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TRADEFLOCK

SPOTLIGHT

**MARRIAGE,
NAMES &
WORK**

**IT'S NOT
JUST THE
FLU**

**Veronica
Benson**

Vice President
Strategic Partnership

 **aftershoot**

MOST
EMPOWERING
WOMEN LEADERS
FROM USA 2024

EDITOR'S PICK

**THE STIGMA
CONTINUES
TO HAUNT
WOMEN TO
THIS DAY**
**WOMEN
AND TAXES**



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EDITOR NOTE

A SYMPHONY OF TRAILBLAZING WOMEN

Imagine a world where leadership has a heartbeat—a dynamic, collective rhythm powered by passion, grit, and dreams that shatter ceilings. That’s the world you’re about to step into with our special issue, Most Empowering Women Leaders From the USA 2024.

This isn’t your typical roll call of successful executives or entrepreneurs. No, this edition is a celebration of the rule-breakers, the dream-weavers, the visionaries who turned whispers of “impossible” into roaring anthems of “watch me.” We’ve captured the essence of these women who are sculpting new horizons with every decision they make, each risk they take, and the communities they uplift.

What does it take to become an empowering leader in today’s complex world? You’ll meet a CEO who redefines what it means to lead with empathy and strength, a founder whose tenacity drives transformative change in climate tech, and a social entrepreneur rewriting the narrative of economic equity. Their journeys are more than stories; they are blueprints, challenges, and invitations for you to imagine bigger, push harder, and perhaps even rethink what “success” looks like.

Our hope is that these stories resonate deeply, perhaps sparking a moment of introspection: How can each of us take inspiration from these dynamic leaders to make our communities, industries, or even personal endeavors better? Because the essence of empowerment is about lighting the way for others while striving to make every step impactful.

Leadership today doesn’t look like it did yesterday, and these women remind us that tomorrow holds endless possibilities if we have the courage to shape it. So, take a moment, immerse yourself in these journeys, and think about how you too can make waves that matter.

Let’s learn, be inspired, and strive together.

Vipin Kumar

Editor, Tradeflock

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**Most Inspiring
Leaders in Finance
USA 2025**

**Most Inspiring
Business Leaders
in USA 2025**

**Best HR Leaders
from USA 2025**

**Real Estate
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MOST EMPOWERING WOMEN LEADERS FROM USA 2024

NAME	DESIGNATION	COMPANY
Assil Omar	VP, Chief Equity Officer	AbbVie
Bridget Atkinson	Chief Human Capital Officer	MTSI
Carol Juel	EVP, CTO & COO	Synchrony
Chithra Kannan	Founder & CEO	Skin Centrick
Gurpreet Mann	Founder & CEO	GKM Coaching
KimArie Yowell	Chief Diversity Officer	Rocket Companies
Rizwana	Executive Director	The SOL Foundation
Tina Jones	Senior VP of Global HR	Cadence Digital Systems
Veronica Benson	VP Strategic Partnership	Aftershoot
Wendy Forsythe	Chief Marketing Officer	eXp Realty

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MOST EMPOWERING
**WOMEN
LEADERS**
FROM USA 2024



Leading with Bold Brilliance and Unstoppable Drive

VERONICA BENSON

Vice President Strategic Partnership, Aftershoot

“Against the backdrop of countless challenges, where many see limits, Veronica Benson sees infinite possibilities.”

Veronica's journey began in the modest surroundings of her homeland, where her early struggles shaped a resilient mindset that would later fuel her success in the U.S. As the Vice President of Aftershoot, she has become a driving force behind one of the most innovative AI-driven companies in the tech industry. Her story is not just about achieving success, but about empowering others to rise with her—an embodiment of what it means to be an empowering woman leader in today's fast-paced, evolving world.

Reflecting on her journey, Veronica once said,

“Success isn't handed to you, it's created by seeing opportunity where others see obstacles. It's about turning

every challenge into a chance to grow.”

And that's exactly what she's done.

What truly sets Veronica apart is her commitment to lifting others as she rises. In a world that often emphasizes individual achievement, she exemplifies a new kind of leadership—one that breaks ceilings but also builds bridges for those following behind.

Recognized as one of the Most Empowering Women Leaders from the USA 2024, Veronica Benson's story is a powerful reminder that success isn't just about personal triumph; it's about creating a legacy of empowerment and opportunity for others. With a vision that transcends traditional boundaries, Veronica is proving that success is not defined by where you start, but by how many people you bring with you along the way. TradeFlock interviewed her to delve into this vision, strategies and future plans.

Can you share your career journey, key moments, and what brought you to your current role at Aftershoot?

My career has been a long journey, starting as a teenager in Peru where selling was more about survival than business. Figuring out how to make ends meet taught me to find opportunities in every relationship, shaping me into the businesswoman I am today. Over time, I launched several businesses in Peru, from wine distribution to oil changes and fumigation.

In 2016, I moved to the U.S. to join my husband and children, starting from scratch with no business background here and even studying nursing. Then in 2022, I found my true calling again when I joined Aftershoot. My networking skills helped me quickly introduce Aftershoot to Spanish-speaking communities. When the partnerships manager left, I stepped up to lead and focus on growing and scaling the program.



Photo by Maydeline Ines

“It’s often not a lack of skill but a lack of belief in ourselves that holds us back.”

What key skills are essential for success in strategic partnerships?

Strategic partnerships can seem simple but are actually quite challenging. It's easy to say, "We want to work with you," but the real skill lies in setting yourself apart and building genuine connections that inspire collaboration. My experiences growing up taught me that every connection is a chance to innovate, whether it's organizing a unique event or launching an entirely new initiative. The key is to see every opportunity as a chance to experiment and grow, pushing your brand to lead and stand out in the industry.

Have you faced any challenges as a woman in a leadership position? If so, how did you overcome them?

Moving to the U.S. came with two big challenges: being a Hispanic woman and speaking English as my second language. I've been judged for my accent and found it even tougher to break into male-dominated spaces. But instead of seeing these as setbacks, they fueled my determination. I knew I'd have to work twice as hard to prove myself, and that's exactly what I did. When I first joined Aftershoot, some brands didn't even respond to me, but now they're eager to collaborate after seeing the results we've achieved. Throughout the

time, there was just one thing in my mind –

“Your work should speak louder than any barrier—let your results be the proof of what you're capable of.”

What are your goals for the next five years, both personally and professionally?

For me, personal and professional goals are intertwined. Over the next five years, I plan to grow Aftershoot



“The key is to see every opportunity as a chance to experiment and grow, pushing your brand to lead and stand out in the industry.”

Photo by Maydeline Ines

while also expanding my personal brand. It's not just about business; it's about empowering the people I meet and creating positive change. For example, I'm collaborating with a photographer to organize a marathon, with proceeds going to help those in need afford wheelchairs. My goals often overlap because I believe in using my platform to make a meaningful impact, both in my career and in the communities I support.

How do you empower other women in your organization and industry?

Empowering women in my organization and industry starts with building confidence. I've faced challenges due to both race and gender, so I know how easy it is to walk into male-dominated spaces and think, "Maybe I don't belong here." But confidence is the key to unlocking doors where we already belong. It's often not a lack of skill but a lack of belief in ourselves that holds us back.

I encourage women to embrace their values and step into spaces they deserve. When I see talented women hesitate, I remind them that they belong and that, with confidence, they can break barriers and thrive.

What's the boldest decision you've made as a leader that you believe truly empowered others around you?

One of the biggest things I have done to help empower my team is giving everybody the ability to influence the entire program. Just because I may know how I want strategy or operations to run, I know many of them have personal things they are passionate about, and can help influence or bring the strategy to another level. This means trying to harness what each employee loves and finding ways to bring that into their work to help the entire program perform at its best.

If you could change one thing about how women in leadership are perceived, what would it be and why?

One of the greatest disparities between men and women to this day is equality. Companies seem to struggle to empower women to be leaders. It often comes with strings attached, such as, you can lead this team, with this person as your second in command, or this person overseeing. There are opportunities for women to lead, but gaining trust amongst employers is more difficult for women than for men.

How do you unwind and recharge when you're not leading the charge at work? Any hobbies or routines that keep you grounded?

I love spending time with my family. Whether it's a board game or a movie, having time to disconnect and recharge with loved ones helps you focus when things are on. I love exercising as well, that boost of energy in the morning and wrapping up the day with my husband and kids makes everyday special.

What's one habit or mindset that has been crucial in helping you become the leader you are today?

Be disciplined and finish what you have started. It is so easy to get distracted and pulled in different directions, leaving things half done. Discipline helps with this. Making sure you wake up early, and get started on the right foot. Carrying that mentality of getting going and sticking with it throughout the day gives you the mental freedom to focus on getting everything done.

“Be disciplined and finish what you have started. It is so easy to get distracted

and pulled in different directions, leaving things half done. Discipline helps with this.”

Can you share a book, movie, or experience that deeply resonated with you and influenced the way you think about leadership and empowerment?

