Service (WIMBIZ), Nigeria



"Listen to silence, it has so much to say." - Rumi

There is a void in the space of silence that only ears pressed close to the heart of the ground can hear its precise and distinct voice. Words of silence are heard from the doorway of the soul, in the peering eyes that are gripped with pain, fear, sorrow, anguish, uncertainty, confusion, and loss. Voices ingrained in the hearts of the conscience of individuals, institutions, and a world that has learned to silence those voices unrepentantly due to a deluge of social vices and sheer disregard for humanity.

The silenced are always speaking and oftentimes shouting into ears who hear them but have muted their seemingly silent voices into faint whispers in the corridors leading to their thrones of power which have been created to manage the egos of illiteracy and ignorance. Yet these voices screech in ways that their cries cannot be ignored by listeners who break the silence by creating platforms for action-oriented solution providers, who respond as nation builders in their contributory effort to amplify and respond to those whispers that have been heard, loudly and clearly.

We must break the culture of silence. We must roll up our sleeves and dig deep into the rut that has become a societal cancer, creating distraught lives from the unspoken truth of all forms of emotional, physical, and sexual abuse.

Speak for the 'SILENCED', be their 'VOICE'!

Diane Okoko

Principal Partner, Marcus-Okoko & Co., Nigeria



You have said before that your career found you. Could you elaborate? Becoming a lawyer was born out of what some might say was rebellion. For me, it was more of the law choosing me. As a science major, my parents expected me to follow a similar career path. I did not think anyone should make such a decision for me, so I decided to "prove a point" by veering completely off what they imagined to be the ideal choice into a new field - law.

My decision to focus on corporate law was easy and came early in my legal journey. In my first year of practice, eager to make my mark, I found myself leaning towards this area of practice. Luckily, I had support from senior colleagues and mentors who guided me through this journey.

Why do you believe it is so important to go above and beyond what a client expects of you? The legal profession is a noble profession. As custodians of the law, we have the responsibility to lead by example. Going above and beyond a client's expectation is not only paramount at Marcus-Okoko & Company, but also the standard. Business ultimately boils down to relationships, and each party must feel comfortable and secure enough to "trust" that we will provide the right solutions to their needs. This always requires going a step further. This culture is embedded in the firm's DNA and is the standard I hold myself and team to.

More needs to be done in the arena of public policy when it comes to supporting and promoting training initiatives for women and youth. How can advocacy be used to influence change? I think many of the strides made in the arena of youth and women's empowerment are undertaken by private organizations and individuals who are passionate about the topic. We need public policies that support existing institutions financially and logistically. We also need institutions that monitor and ensure that these resources are going to those most in need. We need to focus on the most vulnerable and those with the least access to opportunities.



Ier Jonathan-Ichaver

Executive Director, Sesor Empowerment Foundation, Nigeria

Congratulations on Sesor celebrating its 10th anniversary. What should we expect moving forward? We want to focus on the long-term housing needs, health, and livelihoods of the displaced persons we work with. Many of them live under unsafe conditions and are very vulnerable. Without safe, decent, dignified housing, the displaced cannot be rehabilitated.

What are some of the dire social issues in Nigeria and Africa? Insecurity. You can't simply go about your daily business without fear of being attacked, kidnapped, raped, or even killed. This needs to be seriously and urgently addressed. Another big social issue is high unemployment among young people. Unemployed youth are easy targets for recruitment into terror and militia groups.

Poor health facilities and unclean environments are issues causing even more social deprivation. Infant and maternal mortality rate and life expectancy are getting shorter. We are currently at 55 years old in Nigeria, one of the lowest in the world.

Other social issues are poor educational facilities, rising food prices, inadequate and unaffordable housing, and increasing mental health issues as a result of all the pressures people, especially young people, are under.

What are a few key recommended steps Nigeria and Africa should look into for a better future? Our governments need to be much more radical in protecting the lives of its citizens. They need to seriously look at protecting human rights. We also need to get better at selecting leaders that are right for the job. Currently, people vote for leaders based on religion, ethnicity, and patronage, not competence.

Most of those in leadership live lavish lifestyles living off public funds. Nigeria is now the poverty capital of the world, yet our government officials have holidays outside the country, posh expensive schools for their families, and elaborate weddings while we still lack basic infrastructure including good roads and power.

Some good people are tackling the issue of COVID-19, but we must do our own scientific research. With the exception of Senegal, Rwanda and maybe Ghana, many of our governments are not. We cannot keep relying on science from other parts of the world. Our situation, environment, diets, and even our DNA are different. We need to look inward, and this applies to everything.

Lastly, I would say that the government needs to urgently create an environment that encourages innovation and creativity for our youth instead of stifling it with unfriendly laws, policy flip flops, and tax regimes.

Josina Machel

Her Vision Against Gender-Based Violence

By Tiffany Huang

Daughter of political titans, Josina Machel is combating gender-based violence (GBV), a cause that is personal to her. Josina is the daughter of Samora Machel, the late liberation hero and first President of Mozambique, and Graça Machel, former First Lady of both Mozambique and South Africa, and Minister of Education and Culture of Mozambique.

Josina prefaces her story by stating, "Gender-based violence happens across race, education, and socioeconomic backgrounds." Not only is Josina a survivor of GBV, but the evidence of this violence is displayed on her face. On 17 October 2015, Josina Machel lost her right eye after Rofino Licuco, her partner of three years, threw two punches at her face and one at the back of her head. While the trauma of GBV tends to be invisible in the long term, Josina's eye is essential to the way she represents herself to the world. In 2016, she founded The Kuhluka Movement, a non-profit civil society organization dedicated to disrupting cultural norms that oppress women, eradicating GBV, and supporting survivors of domestic abuse.

Josina's case remains in contention. "People expected me to receive preferential treatment, but I was treated like any other woman. I was revictimized, and my abuser was protected," Josina says. In February 2017, the Ka-Pfuma Municipal District Court in Maputo convicted Rofino Licuco to three years and four months of detention, to be suspended with the condition of a \$2.8 million payment for damages. Licuco appealed his case to the Higher Appeals Court, which absolved him of all charges on 12 June 2020. On 5 August 2020, Josina Machel filed an appeal to the Supreme Court, which is now due to rule on the appeal.

"GBV is a societal issue where the role of women is to be subservient and the receivers of abuse, and men have impunity," Josina states. She acknowledges that GBV is often perceived as physical violence, but claims, "Thousands of women have broken hearts, because they are victims of verbal, emotional, and financial abuse, and they don't know that they are being abused."



Activist and Founder, The Kuhluka Movement, Mozambique

Established in 2016, The Kuhluka Movement has distributed 2,400 free Dignity Packs for survivors to police stations Mozambique and South Africa. Each contain fresh clothes and written advice to survivors on how to best file their cases. The Kuhluka Movement has also trained 15 women to serve in their Circles of Support initiative, which offers counseling for survivors. Following Licuco's absolution at the Higher Appeals Court, Josina has also launched a social media campaign with the hashtag #Justice4AllWomxn to document unresolved cases of GBV across Africa, establish organizational alliances, and identify policies that hinder justice for survivors.

