



Message from Chairperson

Dear All,

It is with great pain that I acknowledge that the COVID-19 has already killed nearly 2.5 million people worldwide since the virus first surfaced in China in late 2019. Michelle Bachelet who assumed her functions as the United Nations High Commissioner for Human Rights in 2018 warned that “the medical impact of the pandemic is far from over.” “And its effects on economies, freedoms, societies, and people have only just begun,” she added. I sincerely hope that the expected third wave does not bring in the same amount of human loss as did the second wave.



UN Secretary General António Guterres decried how the pandemic had “deepened pre-existing divides, vulnerabilities and inequalities, as well as opened up new fractures, including fault-lines in human rights.” The disease has taken a disproportionate toll on women, minorities, persons with disabilities, older persons, refugees, migrants and indigenous peoples.” As a result, he warned, “progress on gender equality has been set back years (and) extreme poverty is rising for the first time in decades.”

The most dramatic global peacetime crisis since the Great Depression has most definitely been the Coronavirus disease. The COVID outbreak took place in late 2019. Just as we were gradually and slowly adapting to the new normal and building on our resilience, the second wave in 2021 severely impacted human lives and economic activities across the globe. This economic slowdown especially in the Asia Pacific region has severely impacted many businesses, spiraling them to a DEGROWTH MODE.

We are no strangers to the fact that women are always disproportionately impacted during any crisis. This pandemic has once again exposed vulnerabilities for women and girls simply by virtue of their sex. It is also deepening pre-existing inequalities, exposing vulnerabilities in social, political and economic systems which are, in turn, amplifying the impacts of the pandemic. During this phase of COVID-19, the health of women was adversely impacted especially for those who are earning less, therefore saving less and holding insecure jobs or living close to poverty. The economic and social stress coupled with restricted movement and social isolation measures, has also in many cases led to an increase in gender-based violence. Many women are being forced to “lockdown” at home with their abusers at the same time because services to support survivors are being disrupted or made inaccessible. For everyone, whether directly hurt or not, COVID-19 is a huge stressor shaking up our psyche, triggering our fears, insecurities and uncertainties. Therefore COVID-19 is not only a challenge for global economic and health systems, but also a test of our human spirit. If we are to have the necessary long-term lasting impact recovery must lead to a more equal world that places women and girls - their inclusion and representation and their financial, physical and emotional well-being - at the centre. This is not just about rectifying long-standing inequalities but also about building a more just and resilient world. It is in the interests of not only women and girls but also boys and men. Women are the hardest hit by this pandemic but they also are the backbone of recovery in all communities.

COVID-19 has also shown that, as soon as there is a strong enough stimulus, things can change leading to remarkable innovations. Not being allowed to open their doors, restaurants, for example, are shifting to delivery mode.

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And schools suddenly do much of the teaching and testing online. This brings the opportunity to create innovations now that can be maintained after the crisis. And it also can help to keep the current speed and innovation mode afterwards.

Everything we do during and after the COVID-19 crisis must aim to build more equal, inclusive and sustainable economies and societies. This includes gender responsive economic and social policies and placing women’s economic lives at the heart of the pandemic response and recovery plans.

This pandemic has offered a great opportunity to rethink our habits and routines and make changes in our daily routines and leisure activities that we haven’t been able to do, such as going to the restaurant regularly, the office commute of two or more hours per day, hanging out with friends, or going to a party every weekend, among others. Now one can reflect on what one really wants to continue doing after the crisis, to take stock of one’s life choices. The virus forces one to make changes to our daily living patterns that one might actually want to continue or discontinue after the crisis. It is a great opportunity to rethink, realign and revisit our choices and make it a better world. At the same time, it is equally important to understand that the key to a thriving business community is continuity, adaptability, and resilience.

During these unprecedented times, with all of us struggling to keep afloat let us all work extra hard to support each other with care and compassion. Our constant endeavour is to jointly turn this challenge into opportunities and to work towards radical, positive action to redress long-standing inequalities in multiple areas of women’s lives, and build a more just and resilient world. I am grateful and proud of all that we have achieved together, despite challenging times.

Looking forward to a better world order and a resurgence in the economy.

We are all in this together. Please do look after yourselves and your families. Stay safe and stay healthy.

With warm regards

Mukta Nandini Jain
Chairperson, CACCI Women Entrepreneur Council
President, FICCI - FLO 2006-7

Creating More Opportunity for Women in the Post-Pandemic World

By Rupal Kantaria, Partner at Oliver Wyman



COVID dealt a big setback to women in the job market, but reimagining work can foster a more equitable recovery.

Judging by recent headlines, women are making real strides toward equality:

- Kamala Harris Sworn in As the United States' First Female Vice President
- Ngozi Okonjo-Iweala Becomes the First Woman to Head the World Trade Organization
- Rosalind Brewer Takes Over As CEO of Walgreens Boots Alliance, Raising to a Record 41 the Number of Women Leading US Companies in the Fortune 500

This is all good news, but not nearly enough. Women still represent only 8% of Fortune 500 bosses and are perceived as less suitable leaders than men, according to a 10-country survey by Kantar in places as varied as India, France, Nigeria and the U.K. Worryingly, this view is strongest among young men. And consider that only 41% of people in Germany say they would feel very comfortable with a woman heading the government. That's after 15 years of having Angela Merkel as chancellor.

So, gender equality isn't just about strong female role models. It has to involve society more broadly — how women are perceived, what opportunities they are afforded and how economic change affects them.

The Role for Men's Voices

COVID plunged the global economy into the worst recession of modern times, and women have borne the brunt of the pain. Female participation in the U.S. workforce has fallen to the lowest level in almost 35 years, while globally, female employment fell by 5% last year versus 3.9% for men. And women do far more unpaid work than men, on average. The economic value of this unpaid work is at least \$10.8 trillion — more than double the revenue of the global tech industry.

2021 International Women's Day was a celebration of our victories. Of role models. Of women coming together in sisterhood. But it was also a call to action, asking each of us to "Choose to Challenge." So we should remind ourselves of what remains to be done. And take the opportunity to engage those in power — typically white men — to personally take up the drive

for gender equality.

Research published in The Academy of Management Journal found that women and people of color who promote diversity are penalized in terms of their perceived competence and effectiveness, while white men are not.

So, we need all voices — men as well as women — calling together for gender equality. Not just on a single day, but as an ongoing mission, one that affects most of our shared global challenges.

Equal Responsibility

Right now, our biggest collective challenge is to bring the pandemic to an end and restore economic and social activity. This offers us a once-in-a-generation opportunity to reimagine and change things for the better. Already, for instance, some big companies in the finance and tech sectors have said they will reduce office space and shift to a hybrid model of working, with many employees continuing to work some or much of the time from home. Will this become a widespread practice, and will the shift encompass a more flexible approach that allows all workers to better balance their work and family obligations? Or will the burden of child and elder care remain mostly on women's shoulders?

The Potential Risk of Remote Work

If companies aren't mindful of how they implement new hybrid working models, they risk ending up with a situation where most of the people video conferencing into meetings are women and underrepresented members of the workforce. They literally would not be in the room where it happens.

The COVID crisis has been like a volcano eruption. During the last year, it has erased decades of women's gains in the workplace. But now, as we begin to glimpse the end of the pandemic, we have an opportunity to shape a new and better future, before the lava cools and hardens, making change much more difficult. It's time for all of us to be the inspiration we need to narrow the gender gap and extend opportunity.

Brink

About the Author



Rupal Kantaria Partner at Oliver Wyman

At Oliver Wyman, Rupal acts as a partner at the Oliver Wyman Forum, where she brings together the public and private sectors to solve global challenges. A sought-after public speaker and advocate on diversity and inclusion topics, Rupal openly shares her experiences for others to learn from, including stories about subtle biases based on her gender, recognizing the privileges she had from attending a private school, and the unfathomable heartbreak of losing a child.

'Gender bonds may help women during pandemic'

By Cai Ordinario



As the pandemic forced many women to quit their jobs as well as worsened the care crisis in the region, experts are now calling for innovative financing to support women in these trying times.

In a session on the second day of the 54th ADB Annual Meeting of Governors on May 4, experts such as Women Entrepreneurs Finance Initiative (We-Fi) Secretariat Head Wendy Teleki said gender bonds could help women-led businesses recover from the pandemic.

Teleki said the lockdowns and the need to take care of family members at home has forced many women to give up their businesses. Many institutions also could not help as support for women entrepreneurs remained low.

“Capital markets resource mobilization is incredibly important to get the scale that we’re looking for and one of the big things for We-Fi is making sure we’re crowding in as much private capital to support women as possible and bonds are one of the really important innovations that we’ve been excited to support with our multilateral development banks,” Teleki said.

“We’ve also seen the development of the standards around gender bonds recently and in our members are partners have played an important role in that and we see this as an important part of the future of financing for women entrepreneurs,” she added.

Teleki said 252 million women are engaged in entrepreneurship and a third of all formal small and medium enterprises are owned and led by women worldwide.

However, women owned firms average about half the size of male lead firms. These firms face significant financing constraints with an estimated \$1.7 trillion financing gap.

Teleki also said Covid-19 “made a bad situation worse” because many women-led firms have seen sharper drops in revenue compared to male-led businesses.

She explained this was because women-led businesses were largely informal and concentrated in service industries.

“Many of the gains we had made to close the financing gap are faltering as financial institutions revert to their traditional customer bases and that’s both on the debt side and on the equity side,” she added.

Apart from women entrepreneurs, International Labor Organization (ILO) Senior Specialist in Gender Joni Simpson said women workers also suffered significantly during the pandemic.

Simpson said women were “overrepresented” in industries that were significantly affected by the pandemic such as tourism, manufacturing, and trade. Areas where supply chains were significantly disrupted also affected more women.

She said globally women’s employment declined by five people compared to only 3.9 percent for men. Majority of women whose employment suffered under the weight of the pandemic were forced to leave the labor force.

ADB Deputy Chief Economist Joseph E. Zveglic Jr. said many women dropped out of the labor force because of the need to take care of children who are now homeschooling and sick family members.

“A survey by UN women reported increased hours spent in unpaid care and domestic work at home, women were starting at a much higher level the burden of child children’s education and care of sick family members will complicate women’s return to the workforce possibly reducing their already low labor force participation rate,” Zveglic said.

In a televised debate on April 26, Asakawa highlighted the need to look at the plight of women in the region. Not only were their livelihoods affected but also domestic violence worsened because of the prolonged lockdown.

Because of the lockdowns, many of the women were forced to stay home with their abusers. Asakawa said this is lamentable and that ADB’s developing member countries must discuss ways to address gender based violence in the region.

Investing in people, he said, is also important especially when it comes to health. Asakawa agreed with Japan Governor and Deputy Prime Minister Taro Aso that UHC is necessary for the recovery.

Asakawa said these efforts could be coupled by investing in regional vaccine manufacturers especially in light of what is happening now with the very high demand for vaccines but small supply.

Business Mirror

UN's WeEmpowerAsia Launches Accelerator for Female Entrepreneurs in the Care Sector

By Shagun Karki

UN Women Care Accelerator will run for 6 months and will provide training, mentorship and funding support to five selected startups

UN Women's WeEmpowerAsia programme has announced the launch of a new accelerator.

Funded by the European Union, UN Women Care Accelerator aims to support female entrepreneurs in the care industry to come up with innovative solutions that can ultimately help create jobs and income for women.

The virtual programme will run over a period of six months from June 1, wherein selected candidates will be provided with tailor-made training, mentorship, funding support, and help to develop and scale up their business models.

Seedstars, a global venture capital fund, along with Bopinc, a social enterprise, will co-lead the training, exchange and mentorship.

Five applicants will be selected for the programme and the deadline to apply is May 10, 2021.

"It's about time we recognise the important role care work plays in our society. We must pay attention to the industry as



a whole and empower entrepreneurs in the care sector by providing more growth opportunities," said Anurag Maloo, Head of Partnerships (Asia-Pacific) at Seedstars.

"As a public-private sector partnership, we should prioritise investment in care work for a more equal and gender-inclusive economic recovery from the coronavirus pandemic," Maloo added.

"Our initial research has shown an emergence of innovative business models that can (partly) address unpaid care work and acceleration of these innovative models is required to ensure they can grow and be replicated," shared Emile Schmitz, Managing Director at Bopinc. "UN Women's Care Accelerator is a great opportunity to bring entrepreneurs together and jointly scale entrepreneurial solutions to unpaid care work."

According to a report by the Asian Development Bank and UN Women, even before the pandemic, women in Asia Pacific did (on average) four times as much unpaid care work as men did each day and in some countries up to 11 times more. This has widened the gender gap in earnings and prevented women from fully participating in the economy.

E27

US, Taiwan Work to Empower Women Entrepreneurs Amid Boosted Ties

By Huang Tzu-ti,



AIT launches Academy for Women Entrepreneurs in Taiwan (AIT photo)

Academy for Women Entrepreneurs part of US' global initiative to advance women's economic empowerment

American Institute in Taiwan (AIT) Director Brent Christensen joined

Economic Minister Wang Meihua in inaugurating the Academy for Women Entrepreneurs (AWE) program in Taiwan on Monday (March 8), marking International Women's Day.

The program will enroll 90 female entrepreneurs from Taiwan under the U.S.-led AWE initiative, launched in 2019 under the Department of State's Bureau of Educational and Cultural Affairs (ECA). The initiative is part of the

U.S.' commitment to empowering women worldwide.

Participants will have access to resources and skill-training assistance through DreamBuilder, a platform providing courses on marketing, selling,

accounting, and product design, among other skills involved in running a business, according to AIT.

AWE Taiwan will team up with the Ministry of Economic Affairs' Fei Yen program to recruit 90 businesswomen. They will be incorporated into the ECA's alumni database and will engage in related events.

Lauding Taiwan as a leader in East Asia for the empowerment of women, Christensen said the AWE supports the priorities of the U.S.-Taiwan partnership, including boosting bilateral trade and promoting language exchanges. Having rolled out the program in 53 countries, the U.S. is eyeing more than 70 countries this year to add to the AWE's global network.

Taiwan News

What Does Modern Day Female Empowerment Really Mean in Singapore?

By Tracy Lee



Art: Chern Ling

Even in a modern society like Singapore, do women really enjoy enough freedom of choice, access to equal opportunities and the right to self-determination?

Earlier in 2021, Minister for Social and Family Development Masagos Zulkifli declared 2021 as the Year of Celebrating SG Women, saying: “We will celebrate our women’s multi-faceted roles across society, and we will also celebrate the men who help to debunk stereotypes, change mindsets and play an active role in supporting and uplifting women”.

The Singapore government is also in the midst of conducting a review of issues affecting women, and will release a White Paper in the second half of 2021 containing recommendations for the continued progress of women in Singapore.

This all sounds very well and good, but seems to hint that despite living in such a modern, wired city, we’re still very much a traditional, patriarchal society that needs to make concerted efforts to work towards gender equality and female empowerment.

DEFINING FEMALE EMPOWERMENT

So what does female empowerment mean anyway?

According to the European Institute for Gender Equality, it’s “the process by which women gain power and control over their own lives and acquire the ability to make strategic choices”.

Its five components include: “Women’s sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.”

“In this context,” it continues, “education, training, awareness raising, building self-confidence, expansion of choices, increased access to and control over resources, and actions to transform the structures and institutions that reinforce and perpetuate gender discrimination and inequality are important

tools for empowering women and girls to claim their rights.”

The sad reality is that even in Singapore, which offers equal access to education, and which sees a high rate of female participation in the labour force, many women here may not enjoy that much freedom and equality.

There are still glass ceilings, a gender wage gap, old boys’ clubs, expectations to conform to traditional gender roles, a lack of representation at the C-suite level and so on, at play.

A 2019 Credit Suisse report found that women occupy only 15 per cent of CEO positions in Singapore (admittedly, in the grand scheme of things, it’s the highest in the region).

The World Economic Forum (WEF) ranked Singapore at 54th place on its 2020 Global Gender Gap Index, trailing behind other emerging ASEAN states like Laos (43rd) and the Philippines (16th).

Recruitment firm Randstad also cited a Ministry of Manpower report in January 2020 underscoring the gender pay gap in Singapore, with unadjusted pay gap at 16.3 per cent in 2018, and the adjusted pay gap at 6 per cent.

SHAPED BY A PATRIARCHAL SOCIETY



Photo: Freepiks

And, how can a woman be really sure that the choices she makes are really her own, when her perceptions and attitudes are largely shaped by growing up within a patriarchal society?

For example, if a woman chooses to undergo a nose job or breast implants, and pays for the procedures with her own hard-earned money, is that really done from a position of free will and self-determination, or is it an attempt, conscious or not, to conform to societally-determined standards of “what women should look like”?

All those would-be influencers trying to attract as many followers as possible for their public social media accounts by posting sexy or revealing pictures of themselves. Are they savvy young entrepreneurs, or have they gotten ensnared in a system that demands they all look, dress and pose a certain way to capture and



Photo: Pexels/Ketut Subiyanto

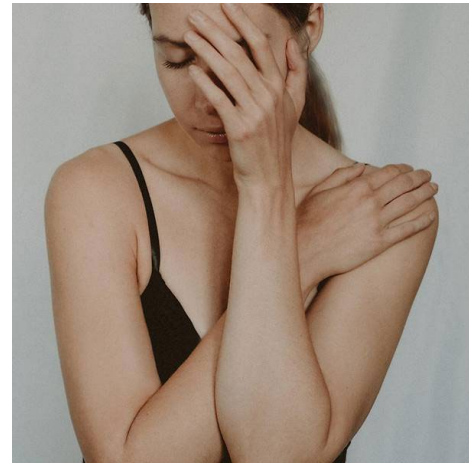


Photo: Pexels/Anete Lusina

hold the male gaze?

How much choice does a working mum actually have, when her kids are raised by hired help (which, by the way, transfers the work to a woman who's paid a whole lot less), her husband needs her to work because they need the additional income to get by, and she still has to perform a second shift of emotional labour by taking leave to, say, attend PTA meetings or take the kids to the doctor, or when the responsibility of chores such as buying presents for relatives' birthdays and sussing out the perfect tuition/piano teacher falls on her?

If she doesn't have a live-in maid, she also performs the third shift – cooking and household chores – as well. Global estimates show that women assume responsibility for around three-quarters of all unpaid domestic and community labour.

How easy is it for single mums to exercise their reproductive rights here, when they wish to have kids without getting married, or for divorced mums to survive, when public housing policies tend to favour an intact family unit, and private housing is so expensive?

There's also the issue of foreign spouses having to rely on their local husbands to renew their dependents' passes. When the marriage turns sour, the foreign spouses usually have no choice but to leave the country, and their children, behind.

That pervy forums such as Sammyboy and SG Nasi Lemak have been around for so long, and police cases involving Peeping Toms, male underwear thieves, upskirt video takers, are so common, really says something about the objectification of, and disrespect, of women.

Indeed, the oft-used mitigation plea for sex-related crimes committed by male university students, that they have stellar academic qualifications or potential, can lead someone to think that it's more important for a man not to have his life ruined, than to be taken to task for acts of physical/sexual violence towards women.

Thankfully, Minister of Law K Shanmugam has since stated that “there can in general be no excuses for these offences”, and increased the maximum jail terms as well.

THE CHALLENGES AHEAD

According to UN.org, “many challenges remain” in the

push for gender equality and women's rights. “Discriminatory laws and social norms remain pervasive, women continue to be underrepresented at all levels of political leadership, and 1 in 5 women and girls between the ages of 15 and 49 report experiencing physical or sexual violence by an intimate partner within a 12-month period.”

“The effects of the COVID-19 pandemic could reverse the limited progress that has been made on gender equality and women's rights. The coronavirus outbreak exacerbates existing inequalities for women and girls across every sphere – from health and the economy, to security and social protection.

“Women play a disproportionate role in responding to the virus, including as frontline healthcare workers and carers at home. Women's unpaid care work has increased significantly as a result of school closures and the increased needs of older people. Women are also harder hit by the economic impacts of COVID-19, as they disproportionately work in insecure labour markets. Nearly 60 per cent of women work in the informal economy, which puts them at greater risk of falling into poverty.

“The pandemic has also led to a steep increase in violence against women and girls. With lockdown measures in place, many women are trapped at home with their abusers, struggling to access services that are suffering from cuts and restrictions.”

Indeed, incidences of family violence here have increased by 22 per cent since the circuit breaker, such that more government resources are being dedicated to tackling the issue.

Recently in February, two women were stabbed to death in Singapore by men they knew (one of them, a husband), within days of each other. And just days ago, on May 6, a man was charged with causing grievous hurt to his teenaged sister by hitting her with a wooden pole. She died.

In the end, while celebrating women is all well and good, we ultimately need to take it a step further.

Judging from the sex crimes, domestic violence, gender wage gap and inequity in the division of household labour we're still seeing so much of, there's still a long way to go.

We should, collectively as a society, make sure we're raising current and future generations of boys and girls, who will grow up to respect, protect and support women in tackling that longstanding list of issues. And that's something really worth celebrating, isn't it?

Woman for Women

By Leah C. Salterio

“No one is perfect. It is okay to be vulnerable — to be willing to learn from talent around you.”

Working for a company with a 45,000-strong workforce throughout the Philippines is certainly no walk in the park. But challenges are what gets Toni Tompar, vice-president for client operations of Teleperformance Philippines (TP), raring to meet the day.

Why not, when the company is a leading global group in digitally integrated business services, and serves as a strategic partner to the world’s largest companies in many industries?

Baptism of fire

“We strive to maintain a fun and vibrant work environment,” Tompar says. “We encourage innovation anywhere we can. Employee engagement and recognition programs is the norm. In fact, we have been certified as a Great Place to Work by the Great Place to Work Institute for three consecutive years now. Being the first company to achieve this in the country is something we’re all extremely proud of.”

In 2021, Teleperformance is celebrating its 25th anniversary in the Philippines, with 22 business sites located in Metro Manila, Antipolo, Cavite, Baguio, Bacolod, Cebu, Cagayan de Oro and Davao.

Tompar started with the company in 2013, when she was hired to be the operations and client services director for a premium hotel and entertainment client. She recalls: “It was one of the first hybrid roles in the company at that time. I was handpicked for it because of my experience in that industry. It was unique advantage, I thought.

“I remember my peers joked how my first 90 days in Teleperformance was going to be a baptism of fire, and it was. Working with such a dynamic group of talent, I felt that TP was a good cultural fit for me, that I would be able to advance my career in the company. After a year, I was awarded more clients and given a new site assignment.

“There’s a secret pride in being able to work multiple Teleperformance sites. It’s like earning badges. I was offered to manage a business unit of my own and got promoted to VP of Operations in 2016. It came at a time I least expected, but knew I was ready to do the job.”

With over 17 years of experience in the industry, Tompar quickly learned that balancing work and home is a full-time occupation, such that she is able to implement and oversee multiple projects. “It’s like riding a bike,” she explains. “You’re constantly pedalling. Each day is an opportunity to make a difference and find joy in the ride.”

In this new normal, Tompar is proud of Teleperformance’s



INDUSTRY VETERAN
(Clockwise) Tompar (fourth from left) leads a Women Empowerment Workshop with Teleperformance employees in 2019; on a work trip in Minneapolis in the US; with nephew and work-from-home mate Tristan; and with her “fur babies” Piper and Zero.
CONTRIBUTED PHOTOS

initiatives for women that have helped them in terms of their career advancement and over-all work experience. “I am a proud member of the TP Women board,” Tompar says. “It is one of the main strands of our Diversity and Inclusion initiatives, dedicated to advocating and championing the contributions and value of women in the workplace.

“Among the projects we have been doing are webinars, courses and programs for women in the organization. The most recent one was our International Women’s Day event last March, where we engaged and shared with peers and colleagues how women can experience rewarding roles at work and at home.”

For the event, Teleperformance invited the entire organization to share personal commitments of positive action and behavior change to challenge gender bias, stereotypes and inequality through the #ChoosetoChallenge social media campaign.

“As leaders, both women and men, we try to effect change within our own circle of influence through our advocacies and through our own actions and choices,” Tompar says. “I like to think that people, who work with me are encouraged to be themselves at work, unapologetically, allowing an environment that is safe for everyone regardless of their background and orientation.

“No one is perfect. It is okay to be vulnerable, to be willing to learn from talent around you. As much as we push for policies that support equality, it is our behavior — what we say and do — that will demonstrate why equality is important and why it is worth our efforts to keep pushing.”

Her own path

The third of four girls in the family, Tompar’s parents Tony and Terry are entrepreneurs. “They built a family business together with a few of their good friends,” Tompar says. “They developed the business that later became a chemical and water supply corporation. My two elder sisters Prexie and January are both very involved with the business until today. My younger sister Diana and I were the only ones, who ventured out on our own paths and worked for other companies.”

The person, who truly inspired Tompar in both her personal and professional life, is her mother. “My mom is the rock. She had a full-time career and took care of us growing up. Depending on where people are in her network, she’s either addressed as ‘Ma’am Terry’ or ‘Mom Terry.’

“Outside of us, siblings, many people address her as ‘Mom.’ She’s always so grounded and so generous. She never let success or failure get to her head. She always seems like she got everything all figured out even when things are at their roughest.”

Tompar boasts of having the most amazing “kids,” her



TONI TOMPAR
Vice President for Client Operations
Teleperformance Philippines

furry babies, who are her pride and joy. “My boy Zero is an 11-year-old Jack Russell terrier and the alpha of the house. Piper is my baby girl Labrador Retriever. The giant labs are out in the yard: Jelly and her pups Castro, Peron, Putin and Thatcher, all named after political figures past and present. Thatcher was stolen from our yard and that broke my heart.”

The lady calls herself a “wanderer” when she’s off from work. “I took my first solo long-haul trip when I was 21 and have been around the big pond and back,” she

says. “I appreciate that work has given me the opportunity to continue to do that — to see more of the country and more of the world. Work takes me to western countries quite a bit so I’ve grown to love exploring Asia for leisure.

“When Covid-19 hit, I dove into my hobbies more. I read non-fiction books, with war and science being appetizing topics lately. I’ve done the plantita and the Korean series gigs during the lockdowns. I collected old bikes just to tinker with them, less cycling, more collecting to be honest. But what really stuck was DIY [do-it-yourself] and home improvement. Cleaning is very relaxing and fixing things is a thrill. Everyone should try it.”

When Tompar was younger, she wanted to become a superhero and save the world. She says: “I grew up to reruns of Wonder Woman 1984, and I don’t mean the movie. I mean that era of Linda Carter, not Gal Gadot. Then, there were the Justice League cartoons in the afternoons. When I realized I didn’t have superpowers, I later had more grounded ambitions.”

She at first planned to become an architect or a doctor. She took the entrance exams for physical therapy at a medical school in Cebu, but never completed her enrollment. She finally graduated with an architecture degree from the University of San Carlos Cebu in 2001, practising for a couple of years as a junior designer at a local firm. She switched careers shortly after she got her professional license in 2003.

“In hindsight, I never thought I was sidetracked at all, nor disappointed that I switched industries after securing a license to practice,” she explains. “We don’t always figure things out at the get go. Some of the top global leaders bailed out of college. I was fortunate to have graduated albeit, in a completely different field, but ecstatic to find my way into the BPO (business process outsourcing) industry. I love what I do and it inspires me to be a better version of myself.”

The Manila Times

Women’s Entrepreneurship Expo connects 500 firms, Associations

The first virtual Women’s Entrepreneurship Expo by U.N. Women attracted more than 500 participants, including 200 women entrepreneurs from Europe and Central Asia between April 27 and April 29.

The event provided business training, coaching, and networking opportunities to hundreds of women across Europe and Central Asia, where one-quarter of all self-employed women lost their jobs due to the COVID-19 pandemic.

With financial support from the Japanese government, the Women’s Entrepreneurship Expo brought together more than 500 participants from 50 countries. Among them, more than 200 women entrepreneurs from a dozen countries in Europe and Central Asia connected with investors, private companies, and women’s business associations. Most of the participants came from Kazakhstan, Kyrgyzstan, and Turkey.

“Women are once again the hardest hit in a crisis, and the pandemic has exposed and deepened existing inequalities,” U.N. Women Regional Director Alia el-Yassir said in her opening address.



“Even before the COVID-19 pandemic, too many women in the region were financially insecure in lower-paid, part-time, and informal employment, with little or no social protection,” she said.

Globally, 82 percent of women-led companies have been negatively affected by the pandemic, she noted.

“As the world begins to emerge from the impact of COVID-19, boosting women’s entrepreneurship must be part of

the plan,” she added.

Reyhan Aktar, the vice president of the Turkish Enterprise and Business Confederation (TÜRKONFED), said that supporting entrepreneurial women was more important than ever due to the ongoing global pandemic.

“We support the strengthening of women in the economy and also believe that their active participation in all areas of life is the most important leverage of a prosperous society,” Aktar said.

Turkish daily Milliyet was the main media partner of the expo.

Hürriyet Daily News

Remarkable journey of women entrepreneurship over decades

By Tejal Sinha



Remarkable journey of women entrepreneurship over decades

According to the Women's Global Entrepreneurship study conducted in US, UK and India, commissioned by Dell, it has been found that the ideal country for a woman starting a business could well be India. Access to resources and availability of knowledge for women entrepreneurs has improved drastically over the years.

Due to the growing industrialization, urbanization along with the spread of higher education and awareness, the emergence of Women owned enterprises are highly increasing in the economies of almost all countries.

Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in enterprises for survival but to satisfy their inner urge of creativity and to prove their capabilities. With the spread of education and awareness, women have shifted from the kitchen, handicrafts, and traditional cottage industries to non-traditional higher levels of activities. The Government has also laid special weight age on the requirement for conducting special entrepreneurial training programs for women to enable them to start their own ventures. WE Hub, and initiative of Government of Telangana is one such example who has Financial institutions and banks have also set up cells to help women entrepreneurs.

The Pandemic had a disproportionate impact on women all over the world. In India, which has a vast gender gap, women are even more vulnerable. South Asia has as many as 16 million women-owned businesses, fewer than 20% of all enterprises, with most of them largely single-person operations, and making survival crucial. Women-owned businesses saw a sharp decline in revenue: 73% reported being negatively impacted by the pandemic, and almost 20% were nearly wiped out.

Start-ups from various sectors are addressing their pandemic-related challenges, and then extensively mapping solutions with the prime goal of keeping their business afloat. Re-strategizing and Reconnect with the market are the way to go for start-ups during these tough times.

Deepthi Ravula, Ceo of 'WEHUB' shares, "As an enabler for Women Entrepreneurs, WE HUB's focus during this time of a global pandemic is entirely on ensuring that the start-ups we work with can sustain during this period. We are doing this by working with our start-ups 1-1 to guide them with interventions needed

in organizational management, financial remodelling, financial Linkages including debit and credit linkages, Government liaising, new customer acquisition, product diversification, ideation including pivot on a few of our start-ups. With the steps being taken by the State and Central Government to contain the COVID-19 scenario, we as WE HUB are extending our support to Women led enterprises to sustain and scale and be prepared for the post lockdown scenarios."

In 2021, WEHUB has been working with different state governments in India to create avenues to support women entrepreneurs across states like Gujarat, Jammu & Kashmir and Assam. We have also started our International startup exchange programmes, built a stronger VC ecosystem so that more Women entrepreneurs can benefit from access to funding.

Rupal Mehta, founder and CEO of MedMarvel Software Solutions Pvt Ltd shares, "During my journey I met Dr Nilesh Kurawale, India's esteemed Epilepsy Neurosurgeon. He introduced me to the challenges faced by Neurophysicians and surgeons in treatment and surgical planning of their patients. In my journey it was very exciting to meet many women entrepreneurs some with brilliant ideas fresh out of college, few have accelerated their pathways in large corporates offering support to other startups, however its very thrilling to meet many more women with expertise and experience in science and technology, returning to the industry as entrepreneurs and leading deep technology start-ups in the field of Healthcare, Education, Agriculture, Ocean Technology and many more.

Prathibha Kunda, managing director of Surendrapuri shares that since the turn of the 21st century, women entrepreneurs in India have progressed from a phase of aspiration to one of ambition.

She adds, "With the widespread awareness and access to education in the Digital Age, women are increasingly involving in businesses of their choice. Families are also more open to women working in different fields. Other than personal front the Government-led policies and schemes, as well as NGO-led initiatives, have helped transform the landscape for women entrepreneurs over the past few years. Women-oriented entrepreneurial training programs, mentorship support, networking platforms, incubators, and accelerators, among others, have enabled the women entrepreneurship ecosystem to grow in prominence and generate more employment opportunities in the country. While historically, there were numerous societal restrictions and barriers for women to enter and manage enterprises, the conversation about women in leadership roles is undoubtedly changing for the better."

Challenges faced by women entrepreneurs

Considering that support from those around you is crucial to successfully establish an enterprise, plenty of aspiring women entrepreneurs struggle with family conflicts and the non-

cooperation of their close family members as many still manage to perform the dual roles of a homemaker and an entrepreneur.

As property owners in the past were predominantly males, women are less likely to have access to such properties that can be used as collateral for obtaining business loans/funds from banks and other financial institutions, making the arrangement of finances and support of bankers more difficult. Additionally, the lack of education and know-how, and prevalent levels of illiteracy amongst women as compared to men is the root cause of these gender-based socioeconomic barriers. Regardless each woman has to overcome obstacles, her own limiting beliefs, break the glass ceiling by staying focused on her goals in a gender-neutral manner while respecting the biological cycles.

A few questions like 'Is this your hobby project?' or 'Are there any fulltime male co-founders as backup' does not really fly well with today's empowered woman entrepreneurs.

Currently estimated less than 2% woman led startups get funded, hence more support in this area is extremely desirable.

Hans News Service

Digital marketing lessons imparted to local women

By Long Kimmarita



Hok Sreymom, co-founder of online language instruction facility Khmer Lesson and a graduate of the training course. Photo Credit: Heng Chivoan

Eleven local women have successfully graduated from an online digital marketing training course from social media company Facebook. International development non-profit Pact Cambodia anticipates that they, in turn, will train up to 1,700 young Cambodian women entrepreneurs over the next three years.

On January 20, 2021, the Women Entrepreneurs Act project (WE Act), implemented by Pact Cambodia with funding from the US Agency for International Development (USAID), held a graduation ceremony for seven digital marketing trainers who undertook the programme from September to October. Four more graduates received certifications last August after completing the first training course from January to June.

Pact Cambodia said that by the end of last year, around 600 more women entrepreneurs had already participated in one-day training courses designed to provide "insight in basic online marketing, creating a business Facebook page, and good content and practices."

According to Pact Cambodia, the WE Act project focuses on urban-based micro, small and medium businesses owned by women aged 18 to 30, addressing key challenges to their businesses through capacity development, network expansion, information sharing, access to finance and markets and training.

WE Act chief of party and Pact Cambodia country director Sabine Joukes said she was excited to partner with Facebook to introduce the digital marketing #SheMeansBusiness campaign in Cambodia.

"The programme will help women learn how to start and grow their businesses through the use of online platforms which have a lot of potential to make a business successful," Joukes said.

Since the launch of #SheMeansBusiness in 2016, Facebook claims to have provided training for one million women in 38 markets around the world.

Hok Sreymom, co-founder of online language instruction facility Khmer Lesson and a graduate of the training course, told The Post on January 20 that the more knowledge people have about digital marketing, the more everyone, especially women, would gain exposure to the broader business market.

She added that business owners couldn't continue doing their traditional business practices without embracing digital marketing.

"What I've learned is not just for myself. I can help other women who are in business to use digital platforms to boost their product sales. Our women should better utilise digital business because everyone uses a phone, and the opportunities are huge," she said.

Private sector employee Ying Srey Pov told The Post that she had benefitted from the training course and was learning to integrate new technologies into her work.

"This training helped me to differentiate use of digital marketing techniques with each platform. Learning this is a great help and speeds up my work," she said.

A joint press release from Pact Cambodia and USAID noted that prior to the Covid-19 outbreak last year, Cambodia's economy had been growing rapidly by seven per cent annually, but growth was not equitable, leaving women and their economic prospects behind.

Women own more than 60 per cent of all businesses in the Kingdom, but 99 per cent of those are micro enterprises with 10 or fewer employees, it said.

Ruici Tio, Facebook's policy programme manager for Asia-Pacific countries, said that when women succeed, everyone benefits.

"#SheMeansBusiness will not only connect entrepreneurial women with empowering tools, peers and networks, but will also raise greater awareness of the importance of women's entrepreneurship for overall economic and social development," Ruici said.

The Phnom Penh Post

Boost for Women Entrepreneurs

By Avery Blank



Women entrepreneurs running stalls at a bazaar organised by Women's Innovative Empowerment Network Group Sdn Bhd. — Photo: LOW LAY PHON/The Star

Pemerksa initiatives for women entrepreneurs

- > **Pemerksa-Nita microcredit scheme**
RM50mil
Encouraging female entrepreneurs to venture into business
- > **Social Security Organisation (Socso) self-employment scheme**
RM10mil
70% matching grants for female entrepreneurs and self-employed women
- > **SME e-commerce campaign and Shop Malaysia Online**
RM30mil
Collaboration with e-commerce platforms to empower female entrepreneurs and move to online marketplaces

TheStar graphics

PEMERKASA

Program Strategik Memperkasa Rakyat dan Ekonomi

WOMEN entrepreneurs, who include single mothers who need

retraining to hone their skills and broaden their knowledge, say the People and Economic Strategic Empowerment Programme (Pemerksa) stimulus package will boost all who need a helping hand in their business ventures.

The Kempen e-Dagang PKS (Micro and Small Medium Enterprises e-Commerce Campaign) and Shop Malaysia Online initiative, which has a RM30mil fund, is one example.

Entrepreneur Safiyya Azman said support from the government was of great help to women entrepreneurs to make the transition to the online market.

“This incentive could not have come at a better time, as more businesses are beginning to realise the importance of online presence,” said the director and co-founder of a storage, packing and delivery service provider.

Another initiative tailored for women entrepreneurs, including those who are aspiring, is the Skim Pembiayaan Mikro Pemerksa-Nita (a microcredit financing scheme) RM50mil fund managed by Bank Simpanan Nasional.

Safiyya sees the 3% annual interest rate and the repayment period, which has been set at five-and-a-half years with a six-month moratorium, as lenient and fair.

“As a taxpayer myself, I see it as a good thing because taxpaying citizens know that once these entrepreneurs have gained a steadier footing, their repayments will go back towards helping others,” she said.

To encourage women entrepreneurs to be more creative in terms of business services and product delivery, SME Association of Malaysia national council member Ada Poon suggested future grants be allocated for additional purposes, for example research and development.

“Creative business models and product developments

are able to uplift the country’s image, so this can be encouraged through financial grants of up to RM30,000 for start-ups and maybe go up to RM100,000 for companies with three years of proven track record,” she said.

Meanwhile, the managing director of an event staging solutions company, Lim Eee Huang, believes the Skim Keselamatan Sosial Perkerjaan Sendiri Perkeso (Socso Self-Employed Social Security Scheme) would come in handy for those providing caregiving services.

The RM10mil allocation provides a 70% matching fund for women entrepreneurs and other self-employed women. Through this programme, the government will pay 70% of the RM232.80 yearly Socso contribution of those with a monthly income of RM1,150 who fall under Plan 2.

“This scheme will not only incentivise a special pool of people to take the role of caregivers so their peers can go to work, but also encourage more self-employed women to sign up for the social security scheme,” she opined.

Agreeing with Lim is Maznah Unyan, founder of an enterprise that sells Mah Meri handicraft.

“It gives micro entrepreneurs like me a form of safety net.

“As a small enterprise, we have to source for raw materials including screwpine and nipah leaves from the jungle ourselves, which comes with a risk of injury.

“With benefits such as medical as well as temporary and permanent disablement aid, this will help us in case of accidents,” she said.

Persatuan Kaikudukum Uravugal Bantuan Sejiwa president Jayaletchumi Yellappan, whose organisation provides aid to poverty-stricken women, gives a thumbs-up for the incentive rollout and hopes funds could be considered for NGOs to conduct upskilling programmes.

The Star

UN Women recognizes Sri Lanka women entrepreneurs



Women entrepreneurs play a critical role in contributing to Sri Lanka's economy and in uplifting the livelihoods of women in their communities, particularly amidst the COVID-19 crisis.

In commemorating women's month (May), UN Women in Sri Lanka and the Embassy of Japan in Sri Lanka joined the official celebrations organized by the State Ministry of Women & Child Development, Pre-Schools & Primary Education, School Infrastructure & Education Services; and the Women's Bureau to recognize the efforts of women entrepreneurs and Women Development Officers from 25 districts in Sri Lanka.

As part of a larger strategy in accelerating progress towards gender equality and women's empowerment in the country, UN Women in Sri Lanka in partnership with the Government of Japan and the State Ministry, works to establish an enabling environment

for the formulation and implementation of policies in relation to women, peace and security, whilst ensuring women's economic empowerment is at the heart of COVID-19 response and recovery through capacity building and training to sustain their businesses in times of crisis.

The event was attended by State Minister, Piyal Nishantha de Silva; State Secretary, Mrs. K.M.S.D. Jayasekara; Additional Secretary (Development), Ms. N.H.M.W.W. Nilmini Herath from the State Ministry of Women and Child Development, Pre-school and Primary Education, School Infrastructure and Education Services; Ms. Champa Upasena, Director of the Women's Bureau; Akira Hokamura, Adviser at the Embassy of Japan in Sri Lanka; Ms. Pradeepa Kulasekera and Ms. Avanthi Kalansooriya, Project Officers at UN Women in Sri Lanka.

ColomboPage

Prakriti Mainali: Leading Nepali women towards entrepreneurship

By Bijeesha Budhathoki



Prakriti Mainali. Photo: Shankar Giri



Shakti Milan workers sewing bags. Photo: Shankar Giri



The childcare centre at Shakti Milan. Photo: Shankar Giri

Prakriti Mainali came to Kathmandu, along with her family when she was a child. Among three sisters, she was the youngest.

"Then, I saw my mother sick and my father old," Mainali says, adding her dad was already 51 when she was born. "Deep down, I always used to feel that I am the one who would look after my life even in childhood."

After completing school in Kathmandu, she chose to study commerce considering her family's financial status; it would require a lot of money to study medical science or engineering. While pursuing a BBS degree, she realised that she should be an

entrepreneur.

Around 10 years later today, she has the life that she had dreamed of: an entrepreneur. With her business, she has also made efforts to empower women from disadvantaged communities to live a better life, which according to her is a common aspiration of all human beings.

Empowering disadvantaged women

While studying, Mainali did not have a clear idea of which business she should do. In a way, she was not even confident if she could do any business.



Products of Shakti Milan. Photo: Shankar Giri



Prakriti Mainali. Photo: Shankar Giri

But, during her master's study, she realised she was privileged enough to dream about starting her own business. In addition, this realisation triggered another question in her: what about those disadvantaged women who are deprived of educational and job opportunities? What should they dream about?

These questions paved a clear path for her entrepreneurial aspiration. "These questions brought clarity on me that I would do such business that would economically empower such women by creating job opportunities."

Following her desire that had remained in her unconscious, she co-founded Shakti Milan Nepal in 2014 by investing Rs 25,000 with one such woman to work with, one sewing machine, and one product. She registered the company in 2016.

Mainali chose the name not only because 'Shakti' means 'power'. Its connotation in Hinduism is goddesses whereas 'Milan' is 'together'. Hence, it means the power of women coming together, says Mainali.

"Not only does Shakti Milan work to economically empower women, but this enterprise also has another perspective: environmental sustainability. Therefore, we make varieties of bags from rice sacks, which are considered waste in Nepal. by upcycling them."

Those upcycled bags are mainly exported to Germany. Other than this, the company also sends them to the USA, Australia, Japan, and China. Shakti Milan's products are also sold in the local market through collaboration with NGOs and corporate houses.

As of now, Shakti Milan has about 20 workers, all women from the marginalised and disadvantaged groups. Mainali says, "We also have home-based workers because it is not possible for every woman to come into the workplace and work. That does not necessarily mean women should be deprived of job opportunities."

Shakti Milan also has a childcare centre. Mainali shares, "I am a mother myself. It requires my whole family to take care of my child. But, most of the women who work here are single women. They have no alternative but to bring their children to the workplace. That is why we have a childcare centre."

Challenges as a woman entrepreneur

A mother's need for childcare facilities has made Mainali clear that women's journey to entrepreneurship is fraught with challenges. Still, at the personal level, she feels herself privileged as, she says, she never faced any kind of restrictions from her family.

"I was brought up in Kathmandu and got an opportunity to study. My family also always supported me and my entrepreneurial

journey," says Mainali, "But, while saying so I cannot represent every woman. There still are such women from whom it is very difficult to step out of their home and work."

Still, there are other bigger challenges. Although government policies are friendly for women entrepreneurs, especially loan and subsidies policies, the patriarchal social structure stands as a barrier. "There is always pressure for working women to balance both work and family life, but it is not applicable to men," she explains.

According to Mainali, the challenges of every woman can be personal, and how they challenge those obstacles shows their potential.

However, as per Mainali, she crossed her ways with many other challenges during the initial days of Shakti Milan.

She explains, "I did such a business that was completely new. Therefore, I did not have any clear idea of anything, be it about quality or designing. But, gradually, we overcame these hurdles by learning by doing."

Started with only one product of a tour bag, Shakti Milan is now in the seventh year and has expanded its product variety up to 25 kinds that include pencil cases, tour bags, school bags, and handbags with an annual turnover of Rs 10 million.

Promoting women entrepreneurship

There are challenges, but opportunities too, and women also have some comparative advantages over men, according to Mainali.

"Skills-wise, women are far ahead of men. For instance, my mother knows how to make pickles, Dhaka clothes, and also has agricultural skills. But, my father does not have all these skills," she says, "I feel women can be lifestyle entrepreneurs, especially in a country like ours."

Therefore, Mainali, who also owns a bread and breakfast venture, also encourages women entrepreneurship outside and within her company as well. So far, she has helped about 10 women from her company only to set up their own businesses by providing sewing machines and technical assistance.

Recognising Mainali's efforts, the government of Nepal awarded her with the National Youth Talent Award 2020 in the entrepreneurship category. She also has been appointed an executive member of the Social Entrepreneurship Fund under the Social Welfare Council, Ministry of Women, Children and Senior Citizens.

Further, she aims at "creating more and more job opportunities for women and inspiring them to be entrepreneurs by knowledge sharing."

Onlinekhabar

Migrant businesswomen are showcasing their talents at a unique Melbourne enterprise

By Phillippa Carisbrooke



Migrant businesswomen at the Casa Bonita Cultural and Empowerment Hub. SBS



Liliana Bravo Quiroz is helping other migrant women to realise their business dreams. SBS



Mentoring gave international student Brenda Gil the confidence to pursue her business idea. SBS

Despite their talents and skills, many migrant and refugee women encounter barriers to entrepreneurship when they come to Australia. But efforts are underway to level the playing field.

On a shopping strip in Melbourne's inner west, a group of women are realising their business dreams.

A peek through the colourful shop window of the Casa Bonita Cultural and Empowerment Hub, a social enterprise in Seddon, reveals six businesswomen huddled around a table laden with accessories, athletic attire and homeware.

They are enthusiastically discussing which products to display at the front of the shop in the lead up to Mother's Day and how best to present them. There is a flurry of suggestions when talk turns to how to package the items for maximum gift appeal.

The collaboration between the women is what the social enterprise is all about. As well as being a showcase for crafts and a space to engage with Latin American culture, other migrant women are also invited to share the space for working and retail.

Liliana Bravo Quiroz knows how difficult starting a business in a new country can be.

Originally from Colombia, she came to Australia as an international student and stayed on due to dangers in her homeland.

The businesswoman and mother says it takes practice to develop confidence speaking in English, that creating networks from scratch takes time, and that not having a family nearby to help look after children can be challenging when trying to juggle several priorities.

She established Hola Bonita, the business model of which the shop is a part, to help female migrants gain practical business experience while developing their English.

"We need to create opportunities for people who have no experience in Australia because they are very talented," she tells SBS News.

"They can create a whole business that can support other women, that can create jobs."

Meaningful mentorships

A pilot program at the hub has provided five international students with mentorship and hands-on experience of business, including learning about e-commerce, managing an inventory, styling and customer relations.

It gave Colombian participant Brenda Gil the confidence

to develop her own plants and handcrafted pots venture in a courtyard at the rear of the premises, called El Bosque Botanico.

"I learned how to create your own business, how to manage the inventory, all the other things that you need to do as a business," she says. "Liliana taught me that."

"That's why I was ready when there was the opportunity here to just create my own business."

Ms Gil is studying therapy and remedial massage and hopes in the future to combine her skills and love of nature in business.

Renting a small, affordable pop-up space at the hub also enabled Indian-born Ridhima Sachdeva to test interest in her products, and tailor her business to the Australian market before committing to a permanent setup.

"You really need to understand the market, it is very different from what we are coming from," says the creative director of Hemera Labs, which makes handmade embroidered goods.

Having learned embroidery at the Royal School of Needlework in London and established a business designing shoes in Britain, she understood consumer trends in the European and Asian market. But when she moved to Australia two years ago, she had to start over.

"It was just altogether, like, learning from scratch," she says.

"I had no idea about the basics. What is the accounting system like? It is actually so different. What is the design aesthetic here in Australia?"

"So that was also one of my key research areas when I moved here."

Through events and networking at the hub she learnt consumers really liked silk scarves and so has gradually added them to her inventory.

Barriers to entrepreneurship

It's not unusual for migrant and refugee entrepreneurs to encounter challenges. Language barriers and a lack of networks can often play a significant role.

Additionally, a lack of recognition of overseas qualifications, plus limited experience with Australian taxation and accounting systems, as well as industrial rules, can all have an impact.



Ridhima Sachdeva has business experience in Europe and India but had to start from scratch in Australia. SBS



RMIT Associate Professor Afreen Huq says migrant women face different barriers to their male counterparts. SBS



Co-founder of Migrant Women in Business Luz Restrepo at the family-run business Trio Syrian Cuisine. SBS

Discrimination based on race and religion can also occur. Australian Bureau of Statistics Labour Force data suggests a steady upwards trend in the proportion of women small business owners/managers over the past 20 years up until 2020, with women accounting for more than 35 per cent of such roles.

But migrant business owners are also more likely to have started their business because they could not find other employment, according to CGU’s Migrant Small Business Report.

Those in the industry say women can feel the impacts faced by migrants more severely.

“The challenges faced by migrant and refugee women entrepreneurs are different, and perhaps more than for their male counterparts,” says Associate Professor Afreen Huq, who is part of the Bachelor of Business Entrepreneurship program at RMIT.

“[Women] are having to play a dual role, in the sense of keeping the two feet in the two worlds.”

“They bring with them the cultural expectations and the gender norms that they were born and raised in and were expected to comply with,” she says.

And, for some women, she says, “they have the burden of being the primary career for the children and the elderly. But also, at the same time, to support the family by generating a supplementary source of income.”

For some refugees, the situation can also be compounded by trauma.

“Refugees arrive in this country without any resources or limited resources, and often have no choice of destination or any

assurance of work,” Professor Huq says.

Nurturing talent

Colombian migrant Luz Restrepo is helping to solve the problem. During the COVID-19 lockdowns in Victoria in 2020, she co-founded the social enterprise Migrant Women in Business.

“There is a gap in the market to support entrepreneurial migrant women to thrive and grow their businesses,” she says.

The organisation advocates for opportunities for migrant women in business and supports them to make their ideas a reality.

One of the organisation’s first efforts has been the creation of the online marketplace Made by Many Hands, which is exclusively for businesses run by migrant women.

“[It is] designed to be friendly for people with a low level of digital and literacy skills so that they can showcase their products and services,” Ms Restrepo says.

“We also have a help desk to help the women navigate at the back end of their own stores.”

Eighty-five per cent of the money from sales goes to the seller immediately, with the remaining 15 per cent going to Migrant Women in Business to improve the platform.

Once the marketplace is established, profits from the platform will fund skill and literacy enhancing programs to help migrant women become independent entrepreneurs.

“We are not vulnerable people,” Ms Restrepo says.

“We are resilient, brave, resourceful, smart people who just need opportunities to learn how to navigate in a new context.”

SBS News

Covid-19 shifts the goalposts for would-be female entrepreneurs

By Catherine Harris



Business coach Natalie Tolhopf tells her female clientele there’s no perfect time to get started. RENEE CLAYTON/STUFF

Natalie Tolhopf was literally the face of her fledgling business. But when her face became paralysed, she had to re-evaluate everything she’d planned, writes Catherine Harris.

Working long hours on her new business coaching venture, Tolhopf woke up one morning with Bell’s Palsy, a temporary condition that made her face droop on one side.

Networking was a big part of

her trade. But rather than hide away, she decided to go against people’s advice and take to Facebook Live showing her authentic self.

“If anything, I showed up more. I actually found more people were responsive and actually because I showed up vulnerable, they showed up with their vulnerability.

Now Tolhopf has written a book for other women about “what it’s really



Auckland business coach Natalie Tolhopf has written a book, *Allergic to Perfect*, to help support women in business. CHRIS MCKEEN/STUFF



Agnes Naera says starting a business can lift women into a better place. SUPPLIED



The business rulebook had been completely thrown out, Makanaka Tuwe says. SUPPLIED

like” when starting a new business.

The advice is well-timed. Across the world, women have been disproportionately impacted by the Covid-19 pandemic.

According to research by Mastercard, a staggering 87 per cent of women business owners have been adversely affected by Covid, likely because so many are in travel, tourism and hospitality.

At the same time, the number of businesses created in New Zealand last year is up on previous years, a fact observers are attributing in no small part to women who are newly redundant.

Working from home had been second nature to women long before the pandemic, and according to Mastercard, New Zealand is the fourth-best place in the world for women to set out in business.

The country’s high ranking is based on supportive business conditions and a slew of female business leaders and professionals.

But Agnes Naera, chief executive of Global Women, a group that facilitates networking among businesswomen, says for many women, it’s still not easy.

Going to the bank as a woman with few assets has always been tough. And at the moment, her impression is that there are more women stepping into a business for sheer survival.

That was particularly so in areas like South Auckland or Northland, where women were tapping into community skills such as sewing to start social businesses.

“What we don’t want is to go back to the old ways, because they were low-paid and had low skills. We want them to go into a new world. We know they are having to find ways to generate revenue.

“In a post-pandemic time or even while we’re still in it, that is starting a business.”

The pandemic has also forced her organisation to adapt to new ways of building relationships.

“And as a Māori, where that’s our go-to place because we’re kanohi ki te kanohi [face to face]...you get smarter, more intelligent about how you do that.”

Adaption has also been a key theme for Makanaka Tuwe, a serial entrepreneur forced to completely rewrite her business plans when the pandemic hit.

Tuwe tossed in her job two weeks before lockdown to embark on an event management business. Pivoting wasn’t going to cut it.

“That’s when I sat down with my three mentors, I basically redefined everything I was doing, threw out all the plans and everything I had done for seven or eight years and said, what

were my learnings?”

Tuwe’s new business, Sesa Mathlo Apothecary, blends her interests in social justice and wellbeing.

During lockdown, she saw a big disparity in wellness, between those who were burning out on the frontline and those “treating lockdown like a retreat”.

The beauty of launching a post-pandemic business, especially for women, is that it’s now much easier to break the mould, Tuwe said.

“Because everything is so messed up, there’s an opportunity to almost take advantage of that and do things the way you’ve always wanted to do them.”



Tess Woolcock says starting her business was a matter of survival. SUPPLIED

Covid was also a game changer for Tess Woolcock, an Aucklander who recently started her own PR business, POP Publicity.

During lockdown, her marriage fell apart. With a preschooler to support, her freelancing gig in a newsroom was not

compatible with childcare.

So she drew on her experience as a publicist, started “hustling” for clients and “it’s just gone from strength to strength really”.

“I operate in both New Zealand and Australia. I was [in Australia] for 10 years so a lot of my networks are there. I was managing to run PR for a Sydney campaign from New Zealand, which is something I think Covid has allowed to happen.

“It was to survive really and to forge a new path for me and my daughter, to make life work for us and the best it could be. I was so driven to that because I felt like there was no option.”

Woolcock’s business was financially easy to start, but she knows that’s not always the case.

“A new client I was speaking to earlier ... she said she had struggled because she’s young, in her late 20s and female. Banks just don’t want to loan to her.

“Most of my clients are women, and it’s so cliché to say there’s a sisterhood, but I do feel like we really support each other.”

For Tolhopf, one of her biggest life lessons has been to stop feeling like she had to project a certain image.

Her book, *Allergic to Perfect*, outlines how she learned to curb her perfectionism, feel the fear and do it anyway.

“If you wait for your business to be perfect before you launch it, you will never start a business.

“My business boomed from that imperfection of my face and that’s where the name, Allergic to Imperfect, came from. I didn’t realise just how perfect I was

trying to make everything.”

Social media doesn’t help, she says.

“When you’re running your own business by yourself, it’s you at home wearing all the hats and there’s a lot of judgement and criticism of yourself, from

yourself.

“That’s where we fall back on perfectionism, because it’s a safety net. ‘I won’t put myself out there in case I get judged’.”

Stuff

About CACCI

The Confederation of Asia-Pacific Chambers of Commerce and Industry (CACCI) is a regional grouping of apex national chambers of commerce and industry, business associations and business enterprises in Asia and the Western Pacific.

It is a non-governmental organization serving as a forum for promoting the vital role of businessmen in the region, increasing regional business interaction, and enhancing regional economic growth. Since its establishment in 1966, CACCI has grown into a network of national chamber of commerce with a total now of 27 primary Members from 25 Asian countries and independent economies. It cuts across national boundaries to link businessmen and promote economic growth throughout the Asia-Pacific region. CACCI is a non-governmental organization (NGO) granted consultative status, Roster category, under the United Nations.

It is a member of the Conference on NGOs (CoNGO), an association of NGOs with UN consultative status.

Among the benefits of membership in CACCI are the following:

1. Policy Advocacy - CACCI aims to play a strong policy advocacy role in order to establish a business environment conducive to creating better opportunities for CACCI members.

2. Wide scope for networking - Participation in the various projects of CACCI will provide members the opportunity to expand their reach in Asia-Pacific by establishing contacts with the business communities of the region.

3. Participation in CACCI Annual Conferences and Training Programs - Members are invited to participate in the annual Conferences and various training programs which CACCI regularly conducts either on its own or in cooperation with other international organizations and member chambers.

4. Interaction in Products and Service Councils - Membership in CACCI allows participation in the activities of the various Product and Service Councils (PSCs) of the organization. PSCs are business groupings organized along product or service lines with a primary objective of promoting business cooperation, personal contacts, and technology transfer.

5. Access to CACCI publications - CACCI publishes the CACCI Profile, its monthly newsletter, and the CACCI Journal of Commerce and Industry, a bi-annual publication which features papers, speeches, and other articles pertaining to issues affecting the regional economy.

For more information, please visit www.cacci.biz



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