One experience that absolutely changed my outlook on leadership and empowerment was when I had opened one of my first businesses. It was an oil change business, and I had an amazing employee and a few ok employees. I treated them all as equals. What I did not realize at the time, was that creating opportunities for each employee to grow and feel more valuable to the company would churn them out. The really good employee ended up leaving and starting his own competing business. I immediately pivoted my attention to the ok employees, and found that the loyalty was there, and with the right coaching and motivation, one of them ended up growing and I created the path for him to eventually open up our second location. Loyalty is very important when it comes to employees, but loyalty goes both ways. As a leader, you need to make sure your loyal employees who are devoted to the company's success, whether they are the best employees or not, have a space to grow and become the person who could run everything in the future if needed. While that great employee that left was great working for us, his business went under a few months before our second location opened up. The best employees don't always end up being the most capable to lead when left on their own. ♦



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THE STIGMA CONTINUES TO HAUNT WOMEN TO THIS DAY

Despite ongoing strides in diversity and gender equality, the under-representation of women in leadership remains a troubling reflection of systemic imbalance. According to a 2020 report from the National Center for Educational Statistics, women graduated from college at higher rates than men, and they influence a staggering 70% to 80% of consumer purchasing decisions. Yet, the upper echelons of American business and government remain heavily male-dominated. Women often find themselves in roles perceived as less powerful, such as marketing or human resources, while men steer the major tech and retail corporations.

The glass ceiling is still firmly in place. As of 2023, only 10.4% of Fortune 500 CEOs were women, with men holding 89.6% of these roles. Women comprise about 47% of the workforce, but for women of color, representation is even bleaker—just 1.3% of Fortune 500 CEOs. This discrepancy persists even though studies, such as one from Harvard Law School's Forum on Corporate

Governance, suggest that companies with women in executive roles often perform better financially. Despite some progress, like women holding around 30% of S&P 500 board seats, men's voices still dominate the boardrooms.

Structural and societal barriers contribute significantly to this imbalance. A McKinsey study highlights a "broken rung" in career advancement: women are 18% less likely to be promoted to managerial roles than their male peers, limiting their climb up the corporate ladder. Furthermore, ingrained double standards paint women as "too emotional" or "not tough enough" for high-stakes positions, undercutting their credibility.

Family responsibilities disproportionately affect women's careers as well. The Pew Research Center notes that 60% of working mothers have reduced their hours or left a job for family care, compared to 36% of fathers. This family burden often restricts women's ability to pursue long-term leadership roles in business and politics. Additionally, male-dominated networks hinder women from finding influential mentors and sponsors. The National Bureau of Economic Research emphasizes that these gendered networks perpetuate exclusion, reinforcing male dominance.

Political leadership tells a similar story. According to the Center for American Women and Politics (CAWP), women hold just 27% of seats in the U.S. House and 25% in the Senate. Only 12 out of 50 state governors are women as of 2024. The presidency remains a stark void; despite increasing public support, the U.S. has yet to elect a female president, a glaring gap that symbolically and practically reinforces the perception of male "electability."

The dominance of men in American business and politics is a multifaceted challenge rooted in cultural norms, systemic biases, and structural obstacles.

Progress is undeniable, yet achieving true gender parity demands deliberate policy changes, cultural evolution, and sustained advocacy. Only then can a future of equitable leadership be realized. ♦



MOST EMPOWERING

**WOMEN
LEADERS**

FROM USA 2024

*Pioneering DEI Leadership at
AbbVie and Beyond***ASSIL OMAR****Vice President,
Chief Equity Officer,
AbbVie**

Assil Omar's career trajectory is a testament to her commitment to advancing diversity, equity, and inclusion or DEI, across different industries and regions. Currently the Chief Equity Officer and Vice President of Talent Acquisition and Human Capital Planning at AbbVie, a global biopharmaceutical company, Omar has become a central figure in corporate DEI initiatives and talent management.

**Early Life and
Education**

Raised in an environment that valued education and diversity, Assil Omar pursued her undergraduate studies at the University of Western Ontario, earning an Honors Bachelor of Arts degree in History and International and Comparative Studies. She later obtained a Master of Arts in Education from the University of Toronto, laying a strong foundation in leadership and development. This academic background has equipped her with unique insights into human behaviour and organisational growth, fueling her ability to implement impactful DEI programs. Her knowledge of history helps her understand



human psychology and how people react to change, which helps her implement new policies.

Additionally, Omar is a First Mover Fellow with the Aspen Institute, an accolade awarded to individuals demonstrating business leadership with a strong focus on societal impact. This fellowship underpins her work by connecting her with other professionals dedicated to leveraging business as a tool for positive change.

Professional Journey: A cross-Industry Impact

Throughout her career, Assil has embarked on diverse roles and a commitment to DE&I that transcends industries. She began her professional journey with Agility, a Kuwait-based global logistics company. Here, she worked in supply chain management across the Middle East, Africa and Asia. This role provided her with exposure to various cultural perspectives and business operations, developing her leadership skills in a multicultural environment. This helped her achieve great things in the DE&I landscape as she had experience in dealing with people from varying backgrounds.

Her next role came in Unilever, where Omar's shifter focused on human resources and talent development. In her time at Unilever, she played a big role in establishing the Four Acres Leadership Development hub in Singapore, Unilever's premier training centre in Asia. This achievement highlighted her ability to build inclusive leadership frameworks in an increasingly globalised landscape, solidifying her reputation as a strategic leader in talent management.

In 2014, Omar joined her current company, AbbVie, in Singapore, initially overseeing Talent Management and Acquisition for the Japan and Asia-Pacific region. Her role evolved as she demonstrated her expertise, leading to positions within AbbVie's Talent Center of Excellence and various human resources business partnerships. Over the years, Omar has been pivotal in AbbVie's DEI transformation, working to align corporate objectives with inclusive recruitment and retention practices.

AbbVie: A Global Biopharmaceutical Powerhouse

AbbVie, founded in 2013 as a spin-off from Abbott Laboratories, has quickly established itself as a global leader in the biopharmaceutical industry. Headquartered in Illinois, AbbVie is focused on developing innovative treatments for some of the world's most complex diseases, including cancer, immunology and other neurological disorders. With a commitment to a patient-centred approach, AbbVie aspires to have a global impact on how treatments are developed globally. AbbVie puts a lot of emphasis on creating a workplace environment that fosters diverse perspectives and innovative solutions.

**Equity is not a box to check or a metric to meet—
it's a mindset and commitment that drives us daily to ensure everyone at AbbVie feels valued, heard, and included.**

In her role in the company, Assil leads strategic DEI initiatives that resonate with the company's core values. Her efforts in creating an all-inclusive workplace made AbbVie a leading example as to how DEI can be integrated into the fabric of an organisation, impacting everything, from hiring practices to employee engagement.

Making an Impact: Omar's DEI Vision at AbbVie

Omar's impact at AbbVie is characterised by her commitment to aligning DEI with the company's growth objectives. As the Chief Equity Officer, she spearheads programs designed to create an inclusive workplace where employees feel valued and empowered. Under her leadership, AbbVie has implemented initiatives to improve representation across all levels of the organisation, focusing particularly on advancing women and underrepresented groups in leadership roles.

One of her most notable contributions is her role in AbbVie's leadership development programs, where she promotes inclusive leadership that fosters diverse thinking and innovation. Her approach combines rigorous talent acquisition strategies with a human-centered understanding of employee development, setting the stage for sustained cultural transformation within AbbVie.

A Leader Shaping the Future of DEI Across Industries

Assi Omar's career illustrates a visionary approach to DEI and talent management, blending strategic leadership with a deep commitment to societal impact through her approach. Her role at AbbVie reflects the growing recognition DEI is garnering as a business imperative, especially in industries where innovation thrives on the availability of diverse and out-of-the-box ideas. As she continues to shape AbbVie's workplace culture, Omar's influence will likely extend even further, setting new ground rules and standards for corporate DEI and inspiring the up-and-coming leaders to view DEI as an integral part of the corporate environment. ♦

MOST EMPOWERING
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FROM USA 2024



A Catalyst for Change

BRIDGET ATKINSON

*Chief Human Capital Officer,
MTSI*

In recent years, the impact of women in the business landscape of the USA has been nothing short of transformative. Women-owned businesses now represent 39.1% of all U.S. firms, employing over 12 million people and generating \$2.7 trillion in revenue. This surge is not just a statistic; it signifies a profound shift towards inclusivity and diversity in the corporate world. Women like Bridget Atkinson, Chief Human Capital Officer at Modern Technology Solutions, Inc. (MTSI), are at the forefront of this change, driving innovation and fostering a culture of empowerment in the human capital domain.

Laying the Groundwork

Bridget's early career was marked by a series of strategic roles that laid the groundwork for her future success. At GTSI Corporation, she was responsible for developing and implementing human capital strategies aligned with the company's business goals. Her innovative HR management approach helped GTSI navigate periods of significant change and growth. Bridget's ability to adapt to evolving business environments and her commitment to continuous improvement were evident from the outset of her career.

Driving Change with Strategic Initiatives

At 1901 Group, Bridget took on the challenge of transforming the company's HR practices. She introduced various strategic initiatives to improve employee engagement and retention. One of her key achievements was developing a comprehensive talent management program that focused on identifying and nurturing high-potential employees. This program enhanced the company's ability to retain top talent and positioned 1901 Group as an employer of choice in the competitive tech industry.



A Vision for the Future

BRIDGET'S COMMITMENT TO EMPOWERMENT EXTENDS BEYOND HER PROFESSIONAL LIFE; SHE ALSO ACTIVELY MENTORS AND SUPPORTS THE NEXT GENERATION OF HR LEADERS.

Bridget's leadership at MTSI has been marked by a clear vision for the future. She has worked closely with the executive team to develop and implement HR strategies that support the company's long-term goals. Her focus on employee engagement and development has been instrumental in creating a positive and productive work environment. Under her leadership, MTSI has introduced a range of initiatives designed to enhance employee well-being, including flexible work arrangements, professional development programs, and wellness initiatives.

A Strategy-Driven Approach

The HR industry is constantly evolving, and Bridget has demonstrated a keen ability to navigate these changes. She has addressed various industry challenges, from talent acquisition and retention to diversity and inclusion. Her strategic approach to HR management has helped MTSI stay ahead of the curve and maintain its competitive edge. Bridget's ability to anticipate and respond to industry trends has been key to the company's success.

Recognizing the Excellence

Bridget's contributions to the HR industry have been widely recognized. She has received numerous awards and accolades for her leadership and

innovation. Under her guidance, MTSI has been named one of the top 100 best companies to work for by Great Place to Work and Fortune magazine. These awards testify to her commitment to creating a positive and inclusive work environment. Bridget's leadership has also been recognized by industry peers, who have praised her for her strategic vision and ability to drive change.

A Commitment to Empowerment

Bridget's insights into leadership and empowerment have been a driving force behind her success. She believes in the power of continuous learning and development and is committed to creating opportunities for others to grow and succeed. Her approach to leadership focuses on open communication, respect, and ethical practices. Bridget's commitment to empowerment extends beyond her professional life; she also actively mentors and supports the next generation of HR leaders.

A Legacy of Innovation and Empowerment

Bridget Atkinson's professional journey exemplifies the power of effective human capital management. Her contributions to MTSI and the broader HR industry highlight the importance of strategic

UNDER HER LEADERSHIP, MTSI HAS BEEN NAMED ONE OF THE TOP 100 BEST COMPANIES TO WORK FOR BY GREAT PLACE TO WORK AND FORTUNE MAGAZINE.

leadership in fostering a culture of empowerment and innovation. As women continue to make significant strides in the business landscape, leaders like Bridget inspire, demonstrating that it is possible to drive meaningful change and create lasting impact with vision and dedication. ◆◆

MARRIAGE, NAMES & WORK

How Women Are Protecting Their Privacy in the Digital Age

Recent research revealed that 35% of unmarried millennials and 29% of Gen X and Gen Z women are planning to keep their birth names in a professional context after marriage. This trend, fueled by evolving social norms and the increasing importance of online privacy, is gaining momentum across many industries. However, they will carry their maiden name, under which they have earned all their milestones and achievements, online and professionally. While the decision to keep maiden names professionally is not entirely new, the rise of artificial intelligence (AI) and social media adds complexity and consideration to this choice.

Work-Life Divide Or Personal Branding

Changing names after marriage can sometimes result in losing an established digital footprint. Professionals who have built a reputation under their maiden name risk confusing their audiences or, in some cases, losing the digital recognition they have carefully cultivated. According to a survey of 6,000 women by The Female Quotient, the majority of women consider

keeping their birth name because of personal brand from a career perspective.

Moreover, with the rise of social media, 33% of Gen Z women believed in not changing their names after marriage to protect the integrity of their social media handles and online reputations. But this is not the only reason behind the decision. Multiple factors are involved, such as privacy, a clear work-life divide, and safety.

This phenomenon is becoming increasingly popular among men, not just women! In 2018, Jason Wingate, CEO of brand growth company Emerald Ocean, adopted his wife's name for his professional endeavors. In his experience, he has to face very few questions regarding his name change and communicating with clients. Most of their clients used to know him because of the company's email address, not because of his personal email. Later, Jason started using his birth name as using his wife's name became confusing for his publicity campaigns.

It is clear from this that everyone has a reason to change or keep their name, and this trend will continue to grow.

Having A Consistent Name Is More Important Than Ever!

Since we entered the age of Artificial Intelligence and Automation, it has become even more important for individuals to keep their surname consistent throughout their careers. According to Shelley Zalis, founder and CEO, the algorithms used in AI software fetch existing information from internet sources and content. If someone changes their name in the middle of their career, it is most probable that the algorithm will fetch it and update it accordingly. This can make it harder to control one's online reputation or ensure

"With the rise of social media, 33% of Gen Z women believed in not changing their names after marriage to protect the integrity of their social media handles and online reputations"

that one's work and achievements are accurately represented.

Are People Going To Believe I'm Her/His Mother?

While this phenomenon might become more prevalent, women increasingly keep their legal and personal names different. But are we ready to deal with the emotional impact of the decision?

In a recent interview with Fortune, Alex Banta, a therapist, chose to follow this trend. She kept her legal name to safeguard her research, achievement and licenses. But adopted her husband's name in her personal

life through social media, family correspondence, and more, to become more difficult to trace outside the working hours.

But after giving birth to her daughter, Banta was baffled by the emotional impact of not sharing the same legal surname with her child. The decision might seem practical to protect the child from unwanted attention, but the thought of carrying the birth certificate around to prove your parenthood can be devastating for a parent.

The Future of Identity and Privacy

As AI evolves, the lines between personal and professional identities will likely continue to blur. In the coming years, AI technologies will become even more adept at scanning and connecting personal data, making the need for name separation even more pressing for some women.

Ultimately, the choice to separate professional and personal names reflects the broader societal shift toward individuality, privacy, and the growing influence of technology. As AI reshapes how we interact with the digital world, it's clear that managing one's identity—whether through names, privacy settings, or online personas—will be a key part of navigating the future professional landscape. Women, in particular, are asserting control over how they present themselves, both online and offline, and the rise of AI is playing a central role in that transformation. ♦



MOST EMPOWERING
**WOMEN
LEADERS**
FROM USA 2024



*Empowering Innovation for the
Future of Technology*

CAROL DONOVAN JUEL

*EVP, Chief Technology
and Operating Officer,
Synchrony*

The world of Financing is complex, with new technologies and regulations appearing almost every day. For this reason, companies or banks keep evolving and incorporating new technologies into their processes. Few leaders are pushing the boundaries with as much tenacity as Carol Donovan Juel, currently serving as Synchrony's President, Chief Technology, and Chief Operating Officer. With an impressive background in building technology strategies, Carol has become a prominent figure in the tech world, driving innovation, sustainability, and talent development within Synchrony.

Her career trajectory paints a picture of an



ambitious and insightful leader who is as forward-thinking as she is dedicated to the people behind the technology. This approach has guided her success and positively influenced her team and the industry.

Early Life And Education

From her early days, Carol was a studious child and was always attracted to technology. She completed her graduation from Boston Latin School in Boston, Massachusetts, which is the oldest public school in the United States of America. Later, she went to the College of the Holy Cross to pursue her bachelor's. After completing college, her first corporate experience came at Accenture, where she worked for the next 9 years as a Senior Manager of financial services. She then joined GE Capital Retail Finance as a Vice President of information technology and left the company as their Chief information officer. This is when her career took a massive leap.

From Engineer to Executive: A Journey Rooted in Technology

A seasoned professional by training, Carol began her career in technology roles that would later become the foundation for her

strategic vision at the executive level. She quickly made a name for herself as someone who could bridge the gap between technical innovation and strategic insight. Over the years, her roles have spanned various high-stakes areas within tech, allowing her to develop an in-depth understanding of organizations' challenges and opportunities in the digital age.

Carol has often credited her rise in the industry to her ability to understand technology in granular detail and its broader applications. Her unique approach to leadership is centered on building and nurturing cross-functional teams that can tackle challenges from multiple angles, ensuring that no stone is left unturned in the pursuit of excellence.

Championing Diversity and Empowering Future Leaders

One of Carol's proudest achievements has been her commitment to fostering diversity and inclusion within Synchrony. In a field often criticized for its lack of diversity, she has actively worked to break down barriers and create opportunities for underrepresented groups. She believes that the best ideas come from a mix of perspectives, experiences, and backgrounds, and her efforts to

bring diverse voices to the table have helped Synchrony stay at the forefront of innovation.

Her dedication to mentoring young talent is another defining aspect of her leadership style. Recognizing that the next generation will inherit both the benefits and burdens of today's technological advancements, Carol prioritizes guiding young professionals. She sees leadership as an opportunity to uplift others, not just advance her career, and views the legacy of her work as defined by the leaders she shapes along the way.

Moreover, she believes communication is necessary for a team or a company to survive in this ever-changing world. She once said, "Once or twice a day, the team gets together to communicate information. You're talking about what you need, you're making decisions, and you're talking about blockers. [By the conclusion of each meeting], everyone is clear about the actions that need to be taken, who is accountable, and what's going to get done by the next agile standup meeting."

Awards And Recognition

She has received many awards for her long and illustrious career in the finance industry. In 2015, she received her first award: she was named the Innovator of the Year by the Stevie Awards for Women in Business. Then, she was named the Most Influential Women in Payments by PaymentsSource for two years in a row in 2016 and 2017.

Carol will also win many more in the future. In 2019, 2020, and 2021, she won New York CIO of the Year, Top Women Changing The Money Industry, and American Banker Most Powerful Women in Finance, respectively. However, her most valuable accolades came in 2021 and 2022, when she was recognized as the Most Powerful Women in Technology and Forbes CIO Next List, respectively. ♦

"Once or twice a day, the team gets together to communicate information. You're talking about what you need, you're making decisions, and you're talking about blockers. [By the conclusion of each meeting], everyone is clear about the actions that need to be taken, who is accountable, and what's going to get done by the next agile standup meeting."

MOST EMPOWERING
**WOMEN
LEADERS**
FROM USA 2024



Leading with Empathy, Living with Joy

CHITHRA KANNAN

Founder & CEO, Skin Centrick

“Growth is about more than just success—it’s about the willingness to evolve, embrace uncertainty, and create something meaningful.”

In an industry where 70% of leadership positions are still held by men, Chithra Kannan, Founder & CEO, Skin Centrick, stands out as a visionary leader redefining the rules of beauty and entrepreneurship. With a background in business analytics, she made a bold leap into the skincare world, founding Skin Centrick—a brand now celebrated for its natural, sustainable products and innovative use of AI for personalized skincare. Her ability to blend data with creativity is the secret behind her rapid success. By analyzing market gaps and consumer needs, she developed skincare products that are winning over a generation that values both authenticity and sustainability.

TradeFlock interviewed Kannan to delve deeper into her journey—exploring how she leveraged data to predict trends, empowered her team through diversity, and crafted a leadership style that embraces empathy and continuous evolution. Her story is one of

bold transformation, proving that success is as much about heart and adaptability as it is about strategy.

What was a key challenge you faced transitioning into the beauty industry, and how did analytics help you overcome it?

Entering the beauty industry felt like “diving into a kaleidoscope of trends” — exciting but overwhelming. My biggest challenge was predicting future trends to position Skin Centrick as a forward-thinking brand. With so many products hitting the market, staying ahead was critical.

Leveraging analytics became my game-changer. I dove into customer feedback, social media trends, and sales data to identify unmet needs. A key insight was the growing demand for skincare that delivers both immediate results and long-term benefits. This led us to develop products combining innovative ingredients with proven efficacy.

What strategies did you develop during COVID-19 that could guide other entrepreneurs through crises?

“When everything feels uncertain, focus on what you can control.”

This became my mantra during COVID-19. Instead of getting overwhelmed, I stayed positive and approached each challenge like a puzzle to solve. This mindset kept me grounded and inspired my team to push forward.

Prioritizing was essential—we trimmed the non-essentials and doubled down on what truly mattered. Also I believe that small wins came from breaking big tasks into manageable steps so we kept the momentum alive even when the road ahead was foggy.

We also leaned into technology, turning disruption into opportunity. Going digital didn't just help us survive—it set us up to thrive in a changing world. These strategies weren't just for the crisis; they're now my blueprint for navigating the unexpected.

How do you promote diversity and inclusion within your organization and the beauty industry?

"Inclusion starts where representation leaves off." In the beauty industry, it's not enough to have diverse faces—we need to ensure every voice is heard and valued. I focus on intersectionality, recognizing that people carry multiple identities that shape their experiences. This helps us create products and campaigns that truly connect with our audience.

For me, diversity isn't just a checkbox; it's woven into everything we do—from hiring to product development. It's about fostering an environment where everyone feels empowered to show up authentically. When people bring their whole selves to the table, that's when real innovation happens.

How has your cultural background shaped your business approach and helped connect with diverse audiences?

I will say that Culture isn't just something you inherit—it's a lens through which you lead. Growing up in a multicultural environment shaped my approach to business by teaching me the value of authenticity and empathy. I believe real connection happens when you engage deeply with diverse communities, not just acknowledge them.

This mindset has helped me create a brand that resonates across cultures by embracing different perspectives. It's also made me a more adaptive leader—open to new ideas and committed to fostering an inclusive team

where every voice matters. Because when diverse minds come together, that's where innovation truly thrives.

Who or what has most inspired your entrepreneurial journey, and how has it influenced your leadership style?

"Behind every successful woman, there is a man, and I am grateful to have my life partner supporting all my

successes and sharing my dreams as his own."

My entrepreneurial journey has been shaped by the incredible people in my life—my mom, dad, mother-in-law, sister, brother, grandmother, and daughter—each teaching me resilience, compassion, and perseverance.

Leaders like Mother Teresa have also inspired me to lead with empathy and purpose, reminding me that even small actions can create meaningful impact. Every woman I've met along the way has contributed to my growth, offering lessons to embrace or avoid. I see myself as a work in progress, evolving each day, grateful for the journey and committed to inspiring others through leadership and example. ♦



IT'S NOT JUST THE FLU

Gen Z Calls in Sick Twice as Often as Gen X

In a surprising turn of wellness trends worldwide, Gen Z calls more sick leaves than 20 years Gen X. This is not just the flu; rather, it is a consequence of a growing mental health crisis. According to the research done by the Resolution Foundation (RF), a think tank, growing mental concerns are likely to impact Gen Z's career prospects substantially.

The same report further mentioned that more than 33% of young individuals

between 18-24 suffer from CMD (Common Mental Disorder) like depression, bipolar and anxiety. Moreover, this mental health crisis is turbocharged among women. As compared to a quarter of men, two out of five women are likely to report they are suffering from CMD.

Further, a study from McKinsey states that Gen Z people are 26% more likely to claim that their salary cannot afford them a quality life. And 77% of employed Gen Z were looking

for a new job, which is almost double that of respondents of different generations.

Trend Impacting Mental Health Crisis

This trend is largely influenced by factors unique to Gen Z's environment, such as the social media boom. Unlike Gen X, who grew up without the internet and social media, Gen Z has been raised in an era where social media plays a central role in daily life. This constant

connectivity can amplify feelings of inadequacy, stress, and social comparison, particularly among young women who report higher levels of mental health challenges linked to social media use.

Moreover, events such as the COVID-19 pandemic, climate change, and political instability have shaped Gen Z's outlook on the future. Compared to Gen X, who experienced relatively stable periods during their formative years, Gen Z has witnessed and lived through crises that directly impact their mental health.

Cost Of Work Schisms

While there are many theories to support the argument on the growing concerns of mental health, there is little research to shed light on the impact of poor mental health in workplaces. For instance, RF claims that people living with mental difficulties are more likely to be working in underpaid jobs. Moreover, according to Vitality, Health Insurers Gen X and millennials are missing one of work every week due to poor mental health. According to the company, this costs the economy around \$176 billion annually.

Also, according to research by the London School of Economics, more than 33% of Gen Z are reporting themselves as unproductive. The researcher concluded that the communication gap between young and old managers is the driving factor for low productivity.

Gen Z Women Most Affected

Research from the Resolution Foundation (RF) recently highlighted a significant shift: young women are now 1.6 times more likely than young men to take time off work due to health issues. This finding marks a reversal from the trend of the 2010s, where young men were more likely to

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take sick leave. The shift is largely attributed to a marked increase in health concerns among young women, particularly over the last few years.

Gen Z women consistently show the highest rates of mental health challenges among age groups. Psychologist Dr. Jean Twenge explained in an interview with Fortune that increased smartphone usage aligns with decreased mental well-being, particularly affecting younger generations.

Mental health concerns peak among older teenage girls. For instance, nearly one-third of females aged 17–19 are likely dealing with a mental health condition, according to RF data.

To address this issue, RF advocates for industries employing significant numbers of young people to lead initiatives that promote “mental-health aware” management. By equipping managers with the right awareness and skills, workplaces can better support and retain future leaders.

Building A Resilient Workforce

As Gen Z becomes a dominant force in the workforce, organizations have a unique opportunity to reshape how mental health is understood and supported at work. Proactively addressing Gen Z's mental health challenges can drive improved attendance, higher engagement, loyalty, and productivity. Businesses that actively support mental health and implement systems that empower Gen Z to maintain work-life balance will set the standard for a healthier, more sustainable workforce. By investing in this support, companies can help ensure that Gen Z thrives, contributing to a vibrant, inclusive, and productive future for workplaces everywhere. ♦

*Creating Leaders for a New Era of
Influence and Innovation*

GURPREET MANN

*Founder & CEO,
GKM Coaching*

Gurpreet Mann, Founder and CEO of GKM Coaching, turned personal adversity into a mission to empower others. Surviving domestic abuse, she launched her business during the pandemic, helping professionals unlock their potential, multiply earnings, and align careers with personal values.

Known as the "Social Selling Boss," Gurpreet leverages LinkedIn to bypass traditional job markets, guiding clients toward six-figure careers with purpose. Her strategies, drawn from personal reinvention, have made her a bestselling author, top LinkedIn expert, and sought-after speaker. Recognized by CBS News, The Wall Street Journal, and featured in TradeFlock's 2024 "Most

"When life's challenges force you to your knees, you either break or build – Gurpreet Mann chose to build."

MOST EMPOWERING

**WOMEN
LEADERS**

FROM **USA** 2024



Empowering Women Leaders from the USA," she was also honored among the "Most Admired Global Indians 2021."

In an interview with TradeFlock, she shared, *"True success isn't just financial—it's living in alignment with your values and creating opportunities for others to rise."* Gurpreet's journey is not just about survival—it's about building a path others can follow toward lasting success.

What drives your diverse pursuits, and how do you balance them while prioritizing GKM Coaching?

Business has always been in my blood, thanks to my father, a serial entrepreneur. In 2013, I jumped into one of his ventures—a travel franchise—and found my passion for building things from the ground up. From there, I helped with other startups, like a printing business and a salon, and realized I loved the variety and challenge of juggling multiple ventures. What keeps me balanced is my genuine passion for growth and learning. Every business I touch teaches me something new, which I bring back to GKM Coaching—where my heart truly lies, helping others on their entrepreneurial journeys. Time management, prioritizing, and aligning everything I do with my purpose ensures GKM Coaching stays at the forefront.

What motivated you to launch GKM Coaching and how has entrepreneurship evolved for you since?

"When the world shut down, I opened up." In March 2020, as my HR consulting company, HR Superhero, faced challenges, I jumped on LinkedIn daily to offer free advice and support to people struggling with layoffs and career pivots. What began as a way to give back turned into something bigger—soon, people

were hiring me as their coach, and GKM Coaching was born.

Since then, entrepreneurship has shifted towards remote work and digital models, and I've embraced the change by scaling GKM Coaching. Today, I empower professionals to land top roles and help coaches build six-figure businesses in this new, evolving world.

How has overcoming domestic abuse shaped your leadership and coaching approach?

Walking away from my marriage as a newlywed was one of the hardest decisions I've ever made, especially with \$75K invested in the wedding and the cultural expectations placed on South Asian women. But I knew I had to create the life I wanted on my own.

Every day, I told myself,

'I will face my fears until they become my strength.'

That mindset became my driving force, shaping not only how I live but also how I lead and coach. I help my clients recognize that fear and doubt aren't barriers—they're opportunities for growth. Success isn't just about achievements; it's about believing in your greatness and becoming unstoppable in the process.

As a 'Social Selling Boss,' how is social selling transforming leadership and influence today?

When my father passed away in 2018, I didn't have the emotional energy for cold calling, so I turned to LinkedIn to share my journey. What started as open reflections on corporate life quickly gained traction, and clients began reaching out.

"Leadership isn't a title; it's about empowering others to step into their power." Social selling has redefined influence—being real,

offering value, and building trust through vulnerability. It's not just about selling; it's about creating connections that inspire others to grow into their best selves. That's how true leadership happens today.

As the "Queen of the Hidden Job Market," could you share key strategies that make your approach so effective?

I wasn't always good at sales—coming from an HR background, it was a steep learning curve when I became a full-time entrepreneur in 2013. But once I found the right mentors, I cracked the code and started closing \$10K+ clients. That's when I realized: "If you position yourself as the solution, opportunities find you."

The same strategy applies to the hidden job market. It's not about job boards—it's about research, relationships, and solving real problems. I teach professionals to engage decision-makers by identifying company pain points, offering immediate value, and positioning themselves as indispensable. It's all about building trust before the opportunity even exists. That's how you unlock the hidden job market.

Who or what has been your greatest inspiration, personally and professionally?

My greatest inspiration comes from my parents. "From my father, I learned that there is always a way—no matter the obstacles." He showed me resilience by never giving up, even during the 90s recession when we almost lost everything.

From my mother, I learned to have unwavering faith in Waheguru and trust that everything unfolds for my highest good. Their balance of perseverance and faith has shaped how I approach life and business, guiding me as a leader, entrepreneur, and coach. ♦

MOST EMPOWERING WOMEN LEADERS FROM USA 2024



*Breaking Barriers Of Leadership
in Diversity and Inclusion*

DR. KIMARIE YOWELL

**Chief Diversity Officer,
Rocket Companies**

In today's corporate world, DE&I is very important. Several studies and research papers suggest that a workplace that embraces DE&I is substantially more productive than its counterpart. A leader's job is to ensure that their company is a haven for DE&I initiatives. One such leader is Dr. KimArie Yowell. She is a standout leader who has devoted her career to fostering inclusive and equitable work environments. Her professional journey reflects a unique blend of expertise, from education and organisational development to diversity initiatives.

Educational Background: A Foundation in Learning and Development

Dr. Yowell's academic journey set the foundation for her impactful career. She began at Wayne State University, earning a Bachelor's in Business Administration with a focus on Marketing and Advertising, where she also engaged in student activities that honed her leadership abilities. She later completed her MBA at the University of Phoenix and a Master's in Adult Education and Training, deepening her understanding of workforce development and educational methodologies.



Her commitment to education led her to the University of Pennsylvania, where she completed a Master of Science in Education and a Doctorate in Education (Ed.D.). This advanced education gave her deep insights into organisational behaviour, learning systems, and the importance of inclusive educational practices within corporate settings. Her blend of business acumen and educational expertise set her apart as a leader uniquely prepared to address diversity and talent development challenges.

Career Journey: Navigating Challenges and Building Inclusive Cultures

Dr. Yowell's early career roles were stepping stones that shaped her strategic approach to organisational growth and employee empowerment. As she moved through various managerial roles in talent development, she became known for her

ability to identify and nurture talent while building programs that support employee engagement and learning. This early work was critical in preparing her for senior leadership positions where she could drive broader change.

She quickly became Vice President of Talent and Organizational Development at Quicken Loans, where she implemented impactful strategies focused on workforce development and inclusivity. Her journey to senior leadership roles required resilience, as she often faced resistance to diversity and inclusion (DEI) initiatives. Navigating these challenges required a balance of empathy and strategic thinking, and Dr. Yowell consistently demonstrated her ability to advocate for DEI principles even in the face of adversity.

As Chief Learning Officer at RKT Holdings, Dr Yowell was instrumental in designing and executing organisational learning programs that emphasised inclusivity and supported diverse career pathways. Her work laid the groundwork for her eventual promotion to Chief Diversity, Equity, and Inclusion Officer in Rocket Companies, a Detroit-based Fintech company. In this role, she develops policies and practices that support diversity, improve equity, and create inclusive environments. Her leadership here is grounded in a holistic understanding of DEI, recognising that genuine inclusivity requires efforts at every level of an organisation.

Leadership Style: Empathy, Inclusivity, and Empowerment

Dr. Yowell's leadership style is grounded in empathy and inclusivity. She is known for her open communication and for fostering environments where employees feel empowered to share their perspectives. This inclusive approach builds trust and enables innovation by encouraging diverse viewpoints. Dr. Yowell's leadership goes beyond policy-making; she actively engages with employees, listens to their concerns, and incorporates feedback into her DEI strategies.

Her accomplishments include launching initiatives promoting diverse hiring, supporting employee training, and creating opportunities for underrepresented groups. By combining her knowledge of organisational behaviour with her passion for DEI, she has effectively reshaped the cultures of the organisations she has served.

It's important to build relationships. If you don't take the time to build relationships, to truly understand people and allow people to understand you, it is very difficult for you to move forward."

Looking Ahead: A Commitment to Lasting Change

As she looks toward the future, Dr. Yowell remains committed to advancing DEI principles in the corporate world. She believes diversity and inclusion are not just "trends" but essential components of sustainable organisational success. She continues to pave the way for a more equitable and inclusive corporate environment through her work.

Dr. KimArie Yowell's journey exemplifies what it means to be a transformative leader. Her story concerns resilience, innovation, and an unwavering commitment to diversity. As organisations worldwide increasingly recognise the value of DEI, Dr Yowell stands as a role model, demonstrating how visionary leadership can drive both organisational and societal progress. ♦

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THE NEW AGE OF CORPORATE PHILANTHROPY

By **Sanjeev Joshipura**

Executive Director, **Indiaspora**

Shrenya Malik

Manager of Research and Events, **Indiaspora**

Sanjeev Joshipura

Executive Director,
Indiaspora



In today's corporate landscape, philanthropy has evolved beyond simple charity, becoming an essential part of business strategy in many organizations. This shift is driven by the realization that addressing societal challenges is not just a moral responsibility but a vital component of sustainable business growth. Ultra-high-net-worth individuals (UHNIs) and corporations are increasingly integrating philanthropy into their operational models, aligning with the broader trend of corporate social responsibility (CSR).

A key driver of this shift is the understanding that businesses do not operate in isolation. Companies are part of a larger societal ecosystem that includes customers, employees, suppliers, vendors and broader communities. As such, they are realizing that their long-term success depends on the well-being of these stakeholders. Many UHNIs across the globe are adopting more strategic approaches to philanthropy, focusing on long-term impact rather than one-time donations. This reflects a global trend where corporate giving is increasingly tied to business objectives, aiming to create sustainable solutions to social problems.

GiveIndia enabled US based philanthropists to support over 500 nonprofits in India, providing resources to tackle issues such as healthcare, education, and food security.

The India Philanthropy Alliance (IPA), a coalition of organizations aimed at advancing humanitarian and development goals in India raised over \$5.5 million during India Giving Day 2024 from both corporations and individuals, emphasizing the importance of collaboration in scaling philanthropic efforts.

This alliance underscores how partnerships between nonprofits can significantly enhance the impact of social initiatives. We would encourage corporations to collaborate similarly on effective philanthropic initiatives, especially when they align with their business objectives.

Strategic philanthropy involves leveraging corporate strengths—whether in technology, management, or logistics—to amplify social impact. During the Covid crisis, Philanthropic organizations worked with several Fortune 500 companies to procure and transport medical equipment to locations in dire need. During the COVID-19 pandemic, FedEx, under the leadership of Raj Subramaniam—then President and now CEO, and an Indiaspora member—mobilized their global network and resources to support communities in need. FedEx was able to ship PPE, and critical medical equipment like oxygen cylinders all over the world, including India to help save lives.

As younger generations demand greater accountability from businesses, purpose-driven companies are leading the way, utilizing their financial resources and expertise to create greater social impact. Businesses that prioritize social impact alongside growth are better positioned to thrive in today's evolving landscape. ♦

MOST EMPOWERING
**WOMEN
LEADERS**
FROM USA 2024



Walking the Path, Then Lighting the Way

RIZWANA

Executive Director, The SOL Foundation

“When a man gets educated, he does it for his future. When a woman gets educated, she shares her wisdom with all generations she touches.”

Leadership isn't about holding power—it's about using knowledge and experience to uplift others, create opportunities, and spark change. Rizwana, Executive Director of The SOL Foundation, exemplifies this belief through her words and the daily impact she creates. Her journey from administration to leadership reflects a deeper calling—rooted in the idea that education is not just personal growth but a responsibility to pass wisdom forward, especially for women who become pillars of entire communities.

With years of experience behind the scenes, Rizwana developed the operational skills to run an organization with precision. Fluent in multiple languages and having grown up navigating diverse cultural landscapes, Rizwana built bridges where others saw walls. At The SOL Foundation, she ensures that each initiative is shaped by those it serves, fostering a sense of ownership and sustainability

in the process. Through community-led solutions, social entrepreneurship, and advocacy for systemic change, she has made it her mission to address immediate needs and build frameworks for lasting progress.

In this exclusive interview with TradeFlock for our Most Empowering Women Leaders from the USA 2024 edition, Rizwana shares the experiences, values, and challenges that have shaped her leadership journey.

What inspired your shift from administration to leadership at The SOL Foundation, and how has it shaped your style?

Stepping into leadership at The SOL Foundation felt like the perfect way to channel my passion into purpose. My administrative background gave me a unique insight into our inner workings and sharpened my ability to make sound decisions.

Along the way, I built meaningful relationships across teams and partners—helped by my knack for connecting in multiple languages. But what truly shapes my leadership today is the empathy I gained working with underserved communities, fueling my commitment to equity, inclusion, and social justice.

How do your personal experiences shape the programs you create for marginalized communities?

Empowering marginalized communities isn't just a professional mission for me—it is a personal commitment. Growing up in a culturally diverse environment, I saw firsthand how authentic engagement can build trust and drive change. At The SOL Foundation, this translates into designing programs where communities don't just participate—they lead, ensuring every voice counts.



“The first step of success is being able to give to those who are in need of charity, not who wants charity.”

Having personally experienced systemic barriers, I know advocacy goes beyond rhetoric; it's about shifting power dynamics. This fuels my passion for policy reform, ensuring the voices we serve aren't just heard but actively shaping the decisions that impact their future.

What innovative strategies ensure The SOL Foundation's impact stays sustainable and scalable?

At The SOL Foundation, I believe impact isn't just about today—it's about building something that lasts. **“Real change happens when the people it serves are the ones leading it,”** which is why we focus on empowering

local leaders to design their own solutions. Collaboration is another key pillar—strategic partnerships with organizations and policymakers help us scale impact efficiently. We're also supporting social entrepreneurs whose ideas tackle real community challenges, blending purpose with innovation to create sustainable growth.

How do you measure intangible outcomes, like shifts in morale or self-esteem, within your programs?

We know that real impact often lives between the lines—felt in the morale of a community or the confidence of an individual.

“Not all change can be measured by numbers, but it can always be felt.”

To capture these intangible outcomes, we combine data with human stories. Social network analysis lets us track how relationships evolve, and participation metrics reveal engagement trends. But the heart of our evaluation lies in personal narratives of transformation and feedback sessions, where communities share their experiences in their own words, giving us insights that numbers alone can't provide.

How do you balance expanding social services with sustainable economic and environmental development?

Balancing priorities like expanding education and healthcare with sustainable economic development requires thoughtful decision-making. *"Every action has a reaction, and every choice a consequence,"* so every path we take must align with The SOL Foundation's mission. I rely on a priority matrix to evaluate urgency, impact, and feasibility, ensuring decisions are grounded in purpose. Collaborating with stakeholders—our team, board, beneficiaries, and experts—further enriches our choices with diverse insights.

To make sustainable growth a reality, we integrate environmental assessments into every economic initiative, foster community participation through environmental education, and monitor outcomes for continuous improvement. This approach ensures that the programs we choose today not only meet immediate needs but also promote long-term ecological balance and social well-being.



Which personal values guide your decisions and leadership at The SOL Foundation?

Every decision I make is rooted in the values that shape who I am as a leader. **"Never give up, you are your own cheerleader, cause every hardship comes with ease."** This mindset fuels my commitment to empathy—understanding diverse perspectives—and integrity, ensuring transparency and accountability at every step. Inclusivity is at the

heart of my leadership, creating opportunities for marginalized communities to thrive.

Social responsibility also guides my choices, balancing community well-being with environmental sustainability. These values don't just inform what I do—they define how I lead, ensuring that our work at The SOL Foundation creates meaningful and lasting change.

Can you share a book, mentor, or experience that shaped your leadership?

Sometimes, the most profound mentors are the ones we never meet. For me, that mentor is Ratan Tata.

"Every action has a reaction, and every choice a consequence," and Tata's legacy reflects this wisdom. During college, I was captivated by his story—he stood out on a class list dominated by global icons like Gates and Jobs as the only Indian



entrepreneur. His long-term vision, unwavering integrity, and deep commitment to social responsibility resonated with me, especially given my own cultural roots.

Tata's ability to blend business acumen with philanthropy inspired my leadership philosophy. His humility and approachability, paired with his willingness to take risks, remind me that leadership is not just about success but also about creating a lasting impact on others.

? Where do you see The SOL Foundation in five years, and how will you overcome key challenges to get there?

I believe the next five years hold immense potential for The SOL Foundation to become a global force for social change. Our vision is to empower more marginalized communities, foster innovation, and promote global citizenship through expanded programs and impactful social entrepreneurship initiatives. Increasing our fundraising capacity will also be crucial to achieving sustainable growth.

However, challenges like economic uncertainty, regulatory complexities, and shifting social trends are inevitable. But **"Every hardship comes with ease,"** and



we'll navigate these obstacles by forming strategic partnerships, investing in talent development, and staying agile through continuous research and innovation. With this approach, I'm confident we'll turn our vision into reality.

? How do your hobbies influence your leadership?

Leadership, for me, is where passion naturally meets purpose. Traveling has shaped my empathy, allowing me to see the world through many lenses, while my interest in technology and innovation keeps me adaptable

in a fast-changing landscape. I've found that shared passions—like social entrepreneurship and international relations—foster meaningful collaborations, turning partnerships into friendships. Lifelong learning through these interests keeps me curious, helping me lead with fresh perspectives and forward-thinking strategies.

? What's one surprising thing about you that your team might not know?

What might surprise my team is that The SOL Foundation is more than a job for me—it's a labor of love born from personal struggle. Early in my career, despite having the right education, I faced rejection after rejection. It left me questioning my worth and the value of my education. But The SOL Foundation became my turning point.

Working here gave me the purpose I was searching for, and **"The first step of success is being able to give to those who are in need of charity, not who wants charity."** That mindset drives me every day to empower marginalized communities, foster resilience, and provide real opportunities for growth. Every success story we create reminds me why I never gave up—and why I never will. ♦



LEADERSHIP LESSONS FROM LARRY QUINLAN

A Manual for Bold Leadership

Leadership can take on different meanings depending on context, culture, and individual roles. For Chief Information Officers (CIOs), the role requires more than just technical acumen. It demands a strategic mindset capable of driving innovation, influencing change, and fostering collaboration. As technology evolves and business landscapes shift, CIOs must embrace transformational leadership, data-driven decision-making, and emotional intelligence to stay ahead.

Larry Quinlan, a seasoned technology leader and former Global CIO of Deloitte, offers a fresh perspective on leadership. Quinlan, who guided 10,000 IT professionals globally and spearheaded transformative initiatives across one of the world's largest professional services firms, champions a different approach. "Larry emphasises the importance of listening to the voices inside you and trusting yourself. He believes in adding value as a leader while surrounding yourself with people who are better than you."

While serving a firm with over 330,000 employees in 150+ countries, Quinlan consistently redefined leadership through adaptability, collaboration, and humility. In this special edition, "10 Most Inspiring CIOs in India 2024," we distil the core lessons from his career to empower the next generation of tech leaders.

1. Communicate to Inspire Action

Quinlan believes that great ideas can go unnoticed if they are poorly communicated. Effective communication is not just about information exchange but about inspiring and influencing others. "It's not just what you say, but how you make others feel about it," Quinlan emphasises.

LESSON TO LEARN

Effective communication inspires and influences others beyond info exchange

2. Influence Begins with Empathy and Authenticity

Genuine influence comes from listening first. Quinlan highlights the importance of understanding others' perspectives before seeking to guide them. Authenticity, coupled with empathy, builds trust—a crucial element for effective leadership. "You have to meet people where they are," says Quinlan, highlighting the importance of showing people you truly care about their success.

LESSON TO LEARN

Empathy and Authenticity are crucial elements of leadership

3. Leverage Networks for Growth

Quinlan attributes much of his success to the relationships he nurtured with mentors and sponsors. These connections were vital in opening doors and advocating for him in key moments. "What people say about you when you're not in the room often defines the opportunities you get," Quinlan notes. Building and maintaining these relationships is essential for long-term growth, regardless of position and industry.

LESSON TO LEARN

Making connections and networks are essential for long-term growth

4. Leadership Is a Team Sport

Leadership, according to Quinlan, is inherently collaborative. He refutes the notion that leaders must shoulder every challenge alone. "At every critical point in my career, there was always someone who helped me get there," he says. Successful leadership hinges on recognizing and leveraging the strengths of those around you.

LESSON TO LEARN

Leadership is a collaborative endeavour

5. Embrace Humility and Delegate with Trust

A cornerstone of Quinlan's leadership is humility. He

consistently reminds himself that he could be wrong, allowing for continuous growth and innovation. Additionally, Quinlan values the power of delegation. By empowering his team and trusting them with decision-making, he fosters a culture of accountability and inclusivity that drives both personal and organisational success.

LESSON TO LEARN

Accept your drawbacks for continuous growth

6. Leadership Through Trust and Empowerment

Larry Quinlan's leadership philosophy is both practical and profound. From the importance of communication and empathy to the power of networks and humility, his principles offer a roadmap for becoming an effective, bold leader. At the heart of his approach is the belief that leadership is not a solo endeavour—it's about inspiring others, building trust, and fostering an environment where people can thrive together.

LESSON TO LEARN

Empowering people with trust and belief

For any aspiring CIO or leader, Quinlan's insights provide a timeless guide to navigating the complexities of leadership in today's evolving landscape. ♦♦

MOST EMPOWERING
**WOMEN
LEADERS**
FROM USA 2024



*From A Legal Mind to
HR Trailblazer*

TINA JONES

*Senior Vice President
of Global Human
Resources, Cadence
Digital Systems*

Tina Jones is a distinguished leader in the tech and business sectors and currently serves as the Senior Vice President of Global Human Resources at Cadence Digital Systems. Over the years, she has used her expertise to shape Cadence's global workforce strategies, contributing significantly to its remarkable growth and prominence. So far, she has given more than two decades to the company and has played a big part in its turnaround and sustained success.

Early Life And Education

A strong academic background shaped Tina's path to leadership. She earned a Bachelor of Arts in Political Science from Stanford University, where she honed her analytical skills and developed a deep understanding of policy and governance. Following her undergraduate studies, she

pursued a Juris Doctor (JD) at the University of California, Los Angeles (UCLA) School of Law, one of the top law schools in the United States of America. While at UCLA, she also served as an editor for the UCLA Law Review, which helped refine her writing and research abilities, key skills that would later contribute to her success in the corporate world.

After completing her legal education, Tina gained more experience and confidence by serving as a law clerk for The Honorable Paul Kelly of the Tenth Circuit Court of Appeals. This prestigious clerkship gave her invaluable insights into the judiciary and the legal system, further expanding her legal acumen, which will be useful in her corporate career.



Start of Law Career

Tina's professional journey started with a career in a law firm. She worked as an associate at Gibson, Dunn & Crutcher LLP, a top-tier law firm in the U.S. There, she gained a lot of legal experience and dealt mainly with employment law and litigation. In her time at the law firm, she advised clients on various legal matters, including corporate governance and executive compensation. Her work at the law firm took Tina to several cities, including San Francisco, London, and Silicon Valley. This helped her better grasp different people in different cities, diverse legal environments, and business practices throughout the States.

Her experience at Gibson, Dunn & Crutcher sharpened her legal expertise and provided her with a solid foundation in navigating complex business issues. This background would prove invaluable as she transitioned into roles that combined both legal and business leadership responsibilities.

Transition to Cadence Design Systems

In 2003, Tina joined Cadence Design Systems, a leading electronic design automation (EDA) company. She initially took on the role of Vice President and Associate General Counsel, managing litigation and advising the company on various employment-related issues. Her work in this role ensured that Cadence's legal framework supported its growing business operations.

By 2007, Tina's leadership potential was clear, and she was appointed Senior Vice President of Global Human Resources at Cadence. She took on a more expansive role in this capacity, overseeing talent management, compensation, organizational

Elevating women has been a significant focus for Cadence and for me. I am incredibly proud of the progress we have made to build a supportive community

design, and global employee engagement. Her efforts to enhance Cadence's workforce culture and management practices directly contributed to the company's dramatic growth during this period.

Under her leadership, Cadence's market capitalization increased almost 20 times to around \$85 billion, and the company doubled its workforce. She aimed to create a diverse, strong, and high-performing work culture. Moreover, Tina also played a major role in shaping the company's employee policies, mostly relating to talent acquisition, succession planning and employee development.

Board Membership And Recognition

Cadence isn't the only company that recognizes Tina's expertise, as her influence extends beyond her role at Cadence. She serves as a board member of Visier Inc., a leader in workforce analytics and planning, and the chair of the compensation committee. As the company mainly deals in workforce planning and analytics, Tina's expertise in HR strategy and operations proved to be an asset for the company's governance and growth.

In addition to her business achievements, Tina's contributions have been recognized through various awards. In 2008, she

received the Tribute to Women in Industry (TWIN) Award, honoring her exceptional leadership and dedication to advancing women in business.

Philanthropy and Personal Interests

Tina is deeply involved in the arts and education outside her corporate responsibilities. She serves on the Board of the Menlowe Ballet, where she supports the arts and promotes the importance of creativity in education. This involvement reflects her commitment to fostering a well-rounded society that values business and cultural growth.

Shaping Cadence's Culture and Legacy

Tina Jones' journey from a litigator to a transformative leader at Cadence Design Systems highlights her versatility, strategic vision, and dedication to people development. Her leadership has propelled Cadence to new heights and helped create a work culture that prioritizes employee engagement and innovation. As she continues to lead with passion and purpose, Tina remains a pivotal figure in the tech industry and an inspiring example of what can be achieved through a combination of legal expertise, business acumen, and a commitment to human resources. ♦♦



Achievements in sports and its celebrations are interlinked with each other. In fact, celebrations can easily enhance the drama and/or team spirit associated with

sports. Celebrations in sports show that human beings have the inner need to release their exuberance just like they need for their pent-up frustrations. In this writer's view, perhaps

the most classy and dignified among sports celebrations is the old school style of raising the bat after scoring a century in a cricket match. Punching the air and embracing the teammates

are now the most common but there are several other forms of celebrations associated with sports, some of them are uncommon, and some of them quite weird. In one women's football match, a woman footballer is being seen shaking her bottom to celebrate after a goal is being scored. Another footballer in a men's football match is being seen donning a mask to celebrate the scoring of a goal.

Some athletes like to dance after a great performance, while others take a leap in the air to release their exuberance. The basketball player LeBron James's pushing his hands down three times, then slapping his chest and letting out

a scream can stay on a multitude of basketball lovers' mind, as far as weird sports celebrations go.

Former track and field sprinter Maurice Greene's fire extinguisher prank after winning a 100 m race in 9.87 seconds (in 2004 Home Depot International event)

is still famous even 20 years after it was performed. After winning the race, Greene began running to the middle of the track and made a show of his shoes having caught fire. He quickly removed the shoes and then another athlete Larry Wade came with a fire extinguisher to 'extinguish' the imagined fire in Greene's shoes!

Serena Williams' dance after winning the Gold in women's singles tennis event at the

London Olympics by beating Maria Sharapova in the finals in straight sets with a 6-0, 6-1 score is also hard to forget. It was totally contrary to the prim and proper spirit of the All England Club at Wimbledon.

All memorable celebrations in sport need not be extravagant. After scoring in the 2019 Women's World Cup quarter final against France, the former US footballer Megan Anne Rapinoe ran to a corner and posed with her arms outstretched. She, of course, had a beautiful smile hanging on her face. The celebration went on to become one of the memorable images of the tournament.

The legendary former basketball player Michael Jordan's exaggerated follow-through in the 1998 NBA Finals can also feature among the famous uncommon celebrations in modern day sport. The image becomes particularly significant because it was his last match for the Chicago Bulls.

India's former off spinner and present-day politician Harbhajan Singh's rolling on the cricket ground in ecstasy after dismissing Ricky Ponting for 1 run in a test match held in Sydney, in January 2008, is difficult to forget.

Harbhajan Singh also had once celebrated Mumbai Indians' reaching the IPL final by lifting none other than Nita Ambani, the owner of Mumbai Indians, to express his exuberance.

However, one doesn't need Harbhajan Singh's calibre as a sportsperson to attain media attention through weird

celebratory antics. Much more recently, in January of this year, the West Indian all-rounder Kevin Sinclair amazed the commentators and the spectators watching the match in Brisbane when he celebrated his maiden test wicket with two cartwheel back-flips.

It was the second day of the second test match of the recently held series between West Indies and Australia. His maiden test wicket is of Usman Khawaja's and whether his weird celebration would create a further dent in cricket's fast dwindling image of a gentleman's game is a matter for the posterity to judge.

Tabraiz Shamsi from South Africa has hogged the media limelight with his funny 'bus driver' and the weird masked magician celebration (there he pulled a snood over the bottom of his face while running after taking a wicket). His shoe-telephone celebrations, where he used to take out his shoe after taking a wicket and make a show of using it as a mobile phone, also caught lots of media attention.

Though his spin bowling (test bowling average of 46.33 in two tests, ODI bowling average of 31.33 in 48 ODIs) skill is nothing much to talk about but sports fans may remember him for years for his funny and weird celebrations.

One can say these and many other uncommon and weird celebrations have added more fun and flavour to sports over the years. Long after the events are over the images of uncommon and weird celebrations do stay in the mindspace of the sports lovers. ♦

MOST EMPOWERING

WOMEN LEADERS

FROM USA 2024



*A Journey Through Real Estate
Industry*

WENDY FORSYTHE

*Chief Marketing Officer,
eXp Realty*

Raised in Canada, Wendy Forsythe's childhood laid a foundation of perseverance and adaptability that would shape her future. Her academic journey leaned heavily into business administration and marketing, areas that would later drive her success in real estate.

She graduated from Horton Public School in Wolfville, Canada. After completing high school, Wendy attended Acadia University and pursued a degree in business, marketing, and human resources. Although not much has been documented about her early life, her academic pursuits show her focus on understanding strategic positioning and audience engagement—skills that would serve her well in a rapidly evolving industry.

"Every experience adds to your toolkit. Even when things don't go as planned, they shape how you think and how you lead in the future." This perspective captures her approach to learning from every role she's undertaken, highlighting her drive to innovate and adapt.

Entering Real Estate and Building a Reputation

Forsythe entered the professional world in business and marketing roles before transitioning into real estate. This industry shift proved transformative, as she quickly established herself as a forward-thinking agent who combined traditional real estate practices with emerging technologies. Forsythe began her real estate career as a licensed agent, using her marketing expertise to craft client-centric approaches that increased her visibility and solidified her reputation in the market.

Her willingness to embrace technology and implement innovative strategies soon set her apart. She became known for pushing the envelope, blending new digital tools with real estate best practices. These early experiences laid the groundwork for her future as a leader in top real estate firms.

First Executive Roles and a Strategic Vision for Growth

Forsythe's ascent in the industry continued with a significant executive role at Better Homes and Gardens Real Estate, where she began to shape strategic visions that prioritized both growth and sustainability. Her time here reinforced her belief that real innovation is more about understanding people's needs than simply implementing new technologies.

This quote from Forsythe reflects her approach to leadership and growth, focusing on creating meaningful connections through brand and service.

Her work at Better Homes and Gardens Real Estate involved projects that expanded market reach, strengthened brand identity, and demonstrated her deep knowledge of market trends and consumer psychology. She went on to hold senior roles at several other high-profile firms, including HomeSmart International and Fathom Realty, solidifying her as a collaborative leader and mentor.

The Move to eXp Realty and a Global Marketing Vision

In April 2024, Forsythe took on a new challenge as the Chief Marketing Officer (CMO) at eXp Realty, a global, cloud-based brokerage known for its agent-centric approach. With over 85,000 agents in various countries, eXp Realty's focus on using technology to empower agents resonated with Forsythe's vision. Her role as CMO involves developing and overseeing all marketing strategies and brand positioning while supporting eXp Realty's expanding network.

Her focus at eXp Realty is not merely on building a brand but on fostering a sense of community and empowerment for agents worldwide. **"I'm absolutely thrilled to join eXp Realty. This company is a real trailblazer in the real estate industry, well-known for its innovative spirit and deep commitment to supporting its agents,"** she shared, emphasizing the alignment of her values with the company's vision. In her role, she's set on crafting strategies that elevate the brand while supporting agents to thrive globally.

An Inspiring Legacy of Leadership

Wendy Forsythe's career stands as a testament to the power of resilience, adaptability, and vision. Her story is one of continuous growth, marked by a commitment to innovation

and a people-centered approach. Today, she is recognized for her contributions to real estate and her influence as a mentor, guiding others to succeed in a challenging industry. Forsythe's journey continues to inspire, especially as she leads eXp Realty's marketing direction with a focus on global impact and agent empowerment. **"Authenticity in messaging is what helps a brand stand out in the digital age,"** she explains, reminding us that genuine connection remains key even in a tech-driven world. ♦♦

"Innovation isn't just about using new tools—it's about understanding what people need and how to better serve those needs in ways that are fresh and impactful."



POLICY, POWER, AND POTENTIAL CONFLICT

Is the **Middle East Prepared for Trump's Encore?**

On November 6, 2024, Donald Trump was declared the winner of the U.S. presidential election, marking his return to the White House after a four-year hiatus. This unexpected political comeback has sparked widespread speculation about its potential impacts on global geopolitics, particularly in the Middle East—a region that has historically been a focal point of U.S. foreign policy. As Trump prepares for office, the Middle East braces for a new era of American intervention, diplomacy, and economic strategy.

As Trump returns to the Oval Office, many wonder whether he will continue his previous policies or adopt new strategies in response to the evolving geopolitical landscape. The Middle East has undergone significant changes since Trump left office, with ongoing conflicts, shifting alliances, and emerging economic challenges.

A New Chapter in the Israel-Palestine Conflict

One of the most pressing issues Trump will face is the Israel-Palestine conflict. During his first term, Trump's persistent

support for Israel led to a hardline approach towards Palestinian territories. The recent escalation of violence in Gaza and the West Bank, coupled with the humanitarian crisis in these areas, presents a complex challenge for the incoming administration. Trump may attempt to broker a new peace deal, leveraging his strong ties with Israeli leaders and the Gulf states. However, achieving a lasting resolution will require addressing the underlying issues of sovereignty, security, and human rights that have plagued the region for decades.

U.S.-Gulf Relationship

Trump's relationship with the Gulf states, particularly Saudi Arabia, was a cornerstone of his Middle East policy. His administration's support for Saudi Arabia's Vision 2030 economic reform plan and the controversial arms deals underscored a strategic partnership based on mutual interests. However, the geopolitical dynamics have shifted, with Gulf countries increasingly looking towards China and Russia for economic and military cooperation.

With Trump's return, there could be a renewed focus on strengthening U.S.-Gulf relations, particularly in the context of energy security and counterterrorism. However, balancing these relationships with the need to address human rights concerns and regional stability will be a delicate task.

The Iran Question

Iran remains a significant issue in U.S. Middle East policy. Trump's withdrawal from the Joint Comprehensive Plan of Action (JCPOA) in 2018 and the subsequent "maximum pressure" campaign aimed at curbing Iran's nuclear ambitions and regional influence were defining aspects of his first term. The Biden administration's attempts to revive the nuclear deal have faced significant hurdles, leaving the future of U.S.-Iran relations uncertain.

Trump's second tenure at the White House could signal a return to a more aggressive approach towards Iran. This

may involve re-imposing stringent sanctions, increasing military presence in the region, and supporting opposition groups within Iran. However, such strategies risk further destabilising the region and exacerbating existing conflicts.

Economic Implecations

The Middle East's economic landscape is intricately linked to global oil markets, and Trump's energy policies will significantly impact the region. During his first term, Trump's "energy dominance" agenda prioritised increasing U.S. oil production and reducing dependence on foreign oil. This approach had mixed effects on Middle Eastern economies, particularly those heavily reliant on oil exports.

In Trump's second term as president of the USA, there is likely to be a renewed emphasis on boosting U.S. energy production, which could impact global oil prices and market dynamics. Gulf countries, striving to diversify their economies away from oil dependency, may face new challenges in maintaining economic stability.

The China Factor

China's growing influence in the Middle East presents another complexity for U.S. foreign policy. Over the past decade, China has expanded its economic and strategic footprint in the region through infrastructure, energy, and technology investments. Gulf countries, in particular, have welcomed Chinese investment as part of their economic diversification efforts.

Trump's administration took a confrontational stance

toward China, and his return could see a continuation of this policy. This may involve countering China's influence in the Middle East through strategic partnerships, economic incentives, and military cooperation. However, navigating the intricate web of regional alliances and rivalries will require a nuanced and multifaceted approach.

Human Rights and Democracy

Human rights and democratic governance have often been sidelined in favour of strategic U.S. Middle East policy interests. Trump's first term was criticised for its perceived indifference to human rights abuses in the region, particularly in countries like Saudi Arabia and Egypt. The Biden administration attempted to recalibrate this approach, emphasising human rights and democratic values in its foreign policy.

As Trump returns to power, there are concerns that human rights issues may again be pushed aside in favour of strategic and economic considerations. Balancing the need for stability and security by promoting human rights and democratic governance will be a critical challenge for the incoming administration.

Whether through renewed diplomatic efforts, strategic partnerships, or economic initiatives, the impact of Trump's presidency on the Middle East will be closely watched by allies and adversaries alike. The coming years will reveal whether Trump's return will bring stability and peace to the region or exacerbate existing tensions and conflicts. ♦

“WOMEN AND TAXES”

A GLANCE INTO TAX CODES FROM THE LENS OF A WOMAN

Tax codes, by design, should strive for fairness, efficiency, and adaptability to societal shifts. However, historically, tax policies have often reinforced gender roles, reflecting societal norms that assumed a traditional, single-income household structure. While these codes may appear gender-neutral, their effects have perpetuated gender disparities, especially in dual-income households and among those balancing paid and unpaid work. As modern families and workforce dynamics evolve, the tax code's alignment with traditional gender roles presents a pressing need for reform to promote fairness and economic equality.

Pay Gