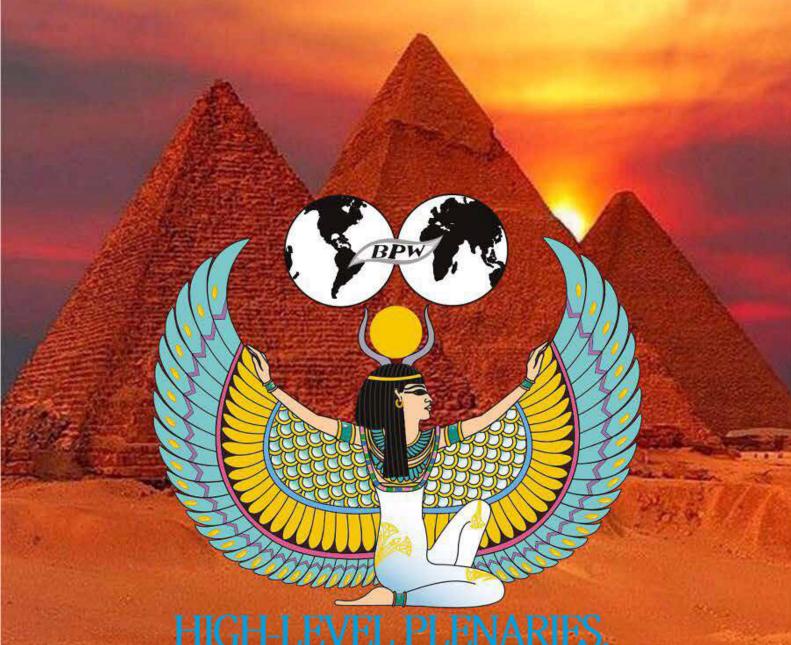
International Federation of Business and Professional Women

THE XXIX BPW INTERNATIONAL CONGRESS

Under the patronage of
H.E. Abdel Fattah Al Sisi
President of the Arab Republic of Egypt



HIGH-LEVEL PLENARIES, PANELS AND WORKSHOPS

Mena House Hotel
Cairo, Egypt
23 - 27 October 2017



Dr. Yasmin Darwich Darwich, International President 2014-2017

Mission Statement

BPW International develops the business, professional and leadership potential of women on all levels through advocacy, education, mentoring, networking, skill building, and economic empowerment programmes and projects around the world.

Vision Statement

To achieve a just and equal status for women where decisions are taken in true partnership with men, based on mutual respect, for a more balanced and peaceful world.





The XXIX BPW International Congress "Making a Difference through Leadership and Action" Mena House Hotel, Cairo, Egypt BPW International would like to thank the following Companies and Organizations for their support & sponsorship









































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President's Opening Remarks

Dr. Yasmin Darwich Darwich

Welcome to Cairo!

The President welcomed the Executive and International Board members, Past International Presidents, Delegates and guests. There was much work to do, and she was thankful to have such a great team to ensure everyone would be "Making a Difference through Leadership and Action".

Dr. Yasmin Darwich Darwich

BPW International President

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Deidre Williams, BPW St. Kitts

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Chief Timekeeper Christine Heinze, BPW Germany

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Governorate of Giza Palm Hills Developments

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Mansour Ramsco (Dr. Rawya Mansour)

Microsoft Egypt Sawiris Foundation for Social Development

Ministry of Antiquities Soft Power Production (Dr. Mona Zaki)

Ministry of Culture Trade and Development Bank

Ministry of Foreign Affairs UN Women

Exhibitors

Ministry of Interior Affairs

BPW India Handmade pashmina, silk shawls and stoles

BPW Ecuador Typical items from Ecuador and information

on Ecuadorian tourist attractions

BPW Switzerland Solar pumps

BPW Thailand Exotic leather handbags & small leather goods

BPW Thailand Rice products and textiles

Obelisk/ BPW Egypt Different goods

BPW Pakistan Clothing, pashmina shawls, artificial jewellery

BPW Sudan Sudanese handicrafts

NFBPWC USA Jewellery, raffles for fund raising

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Official and Social Functions

Governor of Giza's Reception

Opening Ceremony

President's Reception

Young BPW Breakfast with International President

Gala Dinner and Award Ceremony

Young BPW Girls' Night

Livia Ricci Friends and Fellows Dinner

Closing Ceremony

Farewell Dinner





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Regional Coordinator – Asia-Pacific, Susan Jones

Regional Coordinator - Europe, Karin Raguin

Regional Coordinator – Latin America, Marta Susana Solimano

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Procedure Manual Review	Dr. Chonchanok Viravan	Thailand
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Sally Butler	USA	1947–1950
Dame Caroline Haslett	UK	1950–1956
Agda Rossel (Acting)	Sweden	1955–1956
Margaret P Hyndman, QC	Canada	1956-1959
Elisabeth Feller	Switzerland	1959-1962
Helen G. Irwin	USA	1962-1965
Lady Barbara Littlewood, JP	UK	1965-1968
Patience R. Thoms, OBE	Australia	1968-1971
Nazla Dane	Canada	1971-1974
Beryl Nashar, AO, OBE	Australia	1974-1977
Mildred Head, OBE	UK	1977-1980
Maxine R. Hays	USA	1980-1983
Rosmarie Michel	Switzerland	1983-1985
Tuulikki Juusela	Finland	1985-1989
The Hon Dr. Yvette Swan	Bermuda	1989-1993
Livia Ricci	Italy	1993-1996
Sylvia G. Perry	UK	1996-1999
Dr. Patricia Harrison	Australia	1999-2002
Dr. Antoinette Rüegg	Switzerland	2002-2005
Dr. Chonchanok Viravan	Thailand	2005-2008
Elizabeth Benham	USA	2008-2011
Freda Miriklis	Australia	2011-2014

High-Level Plenary I

Leaders of The World Empowering Women To Realize Sustainable Development Goals (SDGs)



High-Level Plenary I

Leaders of The World Empowering Women To Realize Sustainable Development Goals (SDGs)

October 24, 2017

Moderator: Dr. Maya Morsi, President National Council for Women, Egypt

Panelists:

HE Professor Gurib Fakim, President of Mauritius

HE María Teresa de la Vega, former Deputy Prime Minister of Spain

Dorothy Tembo, ITC Deputy Executive Director

Izeduwa Derex-Briggs, UN Women

Dr. Yasmin Darwich Darwich, President BPW International

Moderator **Dr. Maya Morsi** asked the audience to turn their mobiles to silent and welcomed everyone to BPW International Congress in Egypt – a country which held a special place in her heart. She particularly welcomed President Yasmin and Her Excellency Professor Bibi Ameenah Gurib Fakim, the President of Mauritius.

Ms Morsi introduced **HE Professor Gurib Fakim**, who had worked as an entrepreneur and a Biodiversity scientist before becoming President of Mauritius.

KEYNOTE SPEECH

Professor Gurib Fakim was delighted to have been invited, especially given the Congress title of "Leaders of the World Empowering Women". She saw this as an opportunity to address how all world leaders must empower women, not just the world's women leaders empowering other women. She encouraged the audience to bring to bear all their energy, talent, intelligence and creativity to build the best possible future.

This was an opportunity to help create awareness and build solutions to this challenge. **HE Professor Gurib Fakim** felt that discounting the opportunities of women to fully contribute to all sectors of economy in society was like "trying to win a prize fight with one arm in a sling".

She was sure that everyone concurred that all resources across nationalities, geographies, religion, culture and gender should be brought together to create a prosperous world, but wondered why this was not happening. This was a global problem. Fifty percent of Rwanda's parliament was female and every publicly-held Swedish company had at least one woman on its Board of Directors, but these mandates were more symbolic than a formula for change. The reality was that when it came to women's leadership, people were failing.

Her Excellency cited the United States, supposedly a gender-enlightened country, as the example. The recent "Women in the workplace 2017!" report conducted by McKinsey and commissioned by Leanin. org had reported that in America over 75% of corporate CEOs included gender diversity at the top of their priority list, but the same McKinsey study also revealed a stark gap between aspiration and reality. Men were promoted at a 30% higher rate than women in the early career stages, and while women requested salary increases and promotions as frequently as men, they received more push-back when they did so. This could be why the success of women in the USA fell steadily at each successive step of the career ladder. Women represented 46% of those hired at an entry-level position, falling to 37% percent of Managers, 33% of Directors, 29% of Vice Presidents and 24% of Senior Vice Presidents, while just 19% made it to the C Suite. Following this trajectory, it was not surprising that she was just one of 13 out of 178 Heads of State in the world who were women, and with President Ellen Johnson Sirleaf of Liberia, one of just two women Heads of State in Africa.

In her view, the full inclusion of all members of society was the key to prosperity, and the best foundation on which to create that prosperity was Science, Technology and Innovation. She was firmly convinced that the highest returns to economic development, and also to health and wellbeing, came from investing in the education, workforce and governance condition, to enable an STI-based economy to thrive. This could be achieved only by the inclusion of all the most ambitious creative contributors - women and men - and Africa had many proud examples of women to drive prosperity. Not just as President of Mauritius, but also as an academic, woman, mother, daughter, sister, wife and a Biodiversity Scientist, she looked around at the women known to her and part of the vast, anonymous sisterhood as resourceful, inspirational African women, and felt that she was standing on their shoulders.

Dora Akunyili of Nigeria dedicated herself to the advancement of quality medicines. Wangari Maathai spent her life protecting the forest of her native Kenya, and countless African women were the gatekeepers and human repository for precious traditional knowledge. If properly harnessed, indigenous knowledge systems could be captured through the women who held them to increase agricultural yield, protect the environment, safeguard the supply of clean water, and improve animal and human health.

HE Professor Gurib Fakim advised girls and young women wishing to become leaders to get the best education they could and to consider focusing that education on Science, Technology and Innovation.

¹https://www.mckinsey.com/featured-insights/gender-equality/women-in-the-workplace-2017



She predicted that World Leaders would increasingly come from the ranks of those whose wisdom was firmly rooted in STI. Such knowledge created an orientation of unbiased analysis, informed engagement and rational thought. That framework had to replace empty promises, turning people against each other, dogmatism and personal charisma as the dominant qualities of leadership in the future. When considering the macroeconomics of Africa, the continent could appear to be at a hopeless disadvantage. It was home to 15% of the global population, but produced 3% of global GDP while carrying 25% of the disease burden. But in the last generation, Africa had exhibited the ability to exploit its disadvantages and leapfrog to a better place, as witnessed in multiple industries. Innovation promised to deliver broad products and services to address basic needs and feed the economy, and could be easier to introduce in Africa than in any other part of the world because of the relative lack of legacy, meaning there was less existing infrastructure to dismantle.

Kenya was the global leader in mobile-based money transfers through its product M-PESA, which had proven so successful because the vast majority of Kenyans were unbanked at the time when M-PESA was introduced. In other words, they did not have sufficient credit history or resources to qualify for a "normal" bank account. This meant that the big banks lacked the incentive to resist the creation of a grassroots mobile money service. Similarly, M-COPA – another successful East African technology-based company – was providing dwelling-level sustainable energy solutions because the majority of people in its market did not have access to utility lines, as utility line companies did not see a lucrative enough market to build them.

In scientific publishing in Africa, there were no multi-billion dollar enterprises like those in the Netherlands dependent on controlling access to the world's scientific literature to create shareholder value. This left an opening to launch the African Academy of Science Open Research, the publishing platform of the African Academy of Sciences, which would promote African Science based on community engagement, full transparency and accessibility. Again, this was possible because an entrenched publishing industry had no incentive to block the initiative.

Science, Technology and Innovation (STI) had the power to disrupt and shift trajectory as they increasingly influenced all aspects of life today, not just careers directly related to the sciences. STI solutions were required to grow business and social enterprise, improve health outcomes (including the sexual reproductive health that was so important to enable women and girls to determine their own destinies), provide clean energy, manage environments and develop infrastructure. SDG 5, the Sustainable Development Goal on Gender, directed the global community to enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women. Just as was documented in the US, where there continued to be fewer women with every step up the corporate ladder, there were parallel challenges in Africa and Asia for girls and young women to move up the Science Technology Education and Mathematics education ladder. The number of girls and women in STEM declined steadily on the arc from secondary school

to university, laboratories, teaching, policy-making and leadership. The good news was that in Sub-Saharan Africa, for example, 94% of the education gender gap had been closed between 2004 and 2014.

In Mauritius, where there had been significant progress for women and girls in the sciences when the country became independent and when education became free in 1976, they were now world leaders in the proportion of women receiving doctorates in science disciplines.

But notwithstanding these impressive gains in girls' global education, the bad news was sobering. A 2016 UNESCO Global Education Monitoring Report² provided new evidence of the persisting gender gaps in education. This was evidenced by the fact that 16 million girls between the ages of 6 and 18 worldwide never started school, compared to 8 million boys. The gap widened after education to factor in future employment and wage earnings. The World Economic Forum found that Sub Saharan Africa had only 68% gender parity as of 2016. This leaky pipeline led to the loss of the talents of girls, starting from the youngest years of school through early and mature career stages, and this meant lost potential talent to contribute to society's prosperity and wellbeing. There were great divides in women's access to participation in leadership within the STI sector, despite women being at the front of energy use, climate change adaptation and economic production, and being protectors of extensive traditional knowledge.

In the formal STI sector worldwide, women represented just 10% of those innovation hubs and recipients of venture capital funding. They represented only 5% of membership in national academies of science and technology. Women were similarly underrepresented in research and development, publication, leadership in government and the private sector. The disassociation between the interest and the ability of women to provide brain power and their inclusion in the formal power structure had to be urgently addressed. There were many reasons for this disconnect: access to technology and education; investment gap; cultural beliefs and expectations; customs around childcare; persistently diminishing stereotypes. Globally, girls demonstrated no less interest in science and mathematics education in primary school than boys, but they started to select themselves out of STEM courses in early secondary school. Societal attitude and bias hindered girls' self-confidence and ambition, with science and technology often considered male domains. Governments had to be held accountable. Policy-makers had to create the right conditions to encourage STI investment and reward positive behaviors such as inclusion, environmental preservation and economic independence. A critical initiative based on the promise that science and technology would be the key to driving wellbeing in Africa was the Coalition for African Research and Innovation - <u>CARI</u>. This pan-African initiative would build research and develop infrastructure across the African continent. CARI was created by a coalition of stakeholders who recognised the loss of home-grown talent because research and training capacity in Africa lagged behind in many parts of the world. Even more devastatingly, local talent was not being grown, as there was insufficient investment in world-class STI in Africa and girls and women were being left behind.

HE Professor Gurib Fakim had agreed to serve as CHAIR of the Leadership Committee of CARI

² "If you don't understand, how can you learn?" https://unesdoc.unesco.org/ark:/48223/pf0000243713



because she believed its goal would not be reached without the full inclusion of talent and more women were needed to raise awareness and lead by example. Just as Africa had bypassed the rest of the world to global leadership in financial services, indigenous knowledge, sustainable energy and scientific publishing, it could stake out the bold claim for the central role of women leaders in shaping and delivering future prosperity. Africa could leapfrog the world in empowering women's leadership. There was an easy formula: women were essential to inclusion; inclusion was the key to STI; STI was the path to leadership.

HE Professor Gurib Fakim concluded by citing President Barack Obama, who on a visit to Africa had asserted that "creating the right conditions to reward basic human ingenuity will be the key to African prosperity." "You don't have to look a certain way, you don't have to have a particular name, or a particular faith to make a contribution."

The Moderator thanked **HE Prof Gurib Fakim** for her excellent and inspirational keynote speech and, referring to the equation for the path forwards, expressed her hope that it would be transformed into programs and action plans that BPW could work on. The STI were a key for the sustainable development of any country.

The second intervention was from Her Excellency María Teresa de la Vega, former Deputy Prime Minister of Spain, who addressed the forum in Spanish.

Her Excellency María Teresa de la Vega

Ms de la Vega greatly appreciated the opportunity to address a forum which included so many powerful and committed women from all over the world. This meeting was necessary because the world needed women at the helm to steer it along fairer, more fruitful and more inclusive paths. These paths had been laid by the international community throughout the former Millennium Development Goals, now the Sustainable Development Goals.

Everyone hoped that the SDGs would deliver better results than the MDGs, which had contained many grey areas, and those areas had mainly related to women.

The 5th MDG, to reduce child mortality and improve maternal health, arguably had the worst results against the expressed goal to reduce the mortality of women in pregnancy and childbirth by 75%. In fact, the reduction had barely reached 45% and because of that, 800 women were still dying every day all over the world, but especially in South Asia and sub-Saharan Africa. This was a real outrage that the international community had to face.

Along the same lines, MDG goal No. 3 on promoting gender equality and women's empowerment was also unsuccessful, regardless of how much emphasis had been placed on the good numbers registered in the schooling of girls. While laudable, since education was the first factor in personal and social development, this achievement, however remarkable, could not hide the fact that during the last two decades women had not advanced as they should have done. In fact, their progress had stalled, which to many women felt like reversing.



The SDGs themselves reflected this. MDG goal No. 3 was now SDG5, while the goal of improving maternal health was subsumed into SDG5. MDG goal No. 5 had been to ensure a healthy life and promote well-being for all women, which had now been subsumed into a generic one, to ensure a healthy life and promote well-being for everyone. It was very commendable that everyone should work to improve health, and there was no doubt that the international community had to work even harder to achieve this. However, the fact that the standalone specific goal to improve maternal health had disappeared seemed to imply less emphasis on closing the gap that was such an outrage, and represented an open wound in the effort for equality.

In various international meetings and summits before the SDGs had been launched, many women including **Ms de la Vega** had asked the former UN Secretary-General Ban Ki-Moon that SDG1 should be that of equality, the goal of effective equality between men and women. Because not only women, but all international organizations, had been insisting for a long time that the participation of women in all areas of life, without discrimination, was the first factor of development and progress in any country. Although millions of women around the world had achieved autonomy, the path of equality between men and women had stalled despite the accelerating speed at which the technological revolution was



changing the world, despite all the indicators showing that where women intervened, things improved, and despite the fact that scholars and researchers constantly repeated that women were more open to social change and advancements in human rights, in technologies, in companies, in everything.

Today, more than 20 years on from Beijing, where 189 states had committed to an ambitious program in favor of equality, at current rates it would take another century to achieve full equality: 175 years for labor equality and 75 years for parliamentary equality. But the world should not wait; society needed the transformative power of equality, at home, in work and in life. If all mothers attended at least secondary school, child mortality would decrease by 50% and 3 million lives would be saved; if we achieved that, women who cultivated the land would have access to the resources and tools to which men have access, and between 100 and 150 million people from all over the world would no longer starve, according to the FAO. The United Nations had found that, when women participated in peace negotiations, the probability of reaching an agreement lasting more than 2 years increased by 20% and the probability of the agreement being maintained for up to 35 years increased by 35%. This clearly demonstrated why there had to be many more women preventing, mediating and negotiating conflicts, and why the international community had adopted many resolutions, starting with the United Nations Security Council resolution S/Res 1325 on women and peace and security. Unfortunately, it was also apparent that in reality almost none of them were fulfilled.

In the economic field, the factor of change constituting equality was evident, and all professional entrepreneurs and business women from all over the world knew this better than anyone. Previous speakers had mentioned the famous study by McKinsey Global Institute "How advancing women's equality can add \$12 trillion to global growth", which showed that if there were gender parity in the economic world, national gross domestic product would increase by 26% in the next 10 years. This excluded the economic sector that was not part of the formal economy, the economy that was 90% women-based and without which poverty, hunger and catastrophe would rise. This was why women had to be supported and the discrimination that continued to weigh down their rightful incorporation into social, political, economic, labor and business life had to end. These were women whose salaries continued to be an indecent and scandalous 20% lower than those of their male colleagues; women who only represented 5% or fewer of the CEOs of the largest companies in the world and fewer than 20% of boards of directors.

The study from the Peterson Institute "Is Gender Diversity Profitable? Evidence from a Global Survey" showed that companies with the largest number of women in charge were more profitable; companies with at least 30% of women executives enjoyed 15% more in profits, and greater profits meant more stability, more growth, and more development. However, 70% of companies around the world were either owned or managed by men and the remaining 30% of firms that women owned or managed mostly tended to be microenterprises and small businesses.

³https://piie.com/publications/working-papers/gender-diversity-profitable-evidence-global-survey (last accessed 20/7/20)

For all these reasons, it was clear that in all areas of life where women were listened to, participated, felt empowered and enjoyed equal opportunities open to men, societies changed, opened up and advanced at a faster pace and with greater security. So what was the problem? Surely, the most important contribution that women could bring to this world was their own leadership because this was a new kind of leadership - different, transformative, positive, cohesive. This was a leadership not for the powerful or for the elites, or for the markets, but a leadership for the people, a leadership for everyone, because women understood the difficulties and the needs of the people. Women had been struggling and working with them forever, for centuries, and women knew that solving these difficulties and meeting those needs came first. But now, in the 21st century, women were also becoming fully aware that the social transformation that had taken place throughout history, which had existed almost permanently had had women as protagonists and inventors. Many had transformed the world permanently, but many of the transformations had gone unnoticed; the patriarchy had secretly concealed them, because in addition to not formally incorporating them into the institutional system, they had not had the influence of life in the evolution of political, economic and social functioning. And today, the great factor of change was in understanding and attending to what concerned people: health, work, education, security, food. These were all within the domain of women and crucial to life. These had to be brought to the front line of politics, of leadership, because that was what people wanted, because it was of global concern that politics had forgotten about the people. The focus should always be the people who strove every day to live and make progress on this planet; but instead, they had been sliding more and more steadily towards other territories, those in which the macroeconomic figures, including income statements, were seen as being more important than the lives of the people. It was not acceptable that the richest 1% of humankind had more wealth than the rest of the world, that 1% had more than 99% of the rest of the world. This inequality gap continued to increase and cross limits that were now unsustainable. Governments, international institutions, economic organisms, entities of any nature that had any influence on the future of our world must urgently realize that the road the world was taking was doomed to failure, and we had to seriously ask ourselves why. Why was the enormous opportunity represented by globalization not being used to improve people's lives?

Society must be brave enough to give the answers and take the steps demanded by this reality, and women represented the safest group to do that. In a world heading the wrong way, lacking in leadership or threatened by leaders who practiced the politics of hatred, the perspective of women was a guarantee of change, of transformation and innovation. Albert Einstein had said "you can't keep doing the same thing over and over again and expect different results." If you do not find the way, invent it. That was what women were doing. They were finding new ways to build a better world: inventing, innovating.

The American anthropologist Margaret Mead, responsible for the introduction of the concept of gender, said: "Never doubt that a small group of thoughtful committed citizens can change the world; indeed, it's the only thing that ever has." Ms de la Vega invited the audience to imagine what the women in the room and the many millions out there but following them could achieve together. There was no option. It was challenging and there was huge resistance against this change, but if there was one group committed



to the idea of changing the world, that group was made up of women, and with initiatives like BPW International Congress, steps were already being taken towards this success. It was important to share the pride of being a woman, of belonging to the strong sex, the committed sex. Women entrepreneurs had toppled giants, as the great Spanish writer Miguel de Cervantes might have said. Those who had overcome centuries of opposition, and were creating wealth, employment and improving people's lives. This constituted a new way of seeing things, with a woman's perspective, a way of moving forward to tear down the walls of intolerance, to silence threatening, scornful voices, and to build bridges of collaboration between all men and women around the world.

The **Moderator** thanked **HE María Teresa de la Vega** for her inspirational speech and underlined the importance of having so many women leaders on a Panel giving keynote speeches. This would empower every single woman to leave no woman behind. She invited the next two panelists to describe how their institutions were working to leave no woman behind.

Ms Tembo began her commentary by saying that the first two speeches had reflected what confronted society today. It was probably clear to everyone that women as 52% of the population had been left behind, and that should not be the case. She wanted to send a message that everyone could take away from Congress, understanding that society had to do more.

The first step in this process was reflected in what she was wearing. The bright green showed that we as women had already taken some steps towards trying to empower ourselves. The color amber showed the need to accelerate current efforts and the black was a warning for anyone who wanted to stand in the way of progress, as they would either have to step aside or join the movement.

ITC was a joint agency of the World Trade Organization, under the United Nations, specifically assigned to work with small and medium enterprises in trying to support their internationalization efforts. Women had been talking for many years and indeed there had been some very positive developments, with BPW very much a part and parcel of this effort.

The establishment of the UN mechanism looking at gender equality was very much driven by BPW, and that was a positive step. Policies were being formulated in various countries trying to support women's efforts, but this was not enough. The world needed to take people from the statement and the policies to the action, enabling women to actually be able to produce and be able to transact, to make that income come in and be able to make that difference to the lives of those within the business, but also to the lives of those who remained an integral part of our society.

"Empower a woman, you empower a community, you empower a continent, you empower the world, that's the reality." But it was also a reality that the present situation was not one supporting women, and this was where ITC came in. Everybody was aware that there was a lot still to do in terms of advocacy effort, but there was also much work needed in putting in place some very specific mechanisms to support women's efforts. In 2015, ITC worked with various partners, having understood where some of the challenges



stood, and together they developed the SheTrades initiative. SheTrades was the tool to work with people as partners to try and overcome those challenges. It focused largely on 7 global actions:

- 1. Quality Data. Women had to understand what was confronting them or they would not be able to make informed decisions or develop the necessary strategies to take them to the next level.
- 2. Fair Policies. Supportive measures to empower women had to be put in place simply to take into account women's specific issues to enable them to be active participants.
- 3. Public procurement. There was massive potential for women to participate in procurement: they needed the opportunity to be part and parcel of suppliers. The resulting income would be considerable.
- 4. Business deals. Creating the economic opportunities from the private sector, as well as capacity-building.
- 5. Market access. Partnerships with the public and private sectors, including governments and international organizations.
- 6. Financial services, including access to finance.
- 7. Ownership rights. In many countries where ITC was working, it was apparent that women's rights were still inhibited. Land was one of the key issues, as women could use it as collateral to access funding. If they did not own land, they were not able to do this.

So SheTrades was the mechanism the ITC was using to try and address all these issues. Various partners were helping. eBay was helping ITC with e-commerce, training and teaching women how to use shop fronts. UPS delivered advice on logistics and shipping services. Barclays Bank was training women in business and delivering banking services and products, while ITC ensured that the businesses were export-ready. Sidley Austin was providing legal information and advisory services, drawing on SheTrades to identify the right clients.

Going forward, ITC would certainly want to enhance their current collaboration with BPW in existing areas of cooperation and in creating awareness about this, but also in jointly trying to ensure that everybody was moving towards a point where they were very much aware of the activities of BPW as well as what ITC was trying to do.

ITC would also look to working with BPW Federations and Clubs in the different countries where ITC was operating to enhance that collaboration and run pertinent events.

In conclusion, **Ms Tembo** invited everyone to the SheTradesGlobal event to be held in Liverpool, UK from June 26 to 28, 2018, where there would be a High Level Policy dialogue, B2B Meetings and capacity-



building workshops. At Congress, there would be two workshops to demonstrate how, in practical terms, SheTrades could be utilized to maximize the opportunities members faced in their businesses.

The **Moderator Dr. Maya Morsi** thanked Ms Tembo and said that she was interested in seeing how SheTrades and Egypt could have a bilateral discussion.

She then invited **Ms. Izeduwa Derex-Briggs** of UN Women to convey how UN Women was working on leaving no woman behind.

Ms Derex-Briggs greeted the audience and pointed out that, as former head of UN Women in Egypt, Maya Morsi was an expert in what UN Women was doing. Turning to the SDGs and leaving no woman behind, she continued with two points. Firstly, describing the entry points as global leaders, and then describing some of the initiatives at UN Women.

It was vital to convene the stakeholders and duty-bearers to domesticate the SDGs. The world had the SDG goals and National Development Plans, but in several countries these were never connected. Ensuring accountability for the SDGs was something participants at BPW International Congress could demand as stakeholders, ensuring financing for the implementation of the SDGs and also coordination amongst actors.

UN Women recognized that investing in gender equality and women's economic empowerment was smart economics. They programmed for vulnerable people to ensure that no one was left behind by providing and applying gender statistics. Such depth of knowledge was not available across the world. UN Women intervened in ending child marriage and provided second chance education to young girls who were married off when they had their first period.

UN Women also programmed to eliminate trafficking in persons and forced migration, often due to commercial reasons, many of whom were women and girls. They supported the development of laws and provided support for affirmative procurement of goods, ensuring implementation of the laws through improved uptake in women. Many African countries had set 30% as a quota for female participation in public procurement. UN Women was working in that sector, supporting unpaid care and domestic work policies and programs while also looking at gender pay gaps.

There were public sector workers being paid less because they were women, even with the same qualifications and for the same level of work. UN Women was investing in digital literacy for women and girls in disadvantaged situations, particularly in refugee camps. They were working to increase women's leadership in decision-making at all levels, including supporting elections. There were campaigns to engage women in peace-building, including advocacy for women as leaders and in peace-keeping and conflict mediation efforts. There were too few women leading peace-keeping operations across the world and very few female special envoys. UN Women supported the UN Secretary General's gender parity agenda. They worked with the private sector to ensure support for the Women's Empowerment Principles (WEPs) and **Dr. Maya Morsi** herself was a trailblazer for the Gender Equity Seal in Egypt. UN Women

was focusing on the agricultural sector in that country, seeking to move women from livelihoods into agri-business. All these initiatives involved engaging with men.

To empower women to realize the SDGs required concerted, consistent partnerships and resources to translate the efforts of integrating gender, both as a mainstream approach for all the SDGs as well as the standalone goals. **Ms. Derex-Briggs** concluded by saying that "While we continue to seek partnerships of our brothers and examine elements of positive and toxic masculinities, we need you individually and collectively to stand up so that together we ensure that no one will be left behind."

Dr. Morsi then invited BPW International President **Dr. Yasmin Darwich** to explain how BPW was working on leaving no woman behind.

Dr. Darwich began by pointing out that BPW had been working on gender issues for 87 years, since 1930. The Congress Proceedings would show that change had not yet happened; BPW was working on several ways to raise equality in the world, but could not make a difference alone. Hence the importance of having partners such as ITC, Global Compact and UN Women. BPW International was working with ILO because only by working together could such organizations make a difference. Government, the private sector and NGOs had to work together to achieve this dream of gender equality. She always encouraged BPW Members to build these kinds of partnerships because at the UN High-Level Panel in New York in September, for example, she had been invited by Phumzile Mlambo-Ngcuka to attend the launch of Equal Pay. BPW had been working on Equal Pay since 1930.

Dr. Darwich pointed out that during Congress, everyone would realize that it was not the UN's sole responsibility to bring about change. Everyone had to do something themselves to make a difference.

Dr. Morsi thanked **Dr. Darwich** and went on to describe how the Egyptian Government and Egypt as nation were trying to work on leaving no woman behind.

The National Council for Women was working in partnership with more than 156,000 consultations to build a strategy. A strategy which would focus on women's self-appreciation, offering women various options and access to opportunities and resources, enabling them to control their destiny within a framework of social change through a lifecycle approach and ensuring there was a route map for society. This strategy had been endorsed by the President with the launch of a Women's Observatory to monitor the whole process between now and 2030.

She had worked at the UN for most of her life before moving from the UN to the Government. This showed her that if there was no political commitment and no work on the ground, if people were not listening to women, nothing would be changed on the ground. It was vital for everyone to commit to one agenda together.



If leadership was not really structured to deliver, nothing would be implemented on the ground. People needed access to resources, access to land, access to finance, access to technology, and access to science with financial inclusion. For women in rural areas to be in the SheTrades program, they had to have the basic minimum of financial inclusion. Hence the National Council for Women had signed the first ever Memorandum of Understanding with the Central Bank of Egypt to work directly with the people who were writing their macro-economic and banking policies.

So NGOs were the agents of change, but there were other people making the decisions and the NGOs had to reach out to them and be there.

She then invited the **President of Mauritius** to give the audience three pieces of advice.

HE the President of Mauritius reiterated the importance of support in terms of financial inclusion. To summarize the journey of a successful woman she shared three words. First is to dream, then the second one is to dare, and the third one is to act.

The **Moderator** agreed that everyone should remember those three words and commit to them so that the world would soon see more women presidents.

At the end of the session, President **Dr. Yasmin Darwich** presented BPW International scarves to all the panelists.

High-Level Plenary II

Economic Empowerment of Women



High-Level Plenary II

Economic Empowerment of Women

October 24, 2017

Moderator: Dr. Omnia Fahmy, President of BPW Egypt

Panelists:

Mrs Marianne Olesen, Coordinator and Officer in Charge at the Secretariat for the United Nations Secretary General's High-Level Panel on Women's Economic Empowerment (WEE). She had worked at UN Women Headquarters in various roles encompassing Development, Planning, Coordination and Management, Advocacy Diplomatic and Communication, but had always focused on gender equality and women's rights.

Her Excellency Ambassador Inas Mekkawy, League of Arab States, Director of Women, Family and Childhood Department had been working extensively on projects in Social Development Governance and women's projects for various public, private and non-governmental organizations.

Shaika Hend Al Khalifa, President of BPW Bahrain, was an entrepreneur and the Chairperson for many associations concerned with women, children, disability and youth, including the fifth annual program to support needy families.

Ms Noura Selim, Executive Director, Sawiris Foundation for Social Development, with a background in consulting with McKinsey & Company, had served government in the USA and the Middle East in education and healthcare before joining the Sawiris Foundation.

Dr. Fahmy welcomed everyone to the session and pointed out that it was the Economic Empowerment of Women which educated and empowered women with the skills and confidence necessary to secure a job and create a healthy lifestyle and a home for themselves and their children. She then asked all the speakers how to achieve women's empowerment support and what were the challenges each faced in their home country.

Ms Marianne Olesen thanked the Moderator and spoke about the work of the Secretariat for the High-Level Panel on Women's Economic Empowerment.

The High-Level Panel had been set up in January 2016 by the then UN Secretary General Ban Ki-Moon. The theme of this Congress, "Making a Difference Through Leadership and Action", was very much something that the High-Level Panel also subscribed to.





Only 50% of women of working age were in the labor force, compared to 77% of men. The gender wage gap was at 24%, with women of colour and women with children earning even less. Women continued to bear the disproportionate burden of unpaid work, unpaid care work and informality of work. Some 42% of women and girls worldwide remained outside the formal financial system. But according to a recent report by the McKinsey Global Institute⁴, if women participated equally in the economy with men, US\$12 trillion could be added to global GDP by 2025, which was a huge opportunity. And there was already a road map on how to get there.

For this reason, the UN Secretary General's High-Level Panel was set up in 2016 as a multi-stakeholder partnership to combine energy, commitment and action to further the empowerment of women across the world, to achieve the Agenda 2030 for Sustainable Development, the SDGs, and to build stronger and more inclusive economies.

The mission of the High-Level Panel was to:

- inform action by government, business and civil society nobody could do this alone;
- address constraints;
- create opportunities for women's economic empowerment;

⁴ "The power of parity: How advancing women's equality can add \$12 trillion to global growth"



- demonstrate leadership and commitment, inform and inspire, highlighting key areas for accelerating women's economic empowerment;
- identify priorities for concrete, effective, scalable and transformative actions addressing critical constraints for women's economic empowerment.

The High-Level Panel also aimed to show how governments, employers, work organizations, businesses, multilateral organizations, development partners and civil society as a whole could work in partnership to achieve women's economic empowerment in support of the implementation of the SDGs. The Panel examined the persisting gaps in women's opportunity and the systemic constraints. These included adverse social norms and discriminatory laws, as well as the gaps in labor force participation, equality in pay and career paths and promotion. Some of these issues had already been raised at this BPW Congress.

Seven principles had been identified by the UN Secretary General's High-Level Panel:

- 1. no woman to be left behind, very much aligned to the SDGs;
- 2. nothing to be done for women without women: this is something we need to all be involved in ourselves;
- 3. equal focus on rights and gains, as we know it is not just the right thing to do, but also the smart thing to do;
- 4. we need to tackle the root causes, not just the symptoms;
- 5. state parties must respect International Human Rights and Labor standards;
- 6. partnerships are critical no sector or person can do this alone; and
- 7. we need to deliver globally.

Action was needed everywhere in the world.

The Panel was best known for identifying these 7 drivers for transformative change. These included changing social norms, implementing legal reform, addressing unpaid work and care, ensuring that women had assets and access to financial services – the whole issue of financial inclusion – that businesses changed their practices, the transformation of public employment and procurement policies, and supporting women workers to organize and have a voice. In the second report, the Panel had also very much focused on the enabling environment, and the importance of having policies, laws and services in place to make this happen. All activity had to take place within the framework of an enabling environment.

No one must be left behind. The Panel had always been very focused on making sure that the most marginalized women, often the women in the informal sector and women in the agricultural sector, were not left behind and were included in all considerations.

Among the Panel outputs were 7 toolkits available online at http://hlp-wee.unwomen.org/en. There were also some concrete steps that could be taken in order to move forward on these agendas in civil society, government and the private sector.

Although the Panel had completed its mandate with the second report that was launched in March 2017, it remained part of a movement and of a momentum which was still going forward. One of the initiatives in recent months had been establishing a group of 19 country Champions. She urged the audience to follow up on this and make sure that their country was either one of the Champions already, or to help it become one. The list of champions was on the website⁵.

Dr. Fahmy then asked **Ambassador Inas Mekkawy** how projects for working and social development supported women, and how working in areas of gender equality and women in parliament helped communities.

In response, **Ambassador Mekkawy** expressed her appreciation on behalf of the League of Arab States and the Secretary General Ahmed Aboul Gheit that she was at BPW congress in Cairo. Egypt was the land of history, the land of the League of Arab States' (LAS) headquarters. Delegates at BPW Congress had gathered to talk about a subject that was very critical to the wellbeing of millions of women and girls, and especially for the MENA region which was advancing women's economic empowerment. Gender equality was not only a basic human right, but its achievement had enormous socio-economic results. Empowering women fueled economics, spurring productivity and growth. Despite the significant progress that women in the Arab region had achieved, gender inequalities remained deeply-rooted across most societies there.

Despite establishing monitoring systems, there still had not been a meaningful increase in women's access to economic and financial resources or participation in decision-making. In many countries, legal and institutional safeguards to protect women and girls from abuse had yet to materialize. Moreover, higher levels of education had not translated into an equivalent increase in access to formal work, and this was keeping women at increased risk of poverty and violence. Success in the advancement of gender equality in the Arab region was further complicated by ongoing political instability and armed conflicts. The Arab region was witnessing a series of shocks from profound changes. Women's security was being compromised due to violence (including gender-based violence), internal displacement, migration, poverty, food insecurity, and a lack of basic services and social protection measures.

Gender equality and the empowerment of women and girls were at the center of the 2030 Agenda for Sustainable Development Goals. This was the sole focus of SDG5 but it was also integrated into the other 16 goals. Aligned with the vision, values and the principles, the League of Arab States had developed "The Cairo Declaration: Arab Women Strategic Framework for Women's Empowerment in the Arab Region, the 2030 Development Agenda" This offered a comprehensive framework to promote the status

⁶ https://www.unfpa.org/sites/default/files/event-pdf/Cairo_Declaration_English.pdf



⁵ http://hlp-wee.unwomen.org/en/about/group-of-champions

of women in the region at all levels: women's political participation and leadership, women's economic empowerment, social transformation and conflict for women and girls.

One of the main pillars was ending violence against women and addressed the threat of terrorism and conflict in the MENA region. Gender-responsive budgeting and planning had been built into this important plan of action. It ensured mainstreaming of the 17 goals of the Sustainable Development Goals Agenda across all pillars of the strategy. Regarding economic empowerment for women, the Cairo Declaration called for:

- 1) Recognition of the right to work on a just and fair basis with equal pay, work for equal value.
- 2) Equal access for women in the field of economic empowerment and equal control over productive assets and resources and access to information, including land, property, finance, water and energy.
- 3) Empowerment of women to participate in the development and monitoring of poverty reduction strategies.
- 4) Promotion of women's opportunities in the area of credit and linking this to the labor market and skills development.
- 5) Financial resources to be secured to support women's empowerment plans.
- 6) Recognition and appreciation of unpaid care work.

With regard to item 6), the League of Arab States (LAS) were very proud to announce that both the Declaration and the Strategic Action Plan of Action were adopted during the last Arab Summit held in March 2017 in Jordan, which reflected the level of commitment of Arab leaders to empower women across the region.

Within the framework, LAS had been working in close collaboration with UN Women to launch the Arab Women's Economic Empowerment "Khadija Network" to act as a channel to exchange knowledge and advocate a gender-balanced approach in the regional economy, and eventually to accelerate the participation of women within the regional workforce to improve economic performance.

Ambassador Mekkawy announced that the Fifth Meeting of the Khadija Network would be held the next day in Cairo and extended an invitation for BPW members to participate and enrich the discussion on how to make Khadija the main network for women's economic empowerment in the region.

She extended her deepest appreciation to the efforts of BPW International. Especially to **Dr. Amany Asfour** and **Dr. Yasmin Darwich**, not only for organizing this event but more importantly for consistently supplying the energy and the good organization needed to push the Agenda for Women's Economic Empowerment and provide role models. In conclusion, **Ambassador Mekkawy** declared "With champions like you all, we are in a better position to close the gender equality gap, empower all women all over the world and leave no one behind."

The **Moderator** then introduced **Shaika Hend Al Khalifa**, President of BPW Bahrain, and asked her to address the question of how to promote education, training and professional development for women and describe the challenges being faced to achieve women's empowerment.

Ms Shaika Hend Al Khalifa thanked BPW International for organizing this event. The challenges had been there since post the Second World War, post the Industrial Revolution with the emergence of technology, and women had always been in a position to face these challenges. There had been a visible transition in society and it had always been the mother, the figurehead for women, who fought to defend her rights. It was important to make a noise so that the voices of women could be heard, As President Yasmin had said, conventions and resolutions were not enough: joint action was needed to support and empower women.

Addressing the SDGs was one way to achieve women's empowerment. All the SDGs contemplated health and education. Education and training were important, and through organizations such as BPW in Bahrain, for example, in a very short time - in five years – they had witnessed that empowering women could be achieved, but not through segregation. There had to be an effort to mainstream the effort in order to succeed. Men and women had to be brought together and given equal rights. The results in Bahrain had been excellent.

Dr. Fahmy then introduced **Ms Noura Selim, Executive Director, Sawiris Foundation for Social Development (SFSD)**, who began by congratulating BPW International for such a successful Congress. She wanted to focus on the point of view of civil society, particularly in Egypt. In Egypt, there were around 47,000 active registered NGOs, and the majority of these NGOs and large foundations put women's economic empowerment at the core of their agendas. As a donor organization that had been working in Egypt for nearly 20 years, **Sawiris Foundation** focused on women's economic empowerment in three ways. **Ms Selim** wanted to share three short case studies showing some of the light being seen at the end of the tunnel.

Firstly, the Foundation believed that education was the most important tool in achieving economic empowerment, as had been said many times. They worked with children - boys and girls - in rural Upper Egypt to ensure that they not only had access to education - and Egypt was actually doing quite well with access - but access to quality education. Education that used innovative methods in terms of learning - whether it be through the use of puppers, through the use of tablets or through the use of technology that made sense for those children. The Foundation had founded 45 schools in Assiut and Sohag with open enrolment for boys and girls: 63% percent of the children enrolled were girls. This happened without active targeting. They had asked the communities to donate land for the classrooms and one father came to donate land and said, "I was asked to donate my piece of land for a mosque but we have many mosques. What I want is for my girls and the girls in the community to have access to education. So, this is why I am giving you this piece of land."



Secondly, there was a comment from a 7 year-old girl, in the context of the anecdotal oppression of girls in Upper Egypt. She had enrolled in one of SFSD's schools and on a visit to the school, Ms Selim had asked her what she wanted to do in life; the girl replied that she wanted to be "a lawyer, a very big lawyer". This had amazed Ms Selim, because this girl came from an illiterate family, and yet she dared to dream, as Her Excellency the President of Mauritius said, and it was incredibly powerful to enable those girls to dream and to dream big. While Ms Selim was describing the work of the Sawiris Foundation, she felt that a large portion of civil society in Egypt and globally was working on access to quality education for girls.

The Foundation also believed in reaching out to girls in disadvantaged or marginalized situations, because before they can be economically empowered, they had to have a base. In Egypt, there was a very big problem with children on the streets, so the Foundation had been working on this since it opened. People had initially seen just boys on the streets, but recently more girls were appearing there and were increasingly vulnerable to physical and sexual abuse. So the Foundation targeted those girls to give them psychological rehabilitation before they were ready for economic empowerment. This work was very challenging. She described the life of a girl and her brother who were rescued from the street after having suffered repeated abuse at home and then again on the street. After working with them for over a year, with a lot of rehabilitation, their father suddenly took them away and the organization could not legally stop him. Many NGOs were working on this legislative aspect to give greater protection to the children in such scenarios. Meanwhile, it was vital to reach the marginalized females to provide psychological and then economic rehabilitation by giving them the skills to allow them to gain a job and the security needed to contribute and become productive members of society.

Finally, **Ms Selim** described the Foundation's activities in training and employment programs to equip particularly young people and girls with soft skills and technical skills to allow them to meet labor market demands. She shared details of a project with the National Council for Women, UN Women and the French Ministry for Foreign Affairs which demonstrated the power of a partnership approach. These four players were encouraging girls to dream of employment in French companies, not just menial employment in the informal sector. These girls were from very underprivileged backgrounds who never dreamt that they could be working in L'Oréal. The project trained girls by giving them confidence, showing them how to present themselves in front of a recruiter from L'Oréal. This small pilot project involved a lot of mock interviews and CV preparation, and hopefully would expand into a larger initiative. They had succeeded in preparing over 60 girls to work in L'Oréal, Total, Crédit Agricole, AccorHotels etc.. For these girls, such jobs were a dream come true. Simply getting their foot in the door was the step they needed and then they would have to prove themselves. **Ms Selim** hoped she had highlighted the role of civil society and foundations in contributing to economic empowerment through education, through focusing on marginalized groups, and through the skills and training for skills in employment.

Dr. Fahmy then asked **Ms Olesen** whether her work in development areas focused on gender equality and women's rights.

Ms Olesen confirmed that the work of the High-Level Panel had very much been based on the rights issue, affirming that it was every woman's right to be able to live a life in freedom and independence. So that was really the core issue of the High-Level Panel's work and it remained really important for the Panel to look at the systemic changes that needed to happen and work on these as a multistakeholder partnership. It was clear that no sector could do this alone. To move the needle in terms of women's economic empowerment - in equal pay, better jobs, solving the care issue – there had to be a joint effort between government, civil society and the private sector. This partnership approach was very much aligned to the whole implementation of the SDGs and whatever was done, it had to be fed into the national, regional and global implementation of the SDGs.

In an earlier session, there had been a discussion about the difference between the MDGs and the SDGs, but now there was much more focus on how everyone needed to be involved. The SDGs did not belong to the UN, they belonged to everyone, and if everyone worked within the global joint framework, this would take forward the agenda of women's empowerment as a whole, not just the economic aspect. There were already some signs that this different approach was inspiring many more people to commit to this agenda, and progress was being made.

Questions were then invited from the floor. Referring to the many acronyms in the UN, Dr. Rawya Mansour, BPW Egypt asked **Ms Olesen** what UN Women was doing to take action to achieve the Sustainable Development Goals (SDGs), to eradicate poverty and to put renewable energy into Africa. Africa still lacked electricity. She also asked how the UN helped micro-finance in agriculture and to ensure capacity-building took place.

Ms Olesen explained that the HLP Secretariat was hosted and administered by UN Women. One of the things that UN Women was really making very clear in any forum was that of course they were focused on SDG 5 - the goal for women's empowerment and women's rights - but it was also so important that they did not overlook the other goals. The UN had to focus and underline that SDG 5 did not belong to UN Women, or to women activists or women's organizations: everyone had to feel an equal commitment for SDG 5, just as they were involved in all the goals. In order to achieve gender equality, people had to look at how each and every SDG was impacting gender equality.

Regarding finance, the UN was very focused on the SDGs, but an important part of the 2030 Agenda dealt with the means of implementation, including the enabling environment of which finance was a really important aspect. Financing for the development agenda had to be kept prominent. It was linked to the SDGs so that people had to ensure that laws and conventions were in place and specific budgets were allocated so that actions visibly took place. At national level, this would require having the requisite policies and laws in place. But unless the national budget also acknowledged that funds had to be allocated to translate these things into action, nothing would happen.





Ms Olesen indicated that UN Women also had a strong mandate to coordinate across the UN system. It was important that responsibility was shared because this agenda was a shared opportunity and a shared obligation.

Dr. Marie Khoury, BPW Lebanon gave her input as a psychotherapist by describing the $EMDR^7$ therapy technique for women who had suffered sexual abuse.

Rounding off the session, President Dr. Yasmin Darwich presented scarves to all the speakers.

⁷ Eye Movement Desensitization and Reprocessing

High-Level Plenary III

Advancing Women Through Entrepreneurship, STEM Education, and Innovation for Socio-Economic Transformation



High-Level Plenary III:

Advancing Women Through Entrepreneurship, STEM Education, and Innovation for Socio-Economic Transformation

October 25, 2017

<u>Moderator:</u> Sahar Al Sallab, BPW Egypt, ex-Deputy Minister and Member of the Board of the National Bank of Egypt

Panelists:

Dr. Gertrude Mongella, Secretary General of the 4th World Conference on Women in Beijing and the first President of the Pan-African Parliament

Dr. Marianne Azer, Member of Parliament in Egypt

Dr. Asmaa Hosny, CEO of the Information Technology Industry Development Agency (ITIDA), Egypt

Ms Noha Labib, winner of the Platinum World Women Worldwide award in education through Microsoft

The Moderator welcomed everyone to this important session that would give inclusion to women in the economies of most of the countries represented in the audience. She explained that the session was about Advancing Women Through Entrepreneurship, STEM, Education and Innovation for Socio-Economic Transformation. This subject all over the world could transform women into leaders. The management of technology, STEM and education had a multiple effect on the standards of how women managed their own business, as entrepreneurs, or how women could lead their own companies or become leaders in the companies they represented.

This session would include four great speeches from each individual, but before that there would be a two-minute discussion on the meaning of STEM and education and leadership in women.

Ms Labib began her experience of STEM in education and what technology did to enhance and advance the digital transformation world, with women as a core part of this. In Microsoft she managed the education sector, and had a passion for supporting education and especially women in education.

STEM was the acronym for Science, Technology, Engineering and Mathematics. It was obvious that the world was changing and digital transformation was central to this. The digital era was heavily dependent on technology as the enabler in all industries and in all different fields. In healthcare, transportation and all walks of life people depended greatly on technology.



Microsoft was a technology company, so everyone there was very passionate about what technology did and this began at the grass roots, with students. Microsoft offered young students a lot of technology and tools to help the students and educators do better. The digital transformation world was built on four main components:

- 1) in the education sector, engaging students
- 2) empowering the educators
- 3) optimizing the business of the education institution
- 4) transforming learning.

There were many programs enabling students to access technology from anywhere and everywhere and ensuring their content was available everywhere. Ms Labib then played a video demonstrating what technology could do in different businesses with women.

She reiterated Microsoft's mission of empowering every student, every organization and every educator to do more and to achieve more. Actually achieving more was now inevitable in the digital world. So many Microsoft programs allowed the student to achieve more while allowing educators to use the tools in teaching and learning.

This involved communication, collaboration, teamwork, creative and critical thinking for the educator to be able to transform the information to the students. Additionally, Microsoft was working with students to ensure that they were employable. Their Imagine Academy program offered all the tools and the skillset to prepare students for employment, and they also gained a certificate. This internationally-recognized certification in technology helped students find better jobs. Currently, 50% of jobs required and needed technology. Soon, this would rise to 75% or 77% of jobs requiring applicants to know technology to enter the job market. At Microsoft, for instance, their diversity-driven and inclusive approach ensured that all recruits had a technology background, not because they would be working in the technology field, but because technology was becoming part and parcel of life, and they also focused on hiring women.

In addition to the Imagine Academy, gamification was also a big topic, hence a program called Minecraft which helped the teacher transform information easily into an accessible game format for the student. So it encouraged them to be creative by designing their own game and then playing it. Microsoft also ran DigiWomen and Aspire Women to enhance the skills of females in leadership and soft skills, as well as in technology. In this way, they could find better find jobs and then become entrepreneurs. There was also an Hour of Code program offering all students an hour in their classroom for coding - how to code and program, etc.. Microsoft also supported STEM from different angles, such as their DreamSpark program for technology students where they could access all technology tools. There was also a robotics program to support digital transformation and allow students to mimic being in a lab, so they could see things happening live.





In the higher education for more senior students, Microsoft offered the Imagine Cup, where students competed worldwide on issues related to the Sustainable Development Goals. This was not related to technology directly, but students used technology to help them create ideas such as designing health–related devices, or developing applications on phones to help their local community.

All these programs were offered to K12 students as well as those in higher education.

The **Moderator** asked how this affected women on the entrepreneur side.

In response, **Ms Labib** described how the new Microsoft Innovative Educators program empowered educators to use technology as a tool in their teaching and learning. So Microsoft supported female educators to learn and teach through technology, and there were several marvelous success stories about teachers in technology. When they used technology, many of them had really great learning outcomes from the students, including those from schools in disadvantaged areas. Some women participated in the Educator network, where they shared their experiences with educators all over the world, and they achieved great successes. Those educators competed on the worldwide level and they won prizes for their technology. So they moved away from a very traditional way of teaching, and began using technology and STEM education: it really mattered, and they won lots of awards.

She described two case studies. One was a lady from Sohag, an urban area in an Egyptian governorate, where she was teaching in a very traditional way. When they introduced technology and STEM education for her, she started empowering her students to use and to see the world. Via technology, they were communicating what they were doing to the whole world: they were connecting classrooms in Sohag in Upper Egypt with classrooms in Brazil, or in Argentina, and consequently this lady had won first prize in the global Microsoft competition.

Another teacher was in the technical education in the TVET program (Technical and Vocational Education and Training) and she used technology to help promote the crafts side of her students' work. They designed products and sold them via the internet. This teacher Shimaa Ismail had won a major prize for this work.

The **Moderator** then introduced the **Honorable Dr. Gertrude Mongella**, Secretary General of the 4th World Conference on Women and the President of the Pan African Parliament. She would be considering advancing women through entrepreneurship.

To underline the importance of STEM in education, the **Honorable Dr. Gertrude Mongella** referred back to her initial training as a teacher and related it to Beijing 1995, which had given women a resolve that a revolution had begun and there was no going back. Women could see the achievements of BPW, which had kept the revolution moving all over the world and had to continue doing so until women changed and achieved what they wanted to achieve as women, human beings with equal opportunities.

Dr. Mongella believed there were several reasons why women needed the right to education. To be able to compete in business. To be able to be efficient in their professions. To have the speed – the right speed – for the new world which was emerging. To have the quality necessary for the markets, to be innovative. To manage. Women for a long time had been hired and fired. She would like to see women in a position when they could hire and fire, where they could manage. In order to do this, specific education should be put in place for all generations. She regularly corrected people who addressed her as 'bibi' (Swahili for grandma), preferring to be called 'dada' (sister) as she felt that once a woman felt like a grandma they were afraid to invest, afraid to tweet, afraid to handle a computer. Women of all ages had to re-train. In Africa, grandmas were still the source of knowledge, but technology threatened this role in grandmas because they did not know the new techniques.

Therefore, education was needed for older people and there had be a new way to train the mothers, who would impart their knowledge to the next generation. STEM had to be domesticated so that the grassroots people could access science, technology and engineering. For example, women in Asia had accumulated much scientific knowledge imparted to them by tradition, but not adapted to the new world, today's technologies. Women calculated all the time within their families – mothers were mathematicians, but unrecognized mathematicians. **Dr. Mongella** added that sometimes she would say her mother was the best scientist – she used to know all the plants for herbal remedies.



So women had to acquire new knowledge, while at the same time polishing the traditional knowledge already in place. Some women entrepreneurs were doing very well but there were still not enough of them, and this was frustrating. How could this be improved? The other frustration was that **Dr. Mongella's** home country of Tanzania was rich with resources such as diamonds, gold, sapphires and tanzanite. But all the trade missions coming to invest in Tanzania were 100% male. Where were the women? She wondered what was stopping women from partnering with a country with resources, creating resources, benefiting from the resources available in other parts of the world. This new education had to dispel the fear of travel, investment and making big money. Fear had to be taken out of women all over the world and this had to be considered in education as well.

Finally, **Dr. Mongella** urged people to become one global, political party because politics was still very crucial in changing the world, changing the laws, imparting the right education, making decisions. Yet women were afraid to get into politics. Women were going to lose out if they failed to engage. Women could do their economic business, but this should not stop them from doing the political business - and this did not necessarily mean being a member of parliament or running for election. Ms Mongella admitted that she was no longer a member of parliament in Tanzania but she was still in politics, using her own muscles to influence, to get sway quietly with her networks. That was political business, and women sometimes felt they were too busy to influence politics - and by the time they found this out, the wrong leaders were in office, which was why there was so much conflict all over the world. This was why women would never succeed as entrepreneurs, if there was no peace. Women had to look for peace; women had to work for peace.

The **Moderator** thanked **Dr. Mongella** for providing such good examples of leadership, of positive energy that everyone would find inspiring and helpful in facing the challenges that occurred in work and life. She apologized in advance for having to leave the session early, then introduced **Dr. Marianne Azer**, who was teaching, advocating and ensuring that technology and leadership in Egypt were accessible to all.

Dr. Marianne Azer thanked Dr. Amany Asfour for inviting her to speak. She was thrilled to be among distinguished women from all over the world attending Cairo in 2017, which President Abdel Fattah Al Sisi had declared as the Year of Egyptian Women. Having BPW International Congress taking place next to the pyramids was a really momentous occasion.

Dr. Azer explained that her talk was entitled www.womenintechnology. The first "w" stood for "Why", the second for "Why not", and the third for "What" women in technology. In STEM (science, technology, engineering and mathematics) men far outnumbered women in the classroom and in the boardroom. Recent research had found that in 500 companies, the number of CEOs in technology called 'David' outnumbered the total number of women CEOs.

The percentage of positions held by women in information technology was declining, which was very alarming and was the reason for this session. The female percentage in STEM undergraduate degree recipients was not as good as it should be.

So, industry was risk-friendly and women needed to be reassured that technology was risk-friendly, but they needed to take the chance. The most alarming sign was the departure rate from jobs in Science, Engineering Trades & Technology (SETT), which was 41% for women compared to 17% for men. 49% of women in the private sector who left their posts used their training to go self-employed, start up companies, found jobs in government, or moved to non-profit organizations. 51% abandoned their careers, 24% worked in non-SETT jobs in different companies, 7% remained with the same company but moved to non-SETT posts, and 20% left the workforce. All of this was very alarming.

Another interesting thing was that the top five technical occupations for women included project management and business analysis, whereas men were software engineers or system administrators. Why were women avoiding the technical roles? The most recent study by the Centre for Talent Innovation https://www.talentinnovation.org found that 32% of women reported feeling stalled in their careers and likely to quit their jobs.

They began asking people whether they felt that their company provided actual support in the form of programs or training to match the vocal support given. By vocal support, **Dr. Azer** meant comments such as that they needed more women in technical roles; the company empowered women etc., but sometimes there was no action to back this up and 36% of staff agreed there was no actual support. Technology was one of the key drivers of female economic empowerment, but the fields in which women chose to participate were still decidedly gendered.

If society excluded 50% of the talent pool, no wonder there was a talent war waging. The Egyptian Prime Minister opened a conference for women in technology and mentioned a very important statement. He said "women represent fifty percent of society and they control the second half". So, the question was not "why women in technology?", because they had inter-disciplinary skills, multitasking, they were creative, etc., but rather why not?

It was important to support the girls and women who wanted to sit at the table and to overcome stereotyping, the dismissive mind-set, the lack of self-confidence, fear, perfection, family, society and bias. There were supposedly good opportunities for women, but actually they were only for men. Those stereotypes had to be broken to build the mindset that success and likeability were positively correlated for men.

There was sometimes a lack of confidence among women and people had to believe that women were born leaders. People were afraid. There was a saying that "a ship in port is safe", but ships were built to sail out to sea and explore. This was what people had to believe. Most women were perfectionists and in a 2014 Hewlett Packard report, it was alleged that men would apply for a job if they met only 60% of the qualifications, whereas women sought to match 98% or even 100% before applying.

Women had to be brave and have self-confidence. Another reason for leaving a job was for family reasons. She cited a quote, "If family comes first, work does not come second, life comes together". Plus, there were

social norms and bias in the working environment, for example not providing any female toilets in "technical environments".

To conclude the presentation, **Dr. Azer** turned to the 'what' question, "What to do, to have more women in technology?" There should be more living-related jobs in STEM, with harmonious dual-gender environments for STEM. A lot of effort had been invested to empower women through Arab Week and for mentoring young women. Technology should give women power. Women had to build their branding and presence – for example, by being a specialist in a field that no one else could do better than them. It was important to self-brand and actively network to empower themselves and other women so they were able to identify the goal and the process required to reach it, understanding the obstacles, creating a positive mental picture, clearing their minds of self-doubt, embracing the challenge, staying on track, and showing the world they could do it.

Dr. Azer ended with two quotations: "Computing is too important to be left to men" and "A woman is like a tea bag - you never know how strong she is until she's put in hot water."

The **Moderator** then introduced **Dr. Asmaa Hosny**, CEO of the Information Technology Industry Development Agency (ITIDA).

Dr. Hosny felt lucky and proud to be African, of Arabian nationality and an Egyptian, and also of being a woman in 2017, the Year of Egyptian Women. Referring to the earlier comment by **Dr. Mongella** that it would be good to be the lady to hire and fire, this was what was finally happening. Women were so empowered that they could hire and fire. Their milestone was education, learning and entrepreneurship. How could we empower a lady in entrepreneurship?

This year, Egypt was recognized as the first destination country for outsourcing. Outsourcing in ICT was very important, and women could start work from their home, handling their family commitments while work and life came together. With women forming 49.4% of the population in Egypt as the census had declared, women had the power. In ICT, industry was based on entrepreneurship and capacity-building; it was about raising industry "like raising a kid". That was why women were unique in that industry and together were so powerful.

Dr. Hosny asked the audience to convey the message that, together with all the other women in their home countries, they represented power. There were no jobs that women were unable to do: they had proven themselves in business and ICT, and as pilots and engineers, and were now competing with men.

Today in Upper Egypt, where historically women had not been well educated, they were now being trained, building their capacity, working and competing: they were active on the outsourcing market.

She suggested creating a portal for all attendees to start to communicate and exchange ideas, exchange projects, and see how they could work together.



The President Dr. Yasmin Darwich thanked all the panelists and gave them scarves before closing the session.



High-Level Plenary IV

BPW Making a Difference Through Leadership and Action



High-Level Plenary IV:

BPW Making a Difference Through Leadership and Action

October 25, 2017

Moderator: Dr. Chonchanok Viravan

Panelists:

Khunying Natthika Wattanavekin Angubolkul, BPW Thailand, winner of Excellent Business Leader Award

Rawya Mansour, Egypt, winner of Excellent Business Leader Award

Professor Rossana Berardi, Italy, winner of Excellent Professional Leader Award

Ambica Shrestha, representing BPW Nepal, Excellent Project Award

Hellen Swales, representing BPW New Zealand, winner of Excellent Advocacy for Women Award

Moderator Dr. Chonchanok Viravan welcomed everyone and explained that the speakers were all the prize winners in the *BPW Power to Make a Difference* awards and they would receive their awards that evening. This session would show Congress that they were all excellent business leaders, professional leaders and advocates for women who had all run inspiring and successful projects.

A group photograph was taken at this point as **Khunying Natthika Wattanavekin** had to leave promptly. She was therefore invited to speak first.

Khunying Natthika Wattanavekin thanked the BPW International Committee, BPW Egypt, and the Host Committee for organizing the event. She congratulated the incoming BPW President and Committee, wishing them great success in all their endeavors.

Receiving the BPW Power to Make a Difference Award for Excellent Business Leader was a great honor, as it represented recognition of lifelong passionate advocacy for the recognition of the important role women play in the success of every aspect of human life. Women's empowerment had made progress in the previous decade. Despite untold obstacles and struggles, women were giants, gaining so much strength and momentum that they could no longer be hidden or ignored. The late King of Thailand, His Majesty King Bhumibol Adulyadej, actively promoted the welfare of his people by applying the principle of understand, connect, and develop. This had inspired **Khunying Natthika** to be an active voice and participant in efforts to develop prosperities of countries in all dimensions: human, economic, social and cultural.



The late King had advocated survival and self-sufficiency, self-dependence, and sustainability. As Thailand continued to use this philosophy, the nation would create a development that was sustainable and consistent with the United Nations Sustainable Development Goals (SDGs). One of the essential markers of progress was the emphasis placed on developing human potential. The equal treatment of women in every sphere was integral to this development. However, true development kept this goal in tandem with maintaining a good quality of life and a keen awareness of individual responsibility towards the community.

This vision had motivated her to implement specific guidelines in the operation of her various business groups. Her agri-business used integral, integrated and zero waste technology to process cane into environmentally-friendly sugar, ethanol, organic fertilizers, biogas and energy. The company also gave financial support to their cane farmers while sharing with them their research and development in modern farming. These new innovations and technologies were creating a whole value chain. Her company had achieved both domestic and international standardization and was the only company to receive Outstanding Sugar Manufacturer Awards for 13 consecutive years. Whether it be in finance and banking, real estate management or the hotel industry, company growth was synonymous with developing people to help them achieve success with good ethics.

The Kiat Ruam Mitr Foundation had been working for more than 50 years to provide vital educational support to children and young people, as knowledge, wisdom and action were the key to lifelong success. The Foundation built learning centers and had even set up a school bank operated by students to help them understand and learn by doing. This commitment stemmed from **Ms Natthika's** family's philosophy that people should prosper and grow together. This emphasized that business and society could go hand-in-hand in a mutually beneficial manner. Business created jobs, built careers, and improved the quality of life; society built communities for human beings so they could live harmoniously through sharing and kindness. However, she had seen that social differences, inequality and violence still existed in the world. There were still untreatable diseases and threats of national disaster resulting from climate change. Therefore, it was essential for people to continually commit to using the resources in their power to create concrete changes to promote progress in its truest sense.

Ms Natthika reiterated that to be a good leader, one must be a constructive leader, bringing change in tangible forms. This required commitment, as achievement required hard work. It was important to dare to face and resolve problems and be a good coordinator, open to learning at all times, to develop personally and to develop staff. She urged women to never stop creating and remain open to lessons from both success and failure. If people acted as good role models, they could lead their teams to success and inspire change through good leadership. Flexibility had to be balanced with decisiveness while developing good human relationships, building teams at every level and working collaboratively across all sectors. Being a good example for other people could be demonstrated by leading a balanced life in both work and personal matters.



Business and Professional Women held a powerful tool that must be honed, developed, evaluated, and used. Even research done by the IMF had shown that economic growth and social stability increased in societies where women were active contributors. In her role as President of the Thai Sugar and Bio-energy Producer Association for two terms, and as the President of the National Council for Women of Thailand under the Royal patronage of Her Majesty the Queen, as well as an advisor to the Senate Committee, she had always supported and promoted the participation of women, especially at higher positions where they could help their companies or organizations make a greater social impact. Only women could provide such opportunities, so it was their duty and destiny to give back to the community. Women must wholeheartedly participate in all endeavors to create peace and wellbeing in the world. The undeniable benefits of such efforts had inspired her to stay involved in community work for the last 45 years and to engage BPW Thailand in active community agendas.

Ms Natthika described a project within a campaign promoting financial discipline: Financial Literacy. The aim was to teach people at all levels of society to effectively manage their own money. The Stock Exchange of Thailand and other state agencies and private groups were contributing to the scheme and members of BPW Thailand across the country were helping to implement it. Good financial management was a core factor in achieving economic security. The Better Fabric Better Women's Life Project had been running for many years. Members from various regions worked together to help create additional income for the community, and this project received second prize for Excellent Projects under the BPW Power



to Make a Difference Awards. Such a distinction would help participants to continue moving forward. Additionally, as the President of BPW Thailand, she had recently had the honor of being appointed by the Ministry of Social Development and Human Security as Thailand's focal point and official representative of Thailand to the ASEAN Women Entrepreneurs' Network (AWEN) and would be the Chair of AWEN from 2018 to 2020.

BPW Thailand would coordinate with business women in the ASEAN community and together use their combined resources to create good things for the world community.

She referred to the honor and excitement of hosting the BPW International Asia-Pacific Regional Conference from 30 October to 1 November 2018, which would include unforgettable trips around the country. The event would be co-hosted by the Government of Thailand and Her Royal Highness Princess Maha Chakri Sirindhorn would graciously preside over the opening ceremony. Princess Soamsawali would also preside the gala dinner and Princess Bajrakitiyabha would be the keynote speaker. She urged the audience to save the date in order to enjoy the Land of Smiles, City of Angels, rich culture, beautiful scenery, great food and shopping paradise.

To conclude, **Ms Natthika** added that Business and professional women were instruments of life and hope. When women united as one power, they were a force pulling against the shackles of inequality. United they would create change, violence would be eliminated. When women moved forward on a global scale, only then could we call this world civilized.

The **Moderator** thanked **Ms Natthika** and introduced **Dr. Rawya Mansour** as another winner of the Excellent Business Leader Award.

Dr. Mansour was delighted that BPW International had chosen Egypt for its Congress as a demonstration of women's solidarity. She had been busy preparing the Citadel for that night's dinner. This was a very big monumental symbol of war and peace in Egyptian history.

The sub-theme of her project was "Transitions to Low Carbon Development Pathways, Implications of Sustainable Development in Africa". This had been presented as part of African Technology Policy Strategy in 2009 and she was a Member of that Board, demanding that Africa itself should develop its own technology.

In 2008, Egypt was badly affected by the global economic crisis worldwide, along with all the countries that exported or imported fuel. Developing countries like Egypt and Jordan started having problems when the food prices went up. The media started attacking the private sector, saying that the rich were getting richer and the poor were getting poorer. So, coming from a very big family of four male economists who thought about economic growth, she determined to find a solution. She began to research sustainable development, renewable energy and recycling, and invested her own money in this project which centered on waste in Egypt. She went to Vienna and discovered there was a lot of money in waste, so she approached a gentleman who was organizing a conference on "How to Keep your City Clean". She explained to him

that there were 60 million cubic tons of agri-waste and of solid waste in Egypt and realized that this was how she could really help her country and stop poverty, despite her fame and fortune as an interior designer and architect. She had built a very big company and was one of the best decorators, but decided that she had to find a solution to put the smiles back on the faces of the people walking on the streets.

On the day when the riots started in Egypt because people couldn't afford to buy food, she was horrified that the media was insulting the private sector while many millions of people were working so hard there. Her solution was to recycle all agri-waste into fertilizers and renewable energy. She ran an initial study and learned that 38 million tons of waste – agri-waste – were being left to pollute the aquifers without being recycled. So, she approached UNIDO and they drafted a business plan for her so she could sponsor an event on Agri-Business Solutions for Solving Poverty. Then she realized she had to go out to cultivate the desert and encourage immigration from cities to rural and desert areas. People accused her of being a dreamer.

UNIDO invited her to Vienna in 2013 to speak about the green economy for the Arab world. Building on this, she approached several major companies, such as Boston Consulting Group, and asked them to research how to convert agricultural waste into renewable energy and fertilizers. They reported back that fertilizers were expensive, but she wondered about renewable energy. The pharaohs had invented compost 5,000 years ago. As Egypt was subsidizing traditional energy sources, alternative energy was not the route to take, so **Dr. Mansour** decided to invest her money into new agricultural technologies to save water, especially in the desert, and she had obtained several patents in Egypt and abroad. She set up a research center in Ismailia and started trialing crop production in Kalabsha, where they had successfully produced zucchini, while saving 30% of water on top of drip irrigation and increasing the yield.

Dr. Mansour read from her paper: "By 2050 we will be 9 billion inhabitants on planet Earth, which means 2 billion more mouths to feed. The main problems currently facing Egypt – Africa – are food security, water and energy problems. Up to now Africa does not have energy, this is not right in my consideration. Poor environment due to inadequate and inappropriate infrastructures. The problems will continue to persist unless a solution is found. The key solutions to the problems are green technologies and green economy through the application of sustainable development projects. A great problem is the improper disposal of all kinds of waste. In 2002 according to World Bank statistics, the cost of environmental degradation in Egypt had reached around 17 billion pounds". So she had designed a machine which was about to be put on the market, which changed rice straw into biochar rather than having to burn it in the fields. Biochar was one of the few means that reversed climate change. World Bank Statistics said the cost of this kind of waste in 2000 was 16.9 billion pounds, not to mention the health effects.

The vision was turning a risk into an opportunity by recycling waste into organic fertilizers, biochar and renewable energy. The solution was organic farming. The holistic solution was zero-waste, entrepreneurial eco-villages in Africa's desert, thus decreasing heavy density in poorer urban areas by migration to new rural areas and creating new zero-waste eco-villages. Because of corporate social responsibility, **Dr. Mansour**



had devised a solution to create a machine to convert rice straw, rice husk and other agricultural waste into biochar and more positive products for the environment that would enhance organic agriculture production. It had been proven that one cubic meter of biochar reduced one ton of carbon in the atmosphere, reduced water consumption and increased yields. Therefore, the holistic approach was to convert rice straw into the more beneficial product that sequestered carbon dioxide from the air. People could use the products in Egypt, where 95% of the land was desert.

Egypt was largely desert, with 100 million people living on just 5% of the land area. With the policy of President Sisi to reclaim one and a half million acres, this technology would help the expansion into the desert with the little water available and, according to adjunct professor for Environmental and Life Sciences at Macquarie University and chairman of the Copenhagen Climate Council Dr. Tim Flannery, biochar could represent the single most important initiative for humanity's environmental future. Although Egypt produced less than 1% of carbon dioxide, the delta was at risk of flooding due to polluters and the lack of a solution for climate change. She felt the countries which were causing this pollution should help protect those who suffered the consequences.

Dr. Mansour was glad BPW members had come to Egypt to see how advanced women were there, how they were fighting for equal rights, and by coming to Egypt participants had proven that there was nothing stronger in the world than women's solidarity. She employed women in her company and gave them equal pay to the men, along with health insurance. The people running her farms were women and they were working the value chain, as all their products were organic and were being sold in the best supermarkets in Egypt.

Dr. Mansour apologized for exceeding the time limit. Moderator Dr. Viravan replied that her talk had demonstrated why she had won the Excellent Business Leader Award, because she was not only leading a business, she was changing the world and if she could reverse climate change, she would save millions of people.

The next speaker, **Professor Rossana Berardi**, introduced herself as a medical oncologist working in the Marche region on the east coast of Italy. She worked at a 900-bed hospital with over 3,000 staff. This was a regional university hospital located in Ancona, and nearby was her home town of Senigallia where she was a member of the local BPW club.

She was also Director of the Department of Medical Oncology and the Postgraduate School of Oncology. This was quite a big department: in 2016, more than 1,500 new cancer patients attended. Her staff comprised 16 physicians specializing in medical oncology, as well as 25 Fellows of the Postgraduate School of Oncology and 26 nurses. **Prof. Berardi** was a researcher by training and there was a Good Clinical Practice (GCP) Trial Unit with innovative therapies offered free of charge to the patients.

The hospital's motto meant "to be kind, generous and creative", and everyone there tried to apply this in their daily jobs. It was quite difficult to be creative in medical oncology, but they had tried to be innovative. In



2016, for example, she had devised a 'pink room' where women with female cancers could receive a series of free consultations with breast surgeons, as well as nutritional advisers. As well as radiology, they offered other types of consultations such as make-up, hair, mindfulness and yoga therapy, which was uncommon in Italy. This was a holistic approach which had earned them a National Oscar for this project, because it was something that the female cancer patients found very effective. Thinking pink, they also illuminated their hospital in pink to mark October as the Pink Month for Prevention of Breast Cancer, as they wanted to project a clear message to prevent breast cancer. They were the first hospital in Italy to illuminate in pink to encourage women to have a mammography when required.

Other creative projects were the monthly Music Day, to give an opportunity to patients to wait for their therapy in a different way. Another creative project was Stars for Oncology, in which the stars referred to Michelin stars, so renowned chefs demonstrated cooking for patients to underline the power of the right food and nutrition, which was the most important way to prevent cancer nowadays.

Prof. Berardi had realized that there were many other important needs for patients. One of them was alopecia and trying to avoid hair loss, so they created a kaleidoscope room at the hospital. The kaleidoscope room was a room of colors and the name related to the Coldplay song. The School of Dance had run a charity event which raised funds so they could buy a Beanie cap system to prevent hair loss. A dedicated room was set aside in which patients could receive their therapy and use this machine. In the meantime, they also realized that the patients' children should have also a dedicated room, so they organized a kindergarten. Other initiatives included a fashion day with an important company. This was a narrative magazine project in which some patients paraded after working with psycho-oncology, and this was a turning point for them regarding their health.

Information remained the most important way to reach people; so the team set up a website, <u>www.</u> <u>oncologiamarche.it</u>, to report everything that was happening and all information that could be helpful for patients.

They also designed some brochures to be distributed within the region. Education was another important topic, so they set up W4O (Women For Oncology – Italy), which was supported by the European Society for Medical Oncology for stimulated education and careers for young female medical oncologists. Networking was vital. Networking between women, between physicians and between medical oncologists, but also for patient advocacy; Marcangola was an example in Marche, linking 40 advocacy and associations for medical oncology together in obtaining items for cancer patients. They were now trying to realize the first cancer center network in Marche, which would bring together 13 different hospitals with very different ways of acting. As a member of BPW in Italy, she was also involved in prevention and awareness-raising activities such as the Pink Run for the prevention of female cancer.

In conclusion, **Prof. Berardi** shared a quote by Pascal Wan: "if you want to realize your future and to build your future you have to dream it first".



The **Moderator** introduced the next panelist, **Ms Ambica Shrestha**, who would describe BPW Nepal's project to reconstruct houses for victims of the Nepal earthquake.

As President of BPW Nepal, **Ms Shrestha** was proud and honored that BPW Nepal had won three awards at this Congress, including the Gertrude Mongella Award, which had been presented by **Dr. Mongella** herself. There were 25 members from BPW Nepal in attendance.

She described the devastating effects of the earthquake that had destroyed so many homes, killed so many people and annihilated livelihoods. The population lost monuments, beautiful temples etc., and all the palaces. In BPW, they looked around and saw that there were people who had nothing and who had lost everything. So, they started putting together goods for them - rice, food etc. – and they started distributing them. She felt all women should be called sisters, and sisters should hold their hands right across the world. When the disaster struck, sisters from all around the world put together money and sent it to Nepal through BPW International. She thanked everyone for their contributions.

During the reconstruction effort, they went to an area where the poorest of the poor were living. They didn't have much land, but BPW Nepal started coordinating the re-building there, with the local communities doing the actual building. This gave them back their pride and self-respect. So they made them promise to build their own houses, but also to build houses for other people. All the villagers would help each other to re-build, with BPW Nepal providing the materials, cement, technology, engineers etc.. They trained the men so they became masons, carpenters, plumbers and electricians, and this gave them a profession which they could use to earn money.

Nepal had suffered a series of disasters: the earthquake, a blockade, and very bad floods and landslides. After the earthquake, the land had become shaky and a lot had been dislodged, so there were a lot of landslides. This left thousands and thousands of people homeless and without possessions. The waters swept away bridges, swept away homes, swept away lives.

BPW Nepal had continued working and trying to help, giving whatever they could to their people. Everyone was facing climate change that was causing devastation not only in Nepal, but in Mexico, in the US, and in the Caribbean islands. Everyone had to work on preventing climate change. Women formed 52% of the world's population, and if 52% of the world got up and started doing small things, we could change the world. That was the challenge people faced and sisters had to stand up and act.

There was nothing that a woman could not do! If a woman could bear the pain of childbirth, they could bear anything. Everywhere in the world, the women were the ones who worked the hardest, but until now they had never been recognized, and sisters had to work together in economics, politics and education to get things done. If sisters joined hands they could shake the world, and shape it too!

The **Moderator** remarked that some of the projects being run by BPW Nepal had lasted over 20 years, and that **Ms Shrestha** had won many awards at Congresses.





The **Moderator** then introduced **Hellen Swales**, President of BPW New Zealand who won the Excellent Advocacy for Women Award. BPW New Zealand had won this for so many years as they did such comprehensive work on advocacy for women.

Hellen Swales began by thanking the BPW International President and Executive Board for acknowledging the work and the Committee by awarding them this Award, for the Second Congress in a row.

She compared the 176 years of New Zealand's history to that of centuries-old Egypt. In New Zealand, they were born fighters. She began by reading a statement from Kate Sheppard, who advocated for New Zealand women to get the vote in 1893: "Do not think your single vote does not matter much. The rain that refreshes the parched ground is made up of single drops." From that point in time, women in New Zealand had fought and made their voices heard.

So women gave 50 years to the men that landed on Aotearoa, but after 50 years they decided they needed to find their voice and in 1880 they decided that married women needed to have a Property Act so they could stand in their own right, on their own land. They then won the vote in 1893, thanks to Kate Sheppard. In 1898, they decided that when they divorced men, women had a right to own their own land. In 1890, they acknowledged women in parliamentary law when they were open to actually stand



in parliament. In 1927, the Labour Party adopted the Equal Pay Act: this was one of the national parties recognizing that women needed the Equal Pay Act. In 1948, they adopted the Universal Declaration of Human Rights, to ensure all voices were heard. In 1956, the first public sector court was petitioned to talk about equal pay. In 1960, the government service decided that the Equal Pay Act would come in for those who were employed by the government. In 1972, the Equal Pay Act was to be recognized for all in New Zealand. In 1979, CEDAW was adopted. In 1983, the ILO convention was adopted. In 1986, the first equal pay court case was heard and in 1999, the New Zealand Bill of Rights was accepted. Then in 1991, the Employment Conference Act became law.

So this history illustrated all the decisions made and awarded for women in New Zealand. The New Zealand population realized the privilege of working collaboratively because with only 4.5 million people - compared to the 25 million in Cairo alone – people actually had to work collaboratively.

BPW New Zealand had worked with the Ministry for Women and was recognized in 2017 as part of an APEC Project, so the Foreign Affairs Ministry from Japan had interviewed the New Zealand team. BPW New Zealand also had a strong voice in the national CEDAW report, which would go before the United Nations in 2018. It was a huge acknowledgement that BPW contributed a significant amount of work to that.

It was also a source of pride that, at grass-roots level, BPW clubs were actively involved and engaged in local issues. These local issues were brought to BPW New Zealand's National Conference, and from there, six external and one internal Resolutions were brought to this International Congress. **Ms Swales** urged everyone to support these Resolutions because this gave the opportunity for BPW International's voice to be heard globally.

She read a quote from former New Zealand Prime Minister, Helen Clark, who went on to become Administrator of the United Nations Development Programme from 2009 to 2017. "When women are able to live in a safe and secure environment, they can participate effectively in the economy and society. This helps overcome poverty, reduces inequality and is beneficial for children's nutrition, health and school attendance. Every woman and girl has the right to live in safety in her home and in her community." This was something that New Zealand believed strongly.

Moderator Dr. Viravan thanked **Ms Swales** and all the panelists, saying how inspirational they had been. Since initiating the competition as a Young BPW in 1997, this was the first Congress to have a Plenary dedicated to the speakers, so the winners could speak to the Members, and everyone would learn what they did to make them such role models.

Dr. Viravan kept a tally on how many women's lives were changed, by helping women to help themselves through the work of BPW, and the last tally was 220,000 women worldwide. However, because of the work of **Dr. Mansour** and **Prof. Berardi**, there was potential to help millions. She invited each of the winners to give one piece of advice to anyone wishing to follow in their footsteps.

Dr. Mansour had learned much from this Congress, including that Dada meant sister. So she encouraged everyone to live by the rule of the four Ds: "Dada – Sisters, Dream, Dare and Decide to act."

Professor Rossana Berardi described how when she had begun her new role in 2015, she had been too young, too female and too blonde to be Director of the Department of the Postgraduate School of Oncology, but continued to underline to her Fellows and to students the quote that she cited earlier, "Dream your future and realize it."

Hellen Swales pointed out that everyone was simply a guardian for the world, for those coming behind them. She encouraged people to dream to dare and have the courage of their convictions for their voice to be heard.

Ambica Shrestha urged everyone to work together as, if people tried, they could achieve a lot. Referring to the awe-inspiring pyramids, she wondered how the builders had taken all those huge stones up there, without machinery or technology. If they could do it, everyone could. She also pointed out that women needed the support of men and had to make them understand, so that women and men could work together.

In closing the session, **Dr. Viravan** invited everyone to attend the workshop showcasing the other winners of the Awards in the Action and Advocacy categories.



High-Level Plenary V

The Role of Stakeholders for Trade,
Financial Inclusion, Government and
Corporate Procurement Policy for
Women Enterprises



High-Level Plenary V:

The Role of Stakeholders for Trade, Financial Inclusion, Government and Corporate Procurement Policy for Women Enterprises

October 25, 2017

Moderator: Meg Jones, Former Chief Economic Empowerment, UN Women

Panelists:

Vanessa Erogbogbo, International Trade Centre

Gwen Mwaba, Director Trade Finance, African Export and Import Bank (on behalf of Dr. Benedict Okey Oramah)

Gloria Mamba, Director of the Special Funds and Operations for the Trade and Development Bank based in Kenya and covering 21 countries.

Nevine Bedr, Head of Micro Section of the Micro Medium and Small Development Agency of Egypt.

Moderator Meg Jones opened the session by reminding BPW International members of their role on the international stage as stakeholders in trade, financial inclusion and development generally. She recalled the work of Dorothy Hall (BPW UK). When BPW went to the first ever meeting of the United Nations in 1947, Eleanor Roosevelt (who became Chair of the drafting committee for UDHR) spoke about human rights and the BPW representative pointed out that The Universal Declaration on Human Rights would never work if women were not included. She looked at the bodies being set up at that time, including the United Nations, and wondered where the one for women was. Dorothy Hall then launched a petition calling for the establishment of a women's entity in the United Nations, and that gave birth to the Commission on the Status of Women in 1947. In 2018, the 62nd Commission on the Status of Women would be held in New York. Since 1947, BPW had consistently advocated for the rights of women in trade, their human rights, to be realized in all fora across the UN. So BPW members had played a historic role and still had a role going into the future, supporting women.

This session would look at trade, financial inclusion, government procurement. Before introducing the speakers, she asked the audience which sectors they worked in, inviting people to raise their hands if they owned a business, if they were in government, or if they were looking to access finance. These categories covered almost everyone in the room, but this session was relevant to everyone else as well because everyone made purchasing decisions. Everyone bought clothes, shirts, etc. and the questions they needed to increasingly ask themselves were, "Who owns the company that makes this suit?", "Who owns the company that makes this blouse?". Women needed to support each other and buy goods and services from women entrepreneurs.



The **Moderator** agreed that more women entrepreneurs were needed and the panelists would describe what their organizations were doing to support women entrepreneurs, but it was also important to have women in decision-making positions, in trade development and in banking. So when the panelists were speaking, the audience needed to recognize their trials and tribulations in achieving the roles they held today. She asked all the panelists to discuss how their organization was supporting women's economic empowerment and if there was anything that could be useful for BPW members. In introducing the first panelist, Ms Jones commented that the International Trade Centre was doing some really good work connecting women entrepreneurs to markets.



Vanessa Erogbogbo likened the audience to the "*Whos*" in the book by Dr. Seuss, "*Horton Hears A Who*": there were many Whos, tiny creatures who by the collective action were able to save their town from destruction. BPW was like them, such a powerful force for change. ITC was honored to be able to work with BPW International to harness the power of the collective Whos of BPW.

When thinking about international trade, the world was at a pivotal moment, as **Ms Erogbogbo** had highlighted in her earlier workshop at Congress. In 1960, global trade was only US\$160 billion a year. In 2017, it was US\$21 trillion a year. Such trade created winners and losers. Trump was President

not because the voters were stupid, but because they were fighting for economic survival and Trump had promised them they would keep their jobs and he would protect them against some of the losses that came with free trade. Other winners included Chiedza Makonnen, who was a SheTrades women from Ghana working in clothing. She had founded a ready-to-wear company and built it to employ 100 people - mostly women - through taking advantage of free trade agreements like AGOA and the Economic Partnership Agreements.

The world was at a tipping point because there was a realization that without an inclusive agenda, trade could not continue. For the first time, the World Trade Organization was recognizing this need to address women in trade, so in December 2017 the ITC and a number of Member States were taking a Declaration on women in trade to the Ministerial Conference in Buenos Aires, when Member States would sign a Commitment championing and taking specific actions to support women in trade. That was the big picture.

Regarding how women could benefit from the work of the International Trade Centre, many had already heard about the SheTrades Initiative, the goal to connect one million women to markets, the 7 Action areas and the app unlocking opportunities for women. So she encouraged participants to look at the www.shetrades.com app on web and mobile, as it was a gateway to global markets. Women could register there to find business opportunities and advice, for example a webinar with Sidley Austin on contracts and creating shareholder value. There were events happening such as trade fairs and guidance on going digital through ITC's partnership with eBay. Registered members, for example from Ghana, could meet financiers. They could see how to become part of the historic conversation in Argentina and register to participate in the annual SheTrades Global event. This was the world's largest business festival, next taking place in June 2018 in Liverpool, UK and hosted by Prince William, the Duke of Cambridge. There would be 32,000 participants and ITC would take 600 women-owned companies seeking to do business. There would be B2Bs and an investment challenge. Companies like HSBC, British Airways and AXA had already confirmed their participation and ITC was working to mobilize mid-sized firms too. If anyone from India, Nigeria, or Turkey was interested, there was a demand for mid-sized companies to attend as buyers and for women entrepreneurs to find investment or business opportunities. She urged business-owners, particularly in the ICT, tourism, beauty and wellness or textiles and apparel sectors, to register and open up the gateway to opportunity.

The registration deadline for SheTradesGlobal was November 15, 2017.

Moderator Meg Jones then introduced **Gwen Mwaba** to describe the work of Afreximbank in support of women.

Gwen Mwaba explained that as an institution, at the Afreximbank the vendor that gave them the largest annual bill each year was a woman-owned business. So, that showed how passionate Afreximbank was about supporting women. But, more importantly, in terms of their lending activities on the African Continent, they provided loans, guarantees, and all types of trade services into 45 African countries.



As part of their current strategic plan for the next five-year period from 2017 to 2021, Afreximbank was directly focused on the industrialization of Africa, and in developing industrialization, the bank was actually supporting the construction of industrial parks focused on light manufacturing. This was important because light manufacturing was a sector that attracted women. So, the women who would lease spaces for their businesses in those industrial parks would be able to benefit from lower than commercial lease rates because of the facilitation that Afreximbank was putting in place. They were also encouraging the creation of export trading companies across the continent. There were a lot of peasant farmers growing cashew nuts, cocoa beans and cotton, and they were selling their produce at very low prices. Afreximbank was encouraging women to create export trading companies to aggregate these commodities, brand them and then ship them to Europe and the US.

In so doing, they also recognized that food products being exported from Africa to the EU and the US had a very high rejection rate. To take the facilitation further, the African Export and Import Bank was also working on developing a Food Certification Center to enable food of EU and US standards to be accepted into those markets. The women working with the bank would be able to get their products certified, and once certified they would be accepted onto those discerning markets.

The African Export-Import Bank supported a lot of women-owned businesses across the continent. As an example, one of their clients in Ghana started their business from scratch in the cocoa industry seven years previously. She used to purchase raw cocoa beans, clean them up, grade them and sell them to international traders. She was adding value, but not enough. She only had a few employees. Now, the African Export-Import Bank suggested that instead of trading raw cocoa beans, she should set up a processing plant and they would finance it.

So she set up a cocoa processing plant to convert cocoa into cocoa liquor, cocoa paste and cocoa cake. This was being sold to large companies like Nestlé and Hershey's: 99% of her production was being sold to the US and the EU. But, being a woman in the industry, she was bullied because cocoa was a very male-driven sector, so she did face challenges such as sourcing cocoa beans from the large cocoa marketer in Ghana. In fact there came a point where she had to shut down her factory; capacity went down from about 75% to 20% to no production whatsoever because she lacked the financing to purchase cocoa beans and continue her production. So the Afreximbank again stepped in by helping her negotiate payment terms with the Cocoa Board. Instead of paying the Cocoa Board in cash for the cocoa beans, the bank guaranteed that if they allowed her to start taking the cocoa beans when her facility was finalized and documented, the bank would pay the Cocoa Board.

This enabled her to take production back up to 60% within 12 months, and within two years her production returned to 90%; as a result of that intervention, she employed 150 people in Ghana and had 30 interim jobs on a seasonal basis. And the key thing about this example was that this was an institution owned by a woman and run by a woman, and the key executives in her organization were all women too.

The **Moderator** referred back to **Dr. Mansour** who had spoken about similar work in her economic villages, which were also creating jobs for women. Gwen had also referred to the industrial parks that the bank was opening for light manufacturing, and the Moderator encouraged participants to return to Egypt to take up some space in one of the industrial parks so they could do business there. There were many business opportunities in Egypt and the Afreximbank was there to support women in business.

She then introduced **Gloria Mamba** from the Trade and Development Bank to describe what they were doing to encourage women entrepreneurs.

Ms Mamba explained that for many people, the Trade and Development Bank was known as the PTA Bank because that was its original name when founded 35 years ago as the financing arm of COMESA, arguably the largest trading block on this continent. In 35 years it had grown significantly, building on its traditional base of trade finance, which still accounted for 70% of the bank's book, and it had seen significant growth in recent years. There was a new CEO who had quintupled the bank's assets. The bank had strengthened its shareholder base, now holding a US\$1billion in equity, and for the first time, reached investment grade ratings. All of this was really wonderful and impressive work, even more so considering that when the CEO joined the bank five years previously, there was one professional woman on the staff; but today, he had hired carefully to achieve 49% female representation at all levels, from administrative staff to directors.

This demonstrated that the CEO and the shareholders invested in the bank definitely understood the importance of the role women could play in these institutions. But having served a five-year term, he was elected to a second five-year term, and the President of the bank decided that the bank had done incredibly well by all measures, but had not necessarily been able to serve all the people that it should have been serving. The average transaction size was US\$50 million, and this had enabled it to build its infrastructure business, and it had been lending a lot of money to facilitate trade in petrochemicals and fertilizer in major economic sectors, from Egypt to Mozambique and Swaziland in the south. However, he had recognized the missing segment.

Before joining the bank, **Ms Mamba** had been a management consultant and so she gave him a lot of advice about what they should do to reach segments which were smaller, in terms of business size, and owned and operated by people who were outside their traditional scope of business ownership: women and youth-owned enterprises. The CEO liked this advice and then invited Ms Mamba to join the bank.

She joined the bank in early 2017 as Director of Special Funds. In that role, she had been looking at initiatives to reach out to the segments, geographies and sectors that the bank had under-served. The bank was already working with FEMCOM, the women's arm of COMESA, and had in the past done things like seed a woman-owned bank in Burundi. It had also worked with the Regional Investment Agency of COMESA based in Cairo, supporting their twinning arrangements and helping to set up green field projects and operations across the region. But the bank was now directing their own initiatives, and



in that role Ms Mamba had been developing some funds that would specifically serve women-owned companies. This spoke very directly to the bank's core strengths in banking and finance. Funds not only created the opportunity to provide capital, but they allowed other people to become involved who would otherwise be more resistant or not as aware of the opportunities that existed for women-owned businesses on the continent.

This gave the bank a chance to provide women-owned businesses with the forum to share the risk inherent in some of the capital needs that they had, for expansion and so on. But most importantly, it enabled the bank to work very closely with these women to provide new decision-making and new skills within their businesses. It opened up networks in circles that they might not otherwise have accessed. So this would probably be the bank's biggest initiative starting in early 2018, and Ms Mamba looked forward to seeing many women in the region applying to participate.

The **Moderator** reflected on **Ms Mamba's** comments, pointing out that the Commission on the Status of Women was created because a BPW Member looked at how the UN was being formed and raised her voice to organize a petition going, and succeeded in forming today's UN complete with the Commission on the Status of Women.

Earlier in the day, **Dr. Mansour** had also described her reaction when seeing injustice on the streets of Egypt, knowing that she had to put it right.

As a Management Consultant, **Ms Mamba** had seen that the bank was not supporting women, and they liked her work so much they hired her. So people owed it to themselves and those suffering from injustice to speak up against it. The impact could be huge: a change to the UN system, or the establishment of ecovillages across Egypt, or a new line of banking products. The message remained: "Sisters, dream, dare, act".

The **Moderator** then introduced **Nevine Bedr**, Director of the Micro Finance Central Sector, and asked what her organization was doing for women.

Ms Bedr referred to the Millennium Development Goals and the Sustainable Development Goals. The MDGs stated that gender equality and women's empowerment had to be promoted, and the SDGs shifted the emphasis from promotion to achievement. So, women's empowerment was not an option, it was something that everyone had to work with.

Her organization had begun as the Social Fund for Development, but today was the Medium, Small and Micro Enterprise Development Agency (MSME). The mandate had completely changed because initially in the Social Fund, the main role had been to source financing for small and medium enterprises. The role now was much broader, with the inclusion of medium enterprises and the mandate to coordinate the sector in Egypt for medium, micro and small enterprises. Some other departments from the Egyptian Ministry of Trade and Industry had been added to the organization for greater consolidation in targeting economic development.

There were three main issues in fostering financial inclusion. Micro finance was more common in the informal sector and the organization sought greater formalization. To remove some of the financial constraints, all stakeholders had to agree that they wanted to really start developing financial inclusion and this was actually happening in Egypt. All Ministries, the Central Bank of Egypt and all other related stakeholders were now actively working together to really push financial inclusion in Egypt.

Mobile payments and mobile banking for payments, micro-loans and other loans were vital, so the Central Bank of Egypt had launched many facilities to make these systems accessible.

Elsewhere in Africa (but not in Egypt), women were prevented from opening bank accounts in their own name, for example to receive their salary. Each family had just one account, usually in the name of the man. So, there was a lot of financial illiteracy to be tackled in certain countries, but in Egypt there was financial separation between a man and a woman.

In microfinance, there had been much development in recent years. Since inception as a Social Fund, the MSME had disbursed more than E£30 billion. Their active portfolio reached almost E£10 billion, but in microfinance the market stood at around E£5.5 billion with an active portfolio for 2 million borrowers, of whom 70% were women. With consumption at E£30 billion there was a lot of room, and many new players were coming on board nationally and internationally. In fact, a law had been promulgated at the end of 2014 to regulate the market and allow for profit-oriented investments and companies in addition to NGOs. As a result, there were now 830 entities disbursing microfinance.

Strategically, the MSME was working towards a more extensive regulatory framework, entrepreneurship development, access to finance, and closure of the coordination gap. This also mirrored the strategy of the Egyptian Ministry of Trade and Industry, which addressed industrial development, medium, small and micro-enterprises and entrepreneurship development, expert development, technical and vocational education training, and institutional governance. This collaborative approach sought to facilitate and ease the challenges faced by all entrepreneurs.

MSME was currently seeking expert opportunities for their borrowers. The organization was conducting a workshop and programs for skills development, such as the "Start and Improve Your Own Business" program. This provided training on how to start a business, innovate, or improve an existing business, and was targeting 10,000 entrepreneurs per annum. An information hub was under development, to provide information for micro, small and medium-sized enterprises.

There were therefore a lot of activities happening to promote exports and opportunities for MSME's borrowers. A major showcase had taken place in China earlier in 2017, where the MSME had accompanied 50 of their borrowers to a trade exhibition in China, and this was a real success story.

Ms Bedr then showed a video.



The Moderator reiterated that MSME had trained 10,000 women entrepreneurs so far. This was an excellent example for Ms H Dr. Gertrude Mongella, who had said the world needed more women entrepreneurs. Regarding microfinance and financial literacy, Ms Jones pointed out that BPW Thailand had an excellent literacy program, so there were excellent examples within BPW. There could be an opportunity to foster exchange here, and share some learning around what worked for training women in financial literacy as well.

The session had covered the importance of microfinance and financing across the spectrum, from microfinance to commercial lines of credit too, as women entrepreneurs geared up their businesses, which was obviously the next step for the women in the video. Ms Jones asked the Panelists to sum up in one sentence what they wanted the audience to remember from this session. While the Panelists planned their sentences, she invited the audience to ask them some questions.

The President asked the Panel to describe their expectations for the future to work more closely with global organizations.

Vanessa Erogbogbo, International Trade Centre, agreed that women's organizations were critical, but the challenge was that many women's organizations did not focus on the economy, so it was excellent that BPW International did have this focus. ITC was working with national chambers of commerce and business support institutions to help women's organizations in the national context to become more focused and equipped to deal with issues of the economy.

For her memorable message, **Ms Erogbogbo** simply encouraged everyone to register on <u>www.shetrades.</u> <u>com</u> and attend SheTradesGlobal in Liverpool.

Ms Mwaba pointed out that Afreximbank, being a lender focused on Africa, wanted to engage more with women's organizations, because one of the challenges that they had found in doing their work and trying to support women was that although there were many women entrepreneurs on the continent, many of them were in the informal sector. So, Afreximbank was looking to work with women's organizations that could help the bank to help those women formalize their businesses in order to access much-needed financing.

Trade was the catalyst for development and men had done a great job getting the world to where it was today, but it was now time to transform the way trade was conducted so that women were the catalyst for that transformation.

Ms. Mamba, Director at The Trade and Development Bank (TDB), had alluded to some of the bank's work with women's organizations like FEMCOM. The bank was discussing collaboration with others and this included working on initiatives outside its core mandate. TDB organized loans and finance to support its entrepreneurs, but for some of the other work to be done, in terms of mentorship, networking support, etc., it would be necessary to work with other women's organizations to reach out to potential entrepreneurs.





In conclusion, Ms Mamba stressed the importance of social capital, in the form of networks and interactions with other people in a particular sector, especially women.

Ms Nevine Bedr, Director of Micro Finance Central Sector was also working with several women's associations, especially NGOs. There were also a lot of partnerships with microfinance companies focusing on women. The organization's new mandate allowed it to establish or be partners in companies alongside public sector and international organizations, but they were particularly anxious to work more with the private sector.

In closing the session, the Moderator thanked the Panelists and pointed out that they had provided opportunities, entry points, to work with all of them:

- The Medium, Small and Micro Development Agency of Egypt wanted to work with the private sector globally.
- The TDB operated in 21 countries.



- Afreximbank was present in 45 countries.
- ITC was encouraging the education of boys as well as girls.

The Panelists were presented with BPW scarves.

Panel

Effective Advocacy Strategy for Women



PANEL:

Effective Advocacy Strategy for Women

October 26, 2017

Moderator: Susan O'Malley, Chair of the NGO Commission on the Status of Women, New York

Panelists:

Linda Davis, Vice President of BPW Canada and BPW Ontario Canada

Mary Papadopoulou, President of BPW Cyprus

Elena Centemero, Chairperson Committee on Equality and Non-Discrimination, Parliamentary Assembly, Council of Europe, Italy

Susan O'Malley welcomed everyone to Effective Advocacy Strategy for Women. She introduced Linda Davis, who had won 3rd place in Excellent Advocacy for Women and would be speaking about Canada and working with the new government.

Ms Davis had been a member of BPW for over 20 years and worked at Fanshawe College, London Ontario. BPW Ontario was one of the founding Members of an organization called the Equal Pay Coalition. This coalition of women's organizations and unions advocated for equal pay. The group had started 30 years previously and, after losing touch, re-connected to invite BPW to join them.

Linda took up that challenge and started liaising with the group, so that within a couple of months they met with the acting Premier to ask if an Equal Pay Day could be declared in Ontario as a special day. She said, "I could do that, but that's not going to solve the problem. The problem is much bigger than just declaring a day. We need a strategy, we need to have government lens, a gender lens in government to be able to look at where things are going wrong." She then invited other women's groups to request this Day: Linda had found this enthusiasm and direct approach most inspiring.

The acting Premier was ultimately elected with a majority government and felt more powerful. At that point, she gave a mandate letter to her Minister of Labor saying - the mandate letter was very clear - "... you will close the gender wage gap within the context of the 21st Century." As a result, the Minister of Labor put together a Steering Committee, and Linda was one of the names put forward by this Equal Pay Coalition, becoming the BPW Member on the Equal Pay Coalition. In Ontario, equal pay legislation was enacted 30 years ago which was actually started by this Equal Pay Coalition group.

However, when measuring the gender wage gap in Ontario, it had stood at 31.5% at the last census. So despite the legislation, there was still a huge gender wage gap. The reality was that the gender wage gap

comprised various elements outside equal pay: equal pay for work of equal value was not the whole story. So, countries and provinces which had a Pay Equity Act or pay equity legislation still had work to do.

Ms Davis began her journey with a committee of four, including the Pay Equity Commissioner of Ontario, and they began by doing some research. The Research Team took about six months to look into the problem, look into the issues, look into existing literature and identify the caliber of information available. Then they took their show on the road and travelled all around Ontario, consulting in 15 different cities over the course of the next six months. After the consultations and hearing the real life stories and situations, they assembled their own case studies and research, in order to match the qualitative with the quantitative. They then put forward 20 recommendations to the government, and those 20 recommendations were released in 2016. The government had since gone forward to form a Working Group of 16 different organizations, including BPW, and that Working Group was now tasked with proposing the implementation process to the government for these 20 recommendations.

In fact, the Working Group would be be submitting their report in the next few months, and then BPW Canada would look at what those recommendations were for implementation.

In thanking **Ms Davis**, the **Moderator** wondered if the recommendations would be useful for other organizations trying to achieve similar objectives. She suggested compiling a Strategy Group email list for strategy-sharing.

She then introduced **Mary Papadopoulou**. BPW Cyprus had won 2nd prize in the Excellent Advocacy for Women award.

Ms Papadopoulou explained that she would describe how BPW Cyprus had improved conditions in Cyprus on a professional and personal level, particularly via the successful advocacy campaigns which were recognized by the *Power to Make a Difference* through Advocacy award.

Winning such a prestigious Award had encouraged BPW Cyprus to continue working with the same, if not greater, commitment to the core values of BPW International. The key campaign in this award was their gender equality campaign. From day one, BPW Cyprus had been fighting for gender equality in an environment that was not always supportive. Initially, women themselves were not aware of the gender pay gap and the low representation of women on boards and in decision-making or leadership positions. Although different efforts were made on various occasions, concrete and targeted action was taken in 2016 based on the following four-step strategy:

1) Fact-finding research: For this, they commissioned an island-wide study of women's roles, their degree of participation in business at decision-making level, their advancement opportunities and whether equal pay and other good practices were being implemented in local businesses. The study allowed BPW to continue its efforts on the basis of hard facts. The results were disappointing. Although 50.2% of working women in Cyprus held high academic qualifications, their participation in corporate leadership positions was disproportionately low at 27.5% compared to 72% for men. Only 4% of board



members interviewed were women. The percentage of women in Cyprus with graduate, postgraduate or doctorate degrees was the second highest in the world, after Canada. In terms of distribution between men and women in the workplace, from the 56 participants who stated they were board members, 43 were men and 13 were women. This equated to 76.8% men and 23.2% women. At managerial level, the distribution was similar: 79.8% men and 20.2% women.

- 2) Reporting of results to raise awareness: These were only three of the key conclusions drawn from the study. With the facts in hand, BPW Cyprus focused on raising awareness. In a press conference, they shared the conclusions from the study and emphasized the need for society as a whole to embrace gender equality as a matter of principle. A study that does not trigger action would never be more than a compilation of words, figures and graphs printed on paper. This study provided the data necessary to recognize, evaluate, examine, and design the solution to gender inequality. With a desire for positive change, BPW Cyprus could and would work forwards to achieve greater equality in society.
- 3) Lobbying for relevant legislation: The next step was to lobby for relevant legislation. After meeting with the Speaker of the House of Representatives and sharing the results of the study with the Legislator and the Executive Authority, organized bodies and other Federations and organizations, BPW Cyprus submitted a bill concerning the participation of women on the boards of public companies. A message calling for capable women to apply as board members at seven governmental organizations was conveyed to the President of the Republic of Cyprus.
- 4) Promotion of good practices: To promote good practices, BPW Cyprus compiled a manual which was now inspiring companies, bodies, organizations and the government to introduce and promote measures leading to gender equality in their operations. The practices combined in a manual focus when achieving the following: a) The consideration of family life and work for both mothers and fathers; b) Equal pay for equal work with maximum transparency; c) Women's success in leadership positions; d) Women's advancement opportunities; e) Elimination of occupational segregation. In a memo to the Accountant General of the Republic of Cyprus, BPW Cyprus had called for a governmental directive to reward companies that had been certified for the practical implementation of good practices regarding gender equality in the workplace, by granting them preferential treatment when they participated in public tenders. Such a valuable and measurable advantage during the public procurement process would serve as a powerful incentive. BPW Cyprus' determination and persistent efforts in this area delivered impressive results. On June 30, the Accountant General of the Republic of Cyprus issued a circular announcing the implementation of the proposal submitted by BPW Cyprus. This was a major achievement, a milestone in the history of the BPW Federation which also signaled a new era in Cyprus.

To further promote good practices in gender equality, the annual Equal Pay Day had consistently been a key event on the calendar of BPW Cyprus. Every year, progress was made by having serious discussions with all political party leaders, the Cyprus Chamber of Commerce and Industry, employers and industrial federations. BPW Cyprus persistently urged them to join their mission to implement the existing legislation in everyday practice, in both the public and private sectors. This year, a strong social

media campaign accompanied their efforts, which were covered by the press and the media. In addition, and to highlight the achievements of women in Cyprus, BPW launched the annual ERIFILI Women of Excellence Awards in 2016. The purpose of the awards was to recognize the important strategic role of women and their contribution to the development of today's economy in terms of innovation and entrepreneurship, in line with standards of global competiveness. The ERIFILI Awards not only recognized the achievement of selected women in the business community, but also sought to inspire the next generation of women entrepreneurs by empowering, encouraging and supporting a new generation daring to take the initiative, and build strategies and partnerships. These women would be role models for others and real agents of change. While there was still a long way to go, this four-step strategy had taken Cypriot society to a new stage on the uphill road to gender equality.

Another area which was inseparable from BPW Cyprus was their Women's Health Advocacy, more specifically the Cervical Cancer Prevention Campaign. This was driven by shocking statistics showing that every year, more than 60,000 women in Europe developed cervical cancer. Every 18 minutes, a woman in Europe dies from cervical cancer: 80 women per day. Under the banner of prevention and awareness, BPW Cyprus organized events to communicate information to help women and adolescents understand the facts, especially the importance of pre-symptomatic testing. Their campaign extended across urban and many rural areas and had already reached 104 municipalities, educational institutions and private companies. Their intensive annual awareness campaign during the European Cervical Cancer Prevention Week (January 22 - 28 2017) was always a great success. In terms of publicity, BPW Cyprus had distributed 18,000 informational leaflets, along with eye-catching t-shirts, pins and fridge magnets. They also ran a strong social media campaign on Facebook, Twitter and YouTube and produced powerful TV commercials and radio spots.

Four years previously, with the support of the Ministry of Health, BPW Cyprus had expanded their program and started a pilot initiative to offer free PAP tests for women in rural areas. Rural areas were targeted first, in response to a previously commissioned study by BPW Cyprus which showed they had the greatest need. A total of 2,029 free PAP tests were conducted and 19 cases of pre- or advanced cancer were detected. In other words, 19 lives were saved. BPW Cyprus were pleased that they had been able to offer the women of Cyprus such a valuable community service. The impact of their annual Cervical Cancer Prevention Campaigns was remarkable. BPW Cyprus was determined to continue its efforts to increase awareness levels and early diagnosis rates to bring down the number of deaths from 80 a day to zero.

In conclusion, **Ms Papadopoulou** urged all BPW members to support each other, to work together with vision, inspiration, responsibility, strength, commitment, integrity and transparency for the sake of a better tomorrow for generations to come.

The **Moderator** thanked **Ms Papadopoulou**, adding that it would be really helpful to upload the presentation to the BPW International website so that they were generally accessible. All these projects had taken a while to plan before each stage was progressed. The same was happening in New York, where they had been working on CEDAW for a few years. The United States had not yet ratified CEDAW, so some US cities were planning to do so themselves. All these initiatives took time, so it was inspiring to see such commitment.



She then introduced **Elena Centemero**, who was the Chairperson of the Equality and Non-Discrimination Committee of the Council of Europe, covering 47 countries within and outside Europe. **Ms Centemero** was also a Member of Fidapa (BPW) Monza, a small town near Milan. The club itself was called Corona Ferrea, after Queen Teodolinda back in the Middle Ages.

Ms Centemero showed a video.

In her travels, Ms Centemero had met a lot of people, including the King of Spain and Ministers of Foreign Affairs. She had also met women who were slaves of ISIS and so on, and on each occasion she took the opportunity to share with people of all the countries that parity - equality - means more opportunity for many women.

With BPW in Italy, she had focused on three things:

- 1) Role models featured in the video for example Frida Kahlo and Mother Teresa. These were important. The next day, they would meet with the Minister of Education of Italy to speak about the new guidelines for gender equality in Italy, with a special focus on role models. Girls and boys needed role models.
- 2) Ms Centemero was working with BPW Italy on a campaign for the Council of Europe to inspire women regarding role models. She had asked the Members of the Committee of Equality and Discrimination, Committee of the Council of Europe, to choose their personal role models. For example, she had chosen Jo Cox. They had prepared posters showing the parliamentary person and their particular role model. The campaign, called "Inspiring women" would be publicized on Twitter, on the social network of the Council of Europe, and in **Ms Centemero's** home city.
- 3) This was the most important work she had done on the Council of Europe and with BPW: to have a greater presence of women in public and political life. An earlier Resolution of the Council of Europe had said that to improve and achieve women's representation and participation in political life, there had to be an analytical view. For example, in electoral laws, quotas were very important and they should be ambitious, aiming at 50% parity instead of just 30%.

The Report by the Council of Europe was published prior to Congress. This showed that for a balanced participation of women and men in decision-making, in 2016 only two countries of the 46 countries in the Council of Europe had 30% of women elected - only two! The others had 25%. This demonstrated the need to work with quotas and embody the principle of parity in constitutional law.

For a holistic view, it was vital to look at the economy and the welfare state. Parental leave had to be changed to include men. In Italy, men were entitled to just two days, whereas in Sweden it was about four months. To ensure participation of women in employment and in political life, quotas and shared parental leave were needed, as were additional support services.

The media were also very important. **Ms Centemero** was preparing a Resolution for 2018 to be proposed to the Council of Europe, to hold an international media day for women because the representation of women in media was very bad. When a woman was a politician, in the media they reported her choice of clothing rather than her beliefs and achievements. Iceland already had such a day. Women and men had to work together.

The **Moderator** pointed out that as the main BPW UN Representative in New York, she was disappointed to report that the UN still did not have gender parity. Among the many struggles to achieve this was the one for a female Secretary-General. A campaign ran for a whole year to get a woman elected as Secretary-General, with several fine candidates, who were showcased globally, but the campaign was unsuccessful. It revealed that there simply were not enough women in senior positions at the UN to influence the outcome. However, the new Secretary-General had promised to award half his senior positions to women and he was doing that. For example, Amina Mohammed from Nigeria was at his right hand, along with other women around him. There would be a further six years before further action could be taken, but she urged everyone to be persistent and learn from women who continued struggling and strategizing.

The Moderator invited questions from the floor.

BPW New Zealand asked Linda Davis to describe any obstacles she found when talking to cities in Ontario, and how she dealt with them.

Linda Davis replied that like Cyprus, in Canada they had encountered a lack of understanding of the fact that there was a gender wage gap. The women who attended the sessions thought they were coming to talk about pay equity. But they recognized the gender wage gap when, during the sessions, they started to explore the barriers faced in the workplace. It was crucial to tackle awareness for men and women about the gender wage gap.

The problem was not simply about women not being paid as much as men. When talking about encouraging more women into STEM fields, Canada's research revealed that women had STEM jobs, but they were miserable, or they were quitting their jobs because the workplace was not ready for them. There had been no culture change and so while guiding women into these fields, it was important to ensure they had a welcoming environment, and that the STEM fields would accept women. That required culture change; culture change required awareness, hence the overwhelming importance of raising awareness.

Dr. Hilty BPW Hong Kong congratulated BPW Canada and BPW Cyprus for their initiatives, and Ms Malley for talking about the UN Secretary-General and advocating for women. Although a woman had not been chosen for that role, she felt António Guterres was a good choice. She asked **Elena Centemero** for specific examples of initiatives or advocacy work in Italy.

Ms Centemero described how she had recently been to Iceland because she was preparing the report about the empowerment of women in the economic system and the gender pay gap. In Iceland, they had



enacted some very good legislation which included a system of "quality certifications" for companies, whereby funding was only given to those companies proving transparency and demonstrating the criteria for salary awards by publishing the details.

Female representation in Italian politics was improving, following several laws over the previous five years. As a member of the Italian Commission Assembly, **Ms Centemero** described their work on the representation of women in political life and also in companies. In 2011, a very important law had been passed to encourage the balanced participation of women on boards, but this did not tackle the lack of women in middle management. Meanwhile, in politics, a quota system had been implemented on voting lists between 2008 and 2013: this had improved the participation of women in political life, but there was still significant opposition from male politicians.

Moderator Susan O'Malley concluded the session and said she would ask whether the presentations could be uploaded to the BPW International website, as it was vital to learn from each other. She thanked the speakers and concluded the session.

KEY TERMS AND CONTACTS

Term	Link or explanation
Afrexim	African Export-Import Bank www.afreximbank.com
African Academy of Science Open Research	https://aasopenresearch.org/
African Academy of Sciences	https://aasciences.africa/
APEC	Asia-Pacific Economic Cooperation www.apec.org
CAC	Constitution Advisory Committee
CARI	Coalition for African Research and Innovation
CBW	Commonwealth Business Women
CEDAW	UN Convention on the Elimination of all forms of Discrimination Against Women www.un.org/womenwatch/daw/cedaw
CEO	Chief Executive Officer
Clean clothes campaign	Referring to the sourcing of goods or services from ethical companies. This originally focused on the clothes trade (eg in Bangladesh) but has since expanded to cover other goods and also services
COE	Council of Europe www.coe.int/en
COMESA	Common Market for Eastern and Southern Africa www.comesa.int
CRPD	UN Convention on the Rights of Persons with Disabilities www. un.org/disabilities/convention/conventionfull.shtml
CSO	Civil Society Organization
CSW	UN Commission on the Status of Women www.unwomen.org
DA	Domestic Abuse
DanubeNet	The BPW network for businesswomen in the Danube countries www.bpw-europe.org/countries-3/bpw-danubenet
DPI	Department of Public Information
ECOSOC	United Nations Economic and Social Council www.un.org/ecosoc/en/home
EPD	Equal Pay Day
EPIC	Equal Pay International Coalition www. equalpayinternationalcoalition.org



Term	Link or explanation
Equal Pay Day	Founded by BPW Europe, each country commemorates the day on
	which women earn the same salaries as men, given the Gender Pay
	Gap. This is based on economic data so varies across Europe.
ESMO	European Society for Medical Oncology www.esmo.org
EWL	European Women's Lobby www.womenlobby.org
FAO	United Nations Food and Agriculture Organization www.fao.org/home/en/
FEMCOM	Federation of National Associations of Women in Business in Eastern
	and Southern Africa www.femcomcomesa.org
FGM	Female Genital Mutilation
FIDAPA	Federazione italiana donne arti professioni affari (BPW Italy)
GCP	Good Clinical Practice
GEO	UK Government Equalities Office www.gov.uk/government/organisations/government-equalities-office
HLP	High-Level Panel
ICT	Information & Communication Technologies
ILO	International Labour Organization www.ilo.org/global/about-the-ilo/langen/index.htm
IMF	International Monetary Fund www.imf.org
International Labour Office	The permanent secretariat of the International Labour Organization
IOE	International Organization of Employers www.ioe-emp.org/
Istanbul Convention	Council of Europe Convention on preventing violence against women and domestic abuse www.coe.int/en/web/istanbul-convention/home
ITC	International Trade Centre www.intracen.org/
ITIDA	Information Technology Industry Development Agency www.itida. gov.eg/English/Pages/default.aspx
LAS	League of Arab States
M-KOPA	Solar-powered energy system
MDGs	UN Millennium Development Goals (superseded by SDGs, qv) www.un.org/millenniumgoals/
MENA	Middle East and North Africa
MGI	McKinsey Global Institute www.mckinsey.com
M-PESA	A mobile phone-based money transfer service www.vodafone.com/ what-we-do/services/m-pesa

Term	Link or explanation
MSMEDA	Micro, Small and Medium Enterprises Development Agency www.
	msmeda.org.eg
National Bank of Egypt	www.nbe.com.eg
NGO	Non-Governmental Organization
OSAGI	Office of the Special Adviser to the [UN] Secretary-General on Gender Issues & Advancement of Women
PAP test	Papanicolaou cervical screening test
PfA	(Beijing) Platform for Action www.un.org/womenwatch/daw/beijing/platform/
PIIE	Peterson Institute for International Economics www.piie.com/
S/Res 1325	UN Security Council resolution on women, peace and security. The resolution 1325 (2000) https://peacemaker.un.org/node/105
SDGs	UN Sustainable Development Goals https://sustainabledevelopment.un.org/?menu=1300
SETT	Science, Engineering, Trade & Technology
SFSD	Sawiris Foundation for Social Development www.sawirisfoundation.
	org
STEM	Science, Technology, Engineering and Mathematics
STI	Science, Technology and Innovation
TDB	Trade and Development Bank www.tdbgroup.org
ToR	Terms of Reference
TSEA	Thai Sugar & Bio-Energy Producers' Association
TVET	Technical and Vocational Education and Training
UDHR	Universal Declaration of Human Rights www.un.org/en/universal-declaration-human-rights/
UN Global Compact	www.unglobalcompact.org
UN Women	www.unwomen.org
UNCTAD	United Nations Conference on Trade & Development http://unctad.org/en/Pages/Home.aspx
UNESCO	United Nations Educational, Scientific & Cultural Organization http://en.unesco.org/
UNFPA	United Nations Population Fund www.unfpa.org/
UNICEF	United Nations Children's Fund www.unicef.org/



Term	Link or explanation
UNIDO	United Nations Industrial Development Organization www.unido. org/
VAWG	Violence Against Women and Girls
WEE	Women's Economic Empowerment
WEPs	Women's Empowerment Principles www.weprinciples.org
WHO	World Health Organization www.who.int/en
WIPL	Women Into Public Life
WOB	Women on Boards
WTO	World Trade Organization www.wto.org/
YBPW	Young BPW – members aged under 35

APPENDICES



APPENDIX 1: BPW International Awards - recipients

Lena Madesin Phillips Award

- Past International President Elizabeth Benham
- Past International President Dr. Chonchanok V

Badge of Honor

- Past International President Sylvia G. Perry
- Past International President Dr. Antoinette Ruegg

The President's Award

- Bessie R Hironimus, Regional Coordinator North America & the Caribbean
- Prof. Ma. Silvia Salazar Salazar

Gertrude Mongella Award

- BPW Nepal Ms. Ambica Shrestha
- BPW Argentina Prof. Arlette Neyens

CEO Gender Equality Leader Award

• Prof. Dr. Frank Stangenberg-Haverkamp, Chairman of the Executive Board of E. Merck KG

Jennifer Cox Memorial Award

• Ms. Susan Jones, Australia, Regional Coordinator Asia Pacific

Power to Make a Difference Task Force Awards

BPW Power to make a difference through Leadership

Excellent Business Leaders

- Rawya Mansour, Egypt
- Khunying Natthika Wattanavekin Angubonkul, Thailand

Excellent Professional Leaders

Professor Rossana Berardi, Italy

BPW Power to make a difference through Advocacy

Excellent Advocacy for Women

1st Place: BPW New Zealand

• 2nd Place: BPW Cyprus

• 3rd Place: BPW Italy & BPW Ontario, Canada

BPW Power to make a difference through Action

Excellent Projects

- 1st Place: BPW Nepal "Construction of Earthquake Affected Houses"
- 2nd Place: BPW Thailand "Better Fabric Better Women Life"
- 3rd Place: BPW Mexico "BPW Osteoporosis Detection and HPV (Human Papilloma Virus) Vaccination Campaign" and

BPW Ijui-RS Brazil "Women's Touch to the Nectar of Life: Stingless Bees' Hives"

- 4th Place: BPW Swan Hill, Australia "Girls in School Women in Work Days for Girls Project"
- 5th Place: BPW St Kitts and Nevis "BPW Women's Wellness Campaign"

Special Contribution to BPW

H.R.H. Dr. Sheika Hissah Saad Al-Sabah
 For Leading and Developing BPW in Arab States

Special Certificates of Recognition

- BPW Thailand "Give Women a Second Chance" project
- BPW Egypt "Hatchepsut Women Business Development Center and Business Incubator for Women Entrepreneurs Project"



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