Moving forward, The Kuhluka Movement aims to distribute 20,000 Dignity Packs yearly in Mozambique and South Africa and scale their Circles of Support initiative to train 40 counselors across both countries by the end of 2021. Josina hopes women who receive Dignity Packs can readily enroll in the Circles of Support initiative to receive holistic support. The organization is also fundraising to build a Healing Center in 2022, where survivors can receive safe shelter.

Hafsat Abiola-Costello

Founder, Kudirat Initiative for Democracy (KIND), Nigeria and President, Women in Africa Initiative (WIA), France

Hafsat Abiola-Costello on Patience and Long-Term Partnerships

By Tiffany Huang

As Executive President of Women in Africa Initiative (WIA) and founder of several social enterprises including Kudirat Initiative for Democracy (KIND) Nigeria, Dr h.c. Hafsat Abiola-Costello is surprisingly patient. She explains her deep concern for the exploitation of people and resources in Africa and her approach to scaling enterprises through quality long-term partnerships.

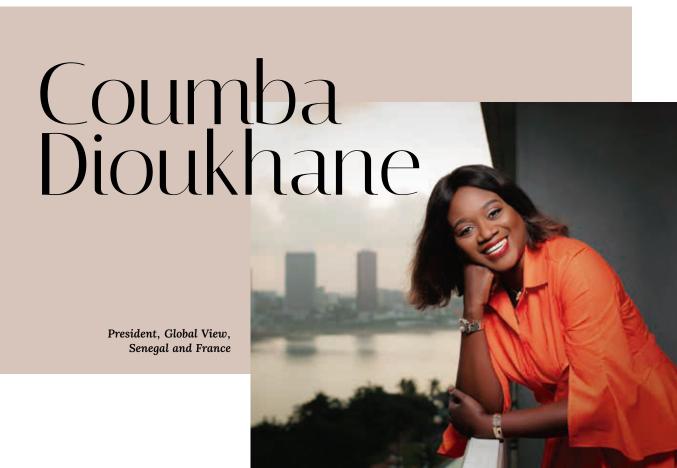
She recalls, "I saw a growing discrepancy between us saying we want to work for the empowerment of women and also having to be dependent on other people whose decisions we don't understand and over which we have very little control." Hafsat believes in building social enterprises that can independently generate income while scaling through quality partnerships for greater impact.

WIA promotes women's economic participation through community, coaching, and access to financing. Last year, they received over 4,000 applicants for their third WIA 54 program, a startup program recognizing one woman per African country, managed in partnership with Roland Berger and Société Générale. In December, the entrepreneurs will be featured via a filmed program on TV5MONDE. WIA also runs an annual mentorship program with Deloitte and is working with the Africa Development Bank to unlock the \$32B mezzanine financing gap for women, serving 26 percent of women in the continent who self-identify as entrepreneurs.

KIND, on the other hand, promotes women's participation in governance. Having trained over 4,000 women in Nigeria to date on community development and leadership, KIND has turned its focus towards training rural women in agriculture. In December, they will launch an agricultural processing center for women farmers in Nigeria in partnership with the Japanese government to increase women's leadership in agriculture, given women's dominant role in food production.

"I'm not interested in the short term," Hafsat emphasizes, sharing that Africa will represent half the world's population in 80 years. "The value of a continent that has been exploited for so long cannot be what you can quickly grab...I need partners who can work with me so when we represent half the world, those people have power and skills, and they're building peaceful, prosperous communities. They're not exploited, hollowed out, deformed caricatures. We haven't created monsters, but we've helped the best of humanity to show itself. That is the goal."





Building Bridges and Connecting the World

Born and raised in Dakar, Coumba Dioukhane left at the age of eighteen to study at the University of Caen in France. There, she obtained a master's degree in English, Spanish, and Management. While teaching English for seventeen years, Dioukhane began her journey into French politics. In 2001, she was elected Deputy Mayor of the City of Évreux. She went on to join the Ministry for Europe and Foreign Affairs as an Advisor to the Minister and later was appointed Special Advisor to the Minister of Food, Agriculture, and Fisheries.

As a black woman in the French political sphere, the first to be elected Deputy-Mayor and the first to be nominated to a Cabinet in France, Dioukhane was often solicited by African political personalities for her advice. It was then that she realized that Africa could only be developed by Africans themselves. She wanted to play a part in developing Africa and that is how Global View, a multidisciplinary consultancy firm, was established in 2011.

Based in Paris with offices in Abidjan and Dubai, Global View specializes in connecting African leaders including heads of states and government agencies with investors and managers around the world. Building bridges. Connecting the world. Advising. Promoting. This is the mission of Global View.

In her book, Ellue, Dioukhane speaks about her experience as a black woman, working her way up in politics in France, a world mainly dominated by men, where prejudices still persist. While it has not always been easy, she is proud of what she has managed to build with Global View.





Femi Sarah Adetola

As a business owner, how do you bridge the gap between doing what is best for ensuring your company is successful and profitable and the broader needs of Ghana's society? As a business owner in Africa, I am a strong advocate of the power of development through the private sector. I don't particularly think of these two things as mutually exclusive but rather believe that by identifying and addressing gaps in the Ghanaian and African markets and developing the potential of my team and staff members, my businesses will organically develop the immediate and broader needs of Ghana. I started in 2008 with a small team of two in my grandmother's kitchen, which has grown significantly into a multi- brand, multi cuisine food service group with over 100 full time employees across four sites. By going above and beyond in delivering quality meals, flavorful cuisine and memorable experiences to our guests while prioritizing the wellbeing of our team, community and the development of West Africa's hospitality industry, I am confident that Groupe Sebastien will bridge the gap.

Despite achievements and progress made, African women still face significant obstacles. What do you see as the most challenging to address? I would say that the most significant obstacle we face is solidifying our "place at the table". There are still so many negative and restrictive expectations of African women that subtly and boldly doubt the abilities of the new generation of bold and ambitious African women. I come from a long line of strong and ambitious African women and if there is one thing I have learned, it is to never let the doubts of another stifle your growth but rather use that as fuel to excel in whatever you do.

How do we create a successful image of a thriving African woman that will inspire our younger counterparts to reach for more, to achieve more? As the CEO of Ghana's leading food services group, consisting of six continuously growing brands, I'm constantly pushing myself out of my comfort zone and challenging the status quo. I never get too comfortable with my achievements and strive to reach new heights.

I hope my story inspires young African women to start working towards whatever dreams they have. No matter how small it might seem in the beginning, start small and work smart. Invest in yourself and those around you.

Founder, Groupe Sebastien, Ghana



Dorri C. McWhorter

CPA & CEO, YWCA Metropolitan Chicago, USA

My favorite quote by Buckminster Fuller says, "You never change things by fighting against the existing reality. To change something, build a new model that makes the old model obsolete." This quote is at the center of how we work at the YWCA Metropolitan Chicago. As part of the global network of YWCAs since 1876, YWCA Metropolitan Chicago supports women and families through direct services focused on safety and wellness, education and training, and economic empowerment. We serve tens of thousands of individuals each year across 1,300 square miles of Chicagoland. Women and their families turn to us to heal from trauma, upskill for the jobs of tomorrow, or start a small business.

2020 has shown us that our work continues to be critical as we navigate a global pandemic and social injustice. In July 2020, after the murder of George Floyd, we launched a new initiative called the Racial Justice League. This initiative, under the rallying cry of our campaign Until Justice Just Is (untiljusticejustis.org), invites investment in our direct services for communities of color and is already allowing us to expand our programs and address the violence and unemployment plaguing our communities.



Chicago is a microcosm of the world and we have to lead by example to create change! We are partnering with multi-national organizations, for example, the African Community Fund for Education, to exchange ideas as we look to advance the well-being of women and families. When I joined the YWCA in 2013 after spending over 20 years in Corporate America, I felt a sense of urgency to fulfill our mission "to eliminate racism, empower women, and promote peace, justice, freedom and dignity for all", ultimately creating an environment where everyone has the opportunity to thrive! I hope this for the world starting from Chicago, Illinois, USA!

Dream Big

By Stanley Ndambakuwa

In a world where poverty seeks to undermine potential, dreams and goals are often considered far-fetched. It takes tenacity and determination to chase one's dreams in an environment where daily life is simply about searching for food to eat or small trades in order to make a living. Some women and girls I have met have decided to defy the odds. Mrs. Bandera, and her two daughters, Elizabeth Bandera, and Joana Mapisa, have shown there can be potential not just in disadvantaged communities but also in the people living within them.

I met Mrs. Bandera and her two daughters in 2019. Mrs. Bandera had learned that I was in a neighboring community looking for girls out of school who might be eligible for a tuition scholarship from my organization. She had walked five miles to see me to plead with me to meet her daughters.

When I arrived at their home, I waited for an hour for her girls to come from the gardens, about eight miles away. They had gone to work in the village vegetable fields where they would be paid with a few bundles of vegetables. When they arrived, I listened as the girls shared their dreams. I could see that the promise of education had not only given them hope, but it immediately expanded those hopes and dreams. Listening to these young girls who had missed school for the past four years telling me how they wanted to become a medical doctor and an agricultural extension officer was incredibly inspiring and encouraging. Women must strive to dream big amidst challenges in Africa.



Rania Elkalla

Founder, Shell Homage, Egypt

Tell us about Shell Homage and the idea behind it? Shell Homage is a biodegradable composite material made from discarded egg and nut shells. This biodegradable material can be a replacement for oil-based plastics and can be used in interior, furniture, light design, home accessories, 3D printing and jewelry design. It has a marble or natural stone finish but it is made out of food waste, where its texture varies from rough, smooth, opaque, translucent or transparent. Its material properties range from hard to malleable elastic sheets which can be adjusted as per application. Shell Homage means respect and honor for the discarded shells while homage attributes the journey and what it has carried. Our aim is to create functional, sustainable, non-toxic biodegradable products with a longevity and design focus.



Ethical sourcing and production are as important to you as purpose and function. How do you achieve balance in your design when it comes to these aspects? I believe that good design is long lasting when it is built within a universe where every product has a meaning, a purpose and a function, and I strive to challenge myself to focus on functionality, visual simplicity while considering life cycle and environmental impact. We support our community of local farmers, shops and restaurants by using their egg or nutshell waste.

At Shell Homage, the shells are collected before they are disposed, sterilized, dried and then ground. This material is then bonded with organic and biodegradable substances, creating a mixture that can be easily applied with different production techniques. It can be drilled, sanded or laser cut. This material can then be pressed, extruded, 3D printed or formed by injection molding. The resulting material is lightweight and aesthetically appealing, where each piece is handcrafted, unique and 100% compostable.



How can designers further improve their relationship with the planet and change society for the better? Material innovations are no longer derived only from scientists, but often from designers as well. A designer can be the activist and the cause for change, using design as a tool to make effective statements. Designers should be innovative, while seeking collaborators to reach viable solutions, to keep solving problems.



Mallence Bart-Williams

Philanthropic Entrepreneur, Secret-Ceres, Sierra-Leone

Everything I do is driven by the desire to instill balance in areas where vast levels of inequality are offsetting the natural laws of growth, prosperity, and unrealized potential. I invest my energy into the feminine nature that seeks to thrive. I am invested in healing, supporting, amplifying the womb, and all that springs forth from this infinite source.

While I am a multifaceted serial social entrepreneur, I honor the womb in all I do: the cosmic collective womb that every woman is connected to, mother nature's womb, and mama Africa's womb. I honor its existence. I honor its fruits. I honor its wisdom.

We must also internalize the change we wish to see, to birth the future into reality. While we believe we are dealing with external forces, change resides within us, our root (the womb) and our crowns. Changing it is easier than we think. But it must happen collectively in the minds and wombs of nearly one billion African women on the continent and the diaspora.

I am inspired by ancient wisdom to navigate and create a sustainable future, that is rooted in a strong foundation because as nature shows us "without roots there is no crown". This is the mantra of my natural body care brand the Sacred Garden, which harnesses the intelligence of plants via ancient botanical alchemy to nurture the human body. Secret Ceres, a 2000-year-old alchemical product that has healed thousands of wombs, around the world is one of our offerings. Considering that an estimated 3 out of 5 African women suffer from fibroids, among a plethora of other imbalances of the womb, we have found great need for such a product.

Women and black people are the most marginalized and the most powerful unrealized beings on this planet today. I represent both. My strength lies in the combination of realizing the two fiercest forces God created: my womb and my melanin.

It is our greater realization of consciousness that will foster sustainable and balanced growth.

Yvonne Etinosa

Acclaimed Documentary Photographer, Nigeria

It's All In My Head is a multimedia project that explores the coping mechanisms of survivors of terrorism and violent conflict in Nigeria. The project aims to advocate for increased and long-term access to psychosocial support for the survivors which in turn will improve their mental health.

In the last two decades, Nigeria has witnessed varying degrees of terrorism and violent conflicts. Whenever there is an attack, humanitarian organizations, government agencies, and others focus on providing relief materials, setting up make-shift clinics, temporary housing and schools. Although the aforementioned are very necessary, little priority is given to assessing the mental health of survivors.

Relevant authorities in Nigeria are striving to rid the country of all forms of extremism, terrorism, and violent conflict, through ongoing peacebuilding efforts, counterterrorism, and the like. However, the survivors of these attacks are often left behind as little is done to address their mental health and the trauma experienced from such horrific experiences. Without much support, the survivors make strong individual efforts to move past the trauma of what they witnessed, while carrying on living their lives.

In the last two years, I have worked with over forty survivors of terrorism and violent conflict in Nigeria. It is interesting to know that while these survivors find a way to rebuild and adjust to their new lives, many of them never get to talk about their experiences. Thus, the idea of "moving on" can be considered to be a charade as they are stuck in the past while trying to start over.

A lot of the survivors' struggle with depression, PTSD, and vengeful thoughts, while others have found solace in their existence and religion. I started this project to draw the attention of society to the state of mind of some of these survivors.

In It's All In My Head, I explore how these survivors struggle to move on by using layered portraits (still images & videos) of the survivors and the things that they do to help them move forward or otherwise.





Jennifer Obayuwana

Executive Director, Polo Luxury Group, Nigeria

What is Polo Luxury Group Nigeria's vision? Polo Luxury has been the leading retailer of luxury goods in Nigeria and West Africa since 1987. We were built from the desire to enrich people's lives by offering the world's most prestigious brands with unrivaled customer service. Integrity lies at the foundation of our business approach, as well as at the heart of our client and partner relationships. We are dedicated to beauty and excellence, and we pride ourselves on ensuring that we are creating a unique and unforgettable experience for each client that walks through our doors.

What is the current situation in Nigeria's luxe sector, and how is Polo Luxury adapting? Due to the global pandemic and the implementation of a nationwide lockdown, the luxury sector in Nigeria has experienced a rise in conscious consumerism as consumers seek to make more meaningful purchasing decisions. We view this as a positive trend that we are embracing. We have also observed that our customers' buying patterns have shifted in favor of necessities first and then more traditional timepieces. In terms of spending habits, ultra-high net worth clients are spending similarly to before as they look to treat themselves as they cope with the 'new normal'. Overall, the sector has been affected adversely, but we have adapted and remained resilient.

What initiatives have you implemented to support women and youth? I have always been passionate about impacting the lives of women in the Nigerian community and even beyond, which is why I seek out every opportunity to do so in all spheres of my life. One of the ways I have done this is through the launch of the Polo Fashion Series. This initiative is geared towards supporting talented young women who are emerging fashion designers, by giving them a platform to showcase their skills and value-add to the industry. Beyond this, I am currently nursing a new project called "Women Who Conquer". This is a non-profit female empowerment scheme, dedicated to discovering and amplifying young women in underserved communities, to provide socio-economic relief and skills acquisition programs to improve lives.



"I was chatting with some friends, then we saw people running from the market. I tried to find out what was going on as I was confused. A few minutes later, I saw my mother and my sister crying as they walked out of our house.

They told me that my brother was stabbed in the market. He was stabbed in the chest and hit on the head. My mom told me he had been rushed to the hospital.

I immediately rushed down to see him. When I got there he was unconscious, the doctor on duty referred us to another hospital. I tried to get a vehicle that will convey him to another hospital. When we arrived at the second hospital, I was told that he was dead.

The death of my brother hurt me. Among all my siblings, my brother was the closest to me.

I fear that the attackers might strike again because no arrest has been made, justice has not been served."

Abdul-Razak Salisu, 27, Kaduna, Nigeria

2018 led to the painful renaissance of ethno-religious conflict in Kasuwan Magani, in Kajuru local Government Area of Kaduna state.

Prior to this time, there had been a violent clash in the area as far back as 1980.

While there have been several causes of violent conflicts in the area till date, one of several reoccurring triggers is ethno-religious differences between the Adara and Hausa people.

Stephanie Kalu-Uche

CEO, Stephanie Nicholas Group, Nigeria



The Greatest Challenge Facing Female Entrepreneurs In Africa

Stephanie Kalu-Uche is a geologist and one of the youngest certified female entrepreneurial managers in Nigeria. As the Chief Executive Officer of Stephanie Nicholas Group, Nigeria, she fondly says that "her company founded her."

How did you become an entrepreneur? It all started when I was in the pageant world. I eventually became bored and wanted to sponsor a pageant, so I started asking lots of questions. The more questions I asked, the more business ideas came to my head.

Was starting Stephanie Nicholas Beauty & Wellness a natural progression for you? Yes, absolutely. An unforgettable lesson from my mother was 'stick to what you know.' I knew the market and understood the service gap.

What is the biggest challenge female entrepreneurs face in Africa? After speaking to hundreds of potential female entrepreneurs, I have observed that the lack of confidence leads to fear. Fear is what limits women from starting and growing businesses.

You mentioned that the first two years in business were exceedingly difficult. How did you overcome that and what advice would you give others? The problem that nearly all entrepreneurs face is getting customers to try their product or service. Often, customers want to see that your business idea is reliable and tested before they try it. It can be tough to break through this. My advice is to build awareness of the problem that you want to solve before launching your solution. This will allow potential customers to understand the problem that needs to be solved. Then you can launch your solution.

As an entrepreneur, what motivates and drives you? What gets me going is challenging myself to do more.

What do you attribute your success to? It is finding that inner strength to do what you believe in. I pray but I also trust my gut.

In one word, describe your life as an entrepreneur. Courage. Every day, I face new challenges not just as an entrepreneur, but as a mother and wife. A woman needs to have the courage to face tomorrow.

Yvette Gayle

Co-Founder, Africa Creative Agency, South Africa & United States

With a career spanning more than three decades, Yvette Gayle has worked for industry leaders including Interscope, Geffen, A&M Records, and Columbia Records Sony Music. She has also served as a publicist and personal advisor to many of the entertainment industry's biggest and brightest names such as 50 Cents, Mary J. Blige, Destiny's Child, Lauryn Hill, Robin Thicke, Timbaland, and French Montana. In Africa, she is currently working with Nasty C, Pearl Thusi, Amanda Black, Sauti Sol, and Celeste Ntuli.

Your work has been focused on Africa and building a bridge across cultures. Tell us about those projects and the impact on African talent. My work with the Essence brand specifically has been gratifying. We have been fortunate to have had the opportunity to curate the first African-focused Super Lounge, Jam Africa, at the 2019 Essence Music Festival New Orleans. We brought artists including Nasty C, Vanessa MDee, Sauti Sol, Rayvanny, and Celeste Ntuli to the U.S. I am especially excited about our Nasty C signing to Def Jam US. We also launched our first documentary with Netflix, Zulu Man with Some Power documenting Nasty C's journey and exploration of Japan.

What can we expect from ACA in Africa? I think you can expect the same passion and dedication that I have given to the industry all these years. In fact, I think you can expect more as we build our company to expand and develop our talent roster on the continent.

Our publishing division ACP is projected to grow significantly. In conjunction with Netflix, we provided the music supervision and scoring for the first two African original series, Queen Sono and Blood and Water. We hope opportunities like this will open more doors for our producers and artists.

Africa has so much to offer the world and our mission is to be able to connect the dots and bridge the gap between Africa and the world.





Pearl Thusi

Acclaimed Actress, South Africa

Collaborations within the Continent is imperative to Africa's development

In Queen Sono, Netflix's first African original series, Pearl Thusi plays the role of a daring secret agent. Having undertaken a series of training before production, a prepared Thusi embodied the role, with its thrill, suspense and melancholy. Released in February 2020, the South African crime drama series has since received positive reviews by critics. Thusi has starred in several films and TV shows including the No. 1 Ladies' Detective Agency and Quantico.

The conversations around the importance of Africans taking center stage regarding shaping the narratives on the continent has been ongoing, and Thusi has been contributing her voice and skill to this vision. "You don't have to go to the west to do great work, it can be done together, right here in Africa," she says.

The key is to work with like-minded partners, one of which includes her management team at Africa Creative Agency, the South Africa based firm helping Pearl realize her 'made by Africans' vision, which is led by co-founder, Yvette Gayle. The pair just launched their Black Rose artisan candle and soap collection through Gayle's home fragrance company, The Sitota Collection.

Collaboration is vital in the film industry and in other life's endeavours. "It is important to realize the power of the collective. All of us in Africa should start working together as one, and with the pandemic, we see the importance of an intra-Africa within the trade, transport, logistics, and creative sectors as well. This can push the African narrative forward."





Ya Bajen Njie

TAF Global, General Manager, Gambia

What inspired TAFs decision to commit to one million homes in Africa over the next twenty years? At TAF Africa Global, we believe housing is a basic necessity of life that is pivotal for the socio-economic development of our continent. We believe that we can and should play a substantial role in the delivery of affordable quality homes in large numbers.

TAF has taken steps in recent years to build a global identity. What direction is TAF heading in over the next five to ten years? TAF is a Pan-African company registered in eight African countries. Our focus is Africa. Therefore, our goal is to deliver affordable quality homes to cater to each of these country's housing needs in the next five to ten years. Our RIVTAF, Nigeria Golf Estate is a great example of who we are, and it exemplifies our global standards. Our objective for the next five to ten years is to continue to increase our capacity and grow to deliver more affordable homes. We plan to use and promote smart construction technology, nurture local talent, develop and strengthen skills and provide decent jobs in line with Sustainable Development Goal (SDG) 11 on sustainable cities and communities and the Africa 2063 development agenda.

As the push toward globalization continues, how do we preserve our heritage and traditions, especially in current times where the need for diversity and inclusion is paramount? As a continent, we have a lot to be proud of and our traditions and heritage are at the forefront. Globalization has afforded us a number of opportunities, which include learning, market access, skills development, and the promotion of our African heritage.

Dr. Grace Olugbodi

Founder, BeGenio & Creator of the Race to Infinity Math Game, Nigeria & UK

BeGenio's Founder, Dr. Grace E Olugbodi is an ex-investment banker and software programmer by profession. Her company, BeGenio, helps children fall in love with mathematics by creating board games and applications that make math enjoyable while reducing math anxiety. Its flagship multi-award winning board game 'Race to Infinity' was distributed successfully across the UK, USA, and Europe. Another four games are scheduled for distribution.

Grace's father helped her increase her self-confidence by making math fun and creative. As a result, she has been passionate about creative education since 1997. She found that there were three key obstacles for children when it comes to math. First, too many children hate math and don't believe they can become good at it. Secondly, they see it as a boring chore. Finally, they don't know how to relate it to real life, so they can't see the point in doing it and do not have enough fun, creative ways to practice math. The bigger obstacle is that too often, teachers and parents also do not know how to effectively approach these issues or help the children.

BeGenio, who partners with Amazon and the Royal Borough of Greenwich in the UK, aims to solve these key problems globally, by designing fun, ingenious and creative ways to practice math. She believes that increasing the quality of education in countries within Africa would have a huge impact on the future of not only the children that are helped but also the continent as a whole because earning potential and GDP increases follow quality education

BeGenio is on a mission to make one million kids math-confident in Africa. Grace believes each child's future earning potential when they become math-confident increases by \$10,000. Furthermore, being math-confident increases crucial life skills exponentially.

Her plan is to train 100 instructors in each of 25 selected countries across Africa. She projects that in five years in each of those 25 countries, 6.25 million sessions with kids will be held, which could equate to a \$10 billion GDP increase.



Chizor Malize

Chief Executive Officer, Financial Institutions Training Centre (FITC), Nigeria

On FITC Heritage:

FITC has been an innovator for 40 years, enabling people and organizations to excel. We help individuals and organizations release the power of their potential through knowledge solutions that drive superior performance. We work with our stakeholders predominantly in the Nigerian financial services sector to design and implement solutions for capacity development through learning, organizational structure design, and business performance strategy development.

On Vision and Strategy:

Our vision is to build a world-class innovation-led and technology-driven organization defined by our success pillars: platforms, processes, people, positioning, and performance. We have taken deliberate strategic steps to make significant changes to further transform FITC in these areas.

On Partnerships and Collaboration:

Through partnerships, we focus on priorities that enrich our offerings such as robust and top-rated faculty, enriched learning content, and shared infrastructure. We work collaboratively with top-notch organizations to develop new capabilities that foster alignment of strategies, create mutual benefit and competitive advantage while maximizing performance.

Driving Transformation in One of Africa's Largest Knowledge Organizations

Chizor Malize is the Managing Director/Chief Executive Officer of Financial Institutions Training Centre (FITC), a world-class innovation-led, knowledge-driven organization in Nigeria. With over 20 years of professional experience that cuts across marketing, business process re-engineering, market growth strategy, reputation management, and business consulting, Chizor has a demonstrable track record of business transformation across eight African countries.

Chizor reveals how she is leading and delivering continental impact through transformative change and innovation in a period of VUCA.

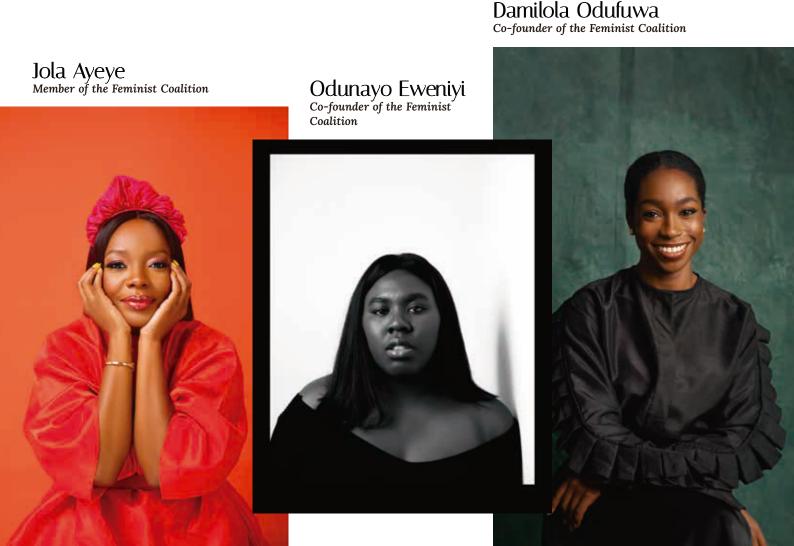


On Innovation, Enterprise Agility and Reach:

Even amid the global crisis, we created innovative knowledge programs that kept individuals and organizations we serve highly informed, updated, and equipped for a post-COVID-19 era. We developed and launched additional knowledge portfolios such as the FITC Executive Education Institute, the FITC Board Leadership Institute, and the FITC Youth Connect Programme. We also organized the largest

virtual Cybersecurity conference in Africa; tagged 'ThinkNnovation 2020 Cybersecurity Conference' with the theme Combating Cybercrime: Strategies for Strengthening Emerging Markets; a Pan African cybersecurity conference that reached six continents and over sixty countries with large African footprints.

Women Supporting #ENDSARS, Nigeria's Largest Protest Movement in Recent History



A few days into the End SARS protests, a woman was shot in the mouth by a police officer in Lagos. On social media, people were demanding justice. At first, Damilola Odufuwa and Odunayo Eweniyi thought of joining the protest like everyone else, Odufuwa recounts, during a conversation with *Rising Woman Africa*. However, Eweniyi decided they needed to do more, "to support the people's right to peaceful assembly that will lead to accountability by the government. This will need focus and planning, and I felt myself and our members were prepared." In 2018, they created Wine and Whine, a network that provides a safe space for women and tackles issues specific to them. They reached out to other founding members of the Feminist Coalition, a group the duo founded in July 2020 from a need to have a team of exceptional women who were passionate about changing the country and the role of women in it. Their aim was to "champion equality for Nigerian women by focusing on three pillars: women's rights and safety, financial equality for women, and political and legislative power for women."

People had started taking up different roles, speaking and protesting and documenting the End SARS movement. Founding members of FemCo recognized that it would be more impactful to organize around the protests. "Everything happened quickly," Odufuwa says. Over an hour phone call, they decided that supporting the safety and wellbeing of the people exercising their constitutional rights to peacefully protest during End SARS would be their first project, and everyone stepped up. Besides their dedication in their individual lives and work, these women shared one thing: a vision of a Nigeria where equality for all people is a reality in our laws and everyday lives.

The Feminist Coalition website was up, the logo was used as a display picture by thousands across the world, the protests gained more momentum, and Jack Dorsey, Twitter co-founder and CEO, supported the movement with several tweets and an #EndSARS logo. FemCo received donations from across the world and presided over the logistic needs of peaceful protesters: medical, legal, food, safety. "It was organic and decentralized," says Odufuwa. "Our major concern was peace and safety. We thought if the safety and needs of the protesters were taken care of, they would remain peaceful."

Other exceptional members include Oluwaseun Ayodeji Osowobi, founder of Stand to End Rape (S.T.E.R), an important voice in the fight against rape and gender-based violence; award winning journalists Kiki Mordi and Laila Johnson; Fakhrriyyah Hashim, who started Arewa Me Too and North Normal initiative; Jola Ayeye, a media personality with a passion in policy, reform, governance, and community advocacy, who stressed the "coalescence around a common goal, where Nigerians focused on the collective efforts and not themselves alone." The co-host of "I Said What I Said" podcast, Ayeye has contributed to and driven conversations on social media on different topics such as youth participation in politics and engagement of citizens on the local and state government level. As an experienced youth organizer, she urged young people not to forget their power. "All you have is your voice, and so it is your duty to raise your voice." On several occasions, she has helped crowdfund to meet people's medical and domestic needs.

The strides FemCo made during the protests were swift and organic, because the protests were a culmination of years of personal and professional work and experience. Odufuwa, with vast experience in media, currently works as head of PR for Africa at Binance, the world's largest cryptocurrency exchange. Eweniyi is the co-founder and COO of Piggyvest, an online savings and investment platform. When FemCo's payment link with Flutterwave, a fintech firm, was deactivated, these women's expertise in the industry made it easy for them to set up a bitcoin donation link without much interruptions.

"The fight for women's rights requires money and power," Odufuwa says, "and women should have access to financial opportunities. Freedom for all is our collective motivation."

Rinu Oduala

Brand Strategist and Social Justice Advocate, End SARS (Special Anti-Robbery Squad), Nigeria

What was the purpose of the Lagos State Panel of Inquiry and why did you leave? We conducted hearings on police brutality in Lagos. The findings, along with victim compensation recommendations, if applicable, were given to the Attorney General and Commissioner for Justice of Lagos State.

The youth reps withdrew because arrests of protesters were being made and bank accounts were frozen. We decided to recuse until protesters were released and a suit filed in the court against the freezing of those bank accounts.

Your work has always been passionately focused on Nigeria and its citizens. What instilled such activism? A desire to see myself and others excel and to work in our Motherland without fear. A desire to have a safe and peaceful land where full potentials can be brought to fruition. I hope to ignite the hopes of millions of youths who have lost hope in this nation.

What are your plans moving forward? Moving forward, I will focus on helping youth become more involved in good governance and social activism.

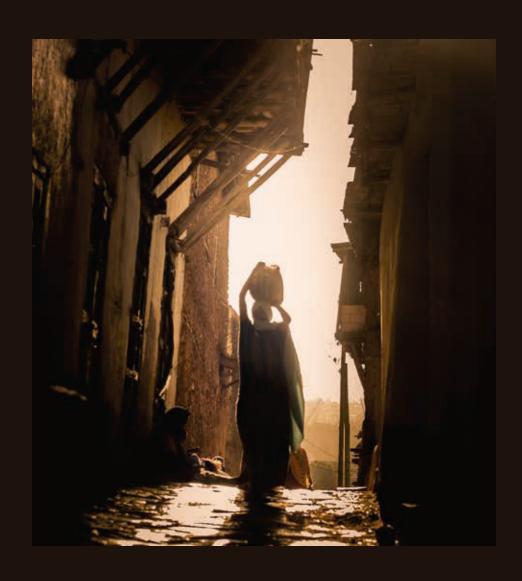




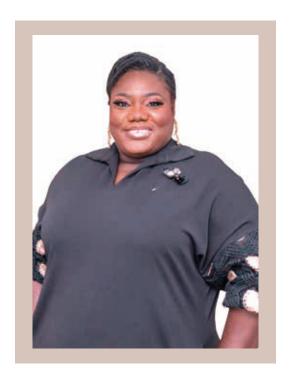
Modupe 'Moe' Odele Partner, Vazi Legal, Nigeria

During the End SARS protests, Modupe 'Moe' Odele, a tech attorney and Adetola Onayemi, a lawyer, worked together to oversee the legal logistics of the protest. They put out a call for lawyer volunteers and over 700 people responded. They organized training over Zoom and donations for legal aid from the Feminist Coalition were channeled to meet their needs. Odele says people were responsive and felt accountable with information online to help the team when lawyers were needed. They helped release almost 300 protesters unjustly detained, but she stressed that the real impact was from the unquantifiable number of people who were not detained because the police knew that they would not be left behind. There would be free legal aid to support them.

Moe isn't new to using social media for activism. At 23, she worked with Internally Displaced Persons in Yola at the height of the Boko Haram insurgency to provide emergency relief materials through funds raised on social media. This prompted her interest in social activism.



Omobolanle Victor-Laniyan



Head of Sustainability, Access Bank, Nigeria

For over 20 years, I have worked in the field of sustainability and communications spanning various industries including manufacturing, media, and the financial sector. Currently, at Access Bank, I serve as the Head of the sustainability function, applying my expertise to handling sustainability related matters for the bank. In addition to monitoring emerging trends, I am responsible for communicating and educating others on the importance of sustainability.

I have pioneered many notable sustainability focused initiatives, including initiating and leading the development of the Nigerian Sustainable Banking Principles (NSBP), and being the only West African on a global team that recently developed the Global Principles for Responsible Banking. This year, as Head of Sustainability at Access Bank, I have led the bank to become the first Sustainability-Certified Commercial Bank in Africa under the Sustainability Standards Certification Initiative (SSCI) championed by the European Organization for Sustainable Development.

I have supported in establishing partnerships with local and international organizations/networks to fund high impact projects. These projects are aimed at accelerating the impact of interventions focused on achieving the Sustainable Development Goals. These projects have reached millions of people and helped them to lead healthy, productive, and sustainable lives.

My career and life's journey come from my passion and dedication to positive impact. This is why I serve on the boards of various not-for-profit organizations such as Corporate Alliance on Malaria in Africa, United Nations Global Compact Local Network Nigeria, CSR-in-Action Advocacy, the OVL Foundation, Private Sector Health Alliance of Nigeria, and Mountain Top University Endowment Fund, amongst others. Here, I can lend my skills, talent and resources to initiatives that contribute to sustainable developments.

I am also honored to have received several professional awards including the 2020 Award for Outstanding Female Sustainability Professional of the Year by WIMCA, 2020 Top 50 Women in Marketing & Communications, the 2019 Shenomics Award, the prestigious CEO Employee of the Year 2018 award at Access Bank Plc, and the highly coveted Most Outstanding Sustainability Practitioner in Africa Award (2017 and 2018) by the Sustainability, Enterprise and Responsibility Awards (SERAs).

Caroline Boudergue

Managing Director, Women in Africa Initiative (WIA), France



I manage the Women in Africa initiative (WIA), a new global concept dedicated to African Women. WIA is the foremost international platform dedicated to the economic development and support of African women leaders and entrepreneurs. WIA believes that African women, as agents of action and change impact economies. They are the future of the continent.

WIA offers training and mentoring programs, both physical and digital. Additionally, WIA brings together African and international women (and men) leaders to build an innovative and inclusive Africa via networking events in Africa and abroad. WIA communicates broadly to reveal the potential of the new generation of African women entrepreneurs and leaders at all levels of civil society and state responsibilities.

I believe in investing in African women who are the backbone of the African economy. The African continent has the highest percentage of women entrepreneurs in the world, according to the African Development Bank. Women typically reinvest up to 90% of their income in the education, health and nutrition of their family and community compared to up to 40% for men. As McKinsey & Company points out, gender inequality costs Africa \$95 billion a year. That represents 6% of the continent's GDP. This means that investing in women's businesses can ultimately transform societies.

Sarah J. Owusu

Founder and Innovation Consultant, InkDot, Mozambique

On Crafting an Expansive Sense of Identity

I often say that I am from the future because the world has yet to catch up with the fluid, relational, and expansive way that I think about identity, starting with my own. My identity, sense of home, and belonging are linked to people and moments, memories and experiences, and an internal agency that helps me ground myself. These dimensions are critical prerequisites for mental, emotional, and physical health.

I often battle with the narrow framing of identity that most structures and systems rely on to make sense of and categorize people. Identity is usually reduced to nationality or to the arbitrary geographical space in which you were born or reside. I fall between the cracks, constantly having to justify, prove, or evidence my identity to achieve simple things like renewing a passport or securing health insurance. Currently, I am not allowed to vote in general elections anywhere in the world, and I don't think any country will "catch me" should I require social supports.



Who am I? I am Danish (mother), Ghanaian (father), born in Botswana, and educated primarily in the UK. I am trilingual, built my business in Mozambique, and I am now based in Johannesburg. If identity were a relationship status, mine would be entangled.

I am clear about the fact that my identity is full and deep and shaped by my purpose, experiences, and interactions. I am comfortable in the in-between space. Just don't ask me where I am from.

Mary Concilia Anchang Onambele

Founding President of The African Chamber of Trade & Commerce, previous member of the ICC Court of Arbitration, Paris & Partner at Onambele, Anchang & Associates, Cameroun



Why is it important now for Africa to invest in R&D? I am an international arbitrator and past member of the ICC International Court of Arbitration, Paris. As a practicing IP attorney and co-manager at ONAMBELE, ANCHANG & Associates (OAALAW), I have had the privilege of over 26 years of practice to observe the impact of IP asset ownership and its global importance. Africa is yet to determine her economic influence through her IP asset ownership because we own less than 20 percent of the world's IP assets. Besides South Africa, most African countries have little to show for their IP owned assets.

My purpose is to create awareness on the need to create budgets to fund R&D projects by African governments, development partners and the private sector. Without adequate funds to experiment new ideas and processes with the right experts, Africa will never be owners of their cultural and scientific know-hows and ideas. African Policy makers must invest in R&D assets and projects to extend the boundaries of intangible capital ownership, so as to grow their markets. We pay a lot of money for licensed technologies, and so it only makes sense for Africa to also invest in her IP research.



ACC promotes African Fashion and brands through "The International Forum for Cotton, Textile and Accessories" project (FICOTA). FICOTA trails, tracks and benchmarks the African Cotton industrial value Chain for emerging market.

The official launch of "The African Fashion Project" (AFP) will be effective @FICOTA 2021, holding from December 10-19 2021 in Kribi, Cameroon.

Historically, Africans have shied away from knowledge ownership. Why has IP become so essential to Africa's economic future? African culture has always been one of hospitality and charity. With colonization and independence, that rich culture, its values and history has been incorrectly narrated to Africans as primitive. Foreignness and importation, especially from the west became the preference. Africans were taught to be employees and not employers. If Africans were 'allowed' to own their ideas for entrepreneurial purposes or business, they would desist from being laborers and grow their businesses.

Political instabilities and economic crises have obliged a current awakening for African governments and businesses to reinvent their economies and do things differently. Return on investment has become a key factor in recent policies and decisions; so that capital ownership is now necessary to grow new wealth.

African capital ownership is key to fair market competition. As signatories to several multilateral, bilateral, regional and international binding agreements such as the African Continental Free Trade Agreement (ACFTA), AGOA, OMC, EPA, PCT, the Paris Convention, ADPIC, and Bangui Laws, Africa should take advantage of these binding laws through IP asset ownership. This should increase the investment capital potential in locally made goods and services to guarantee Africa's economic growth. At ACC, "Economic rights are human rights".

How does The African Chamber of Trade & Commerce provide adaptive solutions for Africa's economic emergence? Created in 2015, The African Chamber of Trade & Commerce (ACC) as an African private sector initiative hopes to provide adapted African solutions to African problems, through local production and transformation in partnership with the

African Diaspora. We believe that readymade solutions do not fit in the African development business model with regard to our local specificities. Our realities and circumstances including our culture and infrastructures must be taken into consideration. In promoting institutional advocacy for Africa's socio-economic development, we seek to promote the Role of IP asset ownership through Creative Cultural Industries (CCI).

I travelled to Italy, Burkina Faso, USA, Ivory Coast, Senegal, Ethiopia, Egypt and Geneva with the WTO launch of the World Cotton Day in 2019, to build efforts on the need to intensify local production and transformation. More awareness and visibility in joint efforts to explore African cotton for Africa's renaissance is mandatory. This is a big challenge. The official launch of "The African Fashion Project" (AFP) will be effective in 2021. The Cameroonian government and OIF are our key partners, and we are looking to work with GIZ and other partners in the near future.

Visit ACC at www.africanchamber-abo.org and www.ficota.org for more information.



Akaego Okoye

Founder, African Business Stories LLC, Nigeria & USA

According to the World Bank, Africa is the only region in the world where more women than men choose to become entrepreneurs. Who are these women and what are their stories? I founded the media company, African Business Stories LLC to answer these questions, to give voice to and provide insight into female innovators and entrepreneurs building and running businesses in Africa.

Today, I work for a non-profit, Corporate Council on Africa, where I bring together U.S. and African governments, the private sector, and other non-profit players to deepen trade and investment between the U.S. and Africa. A lack of African female entrepreneurs in discussions around trade and investment further inspired me to start this journey.

Our current project is curating and sharing stories of resilience, impact, and growth through our weekly podcast called "African Business Stories". In six months, we have interviewed 20 women from 10 different African countries. The goal is to feature at least one woman from the 54 countries in Africa. Representation matters! The power of seeing successful people that look and sound like you can never be overemphasized and so we are taking hold of our narrative and telling our own stories in order to inspire and multiply success on our continent.

My 9-year-old daughter listens to every episode. She dreams of owning a business, creating jobs, and being a guest on the podcast. The impact of these stories on her is one of my greatest accomplishments and it is my desire that young girls across the continent will listen to these stories and be inspired in the same way.

There is so much to be proud of, yet there is so much that still needs to be done. It is my hope that lessons learned from these stories can be used to improve policies and create a more enabling environment for female business owners in Africa. This journey to inspire and elevate the African female is dedicated to the memory of my mother and mentor Ezim #ezimliveson.



Patricia Nzolantima

CEO and Founder, Bizzoly Holdings, Democratic Republic of Congo (DRC)

What was the intent behind creating the Working Ladies – Women In Africa (WIA) Hub? The Working Ladies – WIA Hub was created to accelerate the growth of women-run startups. In Africa, half of women entrepreneurs operate a new business, and those women need access to training and networking to succeed. The Working Ladies – WIA Hub addresses entrepreneurs' immediate needs by providing mentorship programs, business coaching, and technical education in fields such as fintech and agribusiness. The longer-term vision is to improve the gender climate and balance in the technology and business fields by attracting talented young women to those sectors with K-12 educational outreach programs. Through these efforts, the Working Ladies – WIA Hub aims by 2025, to support one million women in launching and growing their businesses.

What is the one piece of advice you find yourself repeating to fellow women entrepreneurs? Figure out exactly what success means to you! Do this by obsessively focusing on your goals. Make specific plans to achieve them and evaluate those plans each week. Hone in on what works and avoid the things that distract you. Spend time with the people you respect and aspire to be like, or if you cannot spend time with them, read about and research them. This process will require sacrifice. But if you learn how to manage your work and time, establish habits, and keep a kind and gracious attitude, you will find success, no matter how big your dreams are.

What role can businesses play in assisting the working poor, while reducing poverty in DRC? Women entrepreneurship offers the greatest potential assistance to the DRC's working poor. The country has a strongly gendered division of labor, and most businesses are not women-owned. So, women represent a significant potential source of entrepreneurs. Bringing the female workforce into the business space, especially for essential goods and services such as education and sustainable urban development, will create the greatest economic value for the greatest number of people, including the DRC's working poor and impoverished.



2017 Mandela Washington Fellowship Alumna, 2019 African Women Entrepreneurs Cooperative alumna, winner of the 2019 DFCU Rising Woman Competition (Women in Business), Women in Africa 2020 Laureate for Uganda.

Co-founder & CEO, Western Silk Road, Uganda

What are the challenges you have faced as a female entrepreneur in creating your new honey brand? At Western Silk Road, we are committed to quality across the entire beekeeping value chain, and that commitment alone can be challenging. Our honey products are branded under Asali Wa Moyo honey (Swahili for honey for the heart) as well as our honey-based cosmetics line which is branded under AZZA Naturals. As a woman in a male dominated field, one of the major challenges is the lack of funding due to the belief that women don't own property and therefore have no collateral for bank loans. Lack of finance is a roadblock for any entrepreneur, but especially for women in Africa. This has to change.

You are deeply committed to giving back to communities each year. Why is that so important to you? I lost my parents at an early age and was raised mostly by my grandmother who was a farmer. I was able to go to school because farming was very profitable then due to bountiful harvests, and because of the benevolence I received from relatives and friends. I felt indebted not only to my grandmother, but also to my community. I wanted to create an opportunity for less privileged people and give them an opportunity to thrive like I did. Through beekeeping, I'm now able to facilitate the success and futures of others less fortunate than I am. This is the most rewarding achievement for me and my company.

What advice would you give to young girls interested in entrepreneurship? The answer will always be no if you do not ask. When I applied for these opportunities, I didn't know I would get them, but I lost nothing by trying. And here we are. So ask, apply yourself, inquire, dream, and create your own opportunities.



Ruth Dresselgn Deneke

Candidate Law & Business Master Program at Bucerius Law School, Germany & Ethiopia

Africa Must Invest In Its Healthcare Sector

Ruth Dresselgn Deneke is a pharmacist, passionate pan African youth activist with more than a decade of multinational experience in the Healthcare-Life Science sector. She is a chartering member of Rotary Club of Addis Ababa Arada and has held leadership roles in several African CSOs. She is a candidate in a Law and Business Master program at Bucerius Law School in cooperation with the WHU-Otto Beisheim School of Management in Germany.

Ethiopia is ranked as one of the fastest growing economies in the world, but its healthcare sector still suffers from the lack of proper infrastructure, essential health coverage and trained personnel. The severe healthcare workforce scarcity to workforce demand also adds to the variety of challenges the Ethiopian healthcare system faces. Therefore, it is no surprise that during the current pandemic, Ethiopia, like many African countries, cannot handle the burden of care.

I am currently leading an Infection Prevention Control project that supports Ethiopia's healthcare providers. This project ensures sustainability approaches focused on training, capacity building by contributions towards a sanitizer manufacturing plant, and supplying selected teaching hospitals with urgent personal protective equipment (PPE). Africa should invest and be self-sustaining in health care sectors.

My ambition through my foundation is to be a change catalyst in Africa by combining scientific knowledge with shared value concepts to respond to the critical and social needs of society. My guiding principle comes from the African Ubuntu philosophy, 'I am because we all are'. We must all reach beyond our individual selves for the collective of us all.



Juliana Vicente

Director, Producer, Writer, & Founder, Preta Porte Filmes, Brazil

Her current project Afronta! streaming on Neflix presents contemporary black artists, thinkers, and entrepreneurs reflecting on how black Brazilians have created a growing network and generated autonomy to change today's reality and create tomorrow's.

Congratulations on the Netflix distribution of Afronta! How important is it for Africans and Afro Brazilians and its creative talents to be involved in the narratives and production of their content? It is crucial. If Africans and Afro-Brazilians are not at the helm of all of our narratives, we will continue to fall prey to lost identities, and wrong ideas not only from others but about ourselves, and our cultures, histories, strengths, pride and mistakes, alike. This is fatal and must stop. We need to harness our content and understand financing within creative projects as well. I always emphasize the longevity and sustainability of our projects while remaining true to yourself. As a producer, writer and director, it is not easy, but we must study, learn and take risks and responsibility for our narratives. I am so proud of how far Africa especially as seen in Nigeria and South Africa. The next step is synergy and collaborations across continents, which I am excited about.

What is next? We are finishing a few projects, which were developed over a long period of time such as the feature documentary 'Dialogue with Ruth Souza', about the first black female actor in Brazil to appear on stage, cinema and television; a project I have been filming for over 10 years. These projects follow my own maturity as a director where I experiment and take more risks. I am currently developing work with Brazil's biggest rap group, Racionais MCs. This project began in 2012 when we won an award for clip of the year on MTV Brazil.

I am telling the story of the last 30 years of their lives and of Brazil; a perspective of Brazilian Black history. This is what Racionais means to us. I feel as if I am in a position of great responsibility and commitment to our recent history, and I believe that the development of Preta Portê Films and Escola da Preta is also part of this commitment. Because of the lack of content for Afro-Brazilians who find themselves surrounded by constant racism, we are developing Afrontinha!, which is a version of Afronta! with children and for children, because this next generation has a lot to teach as well as learn.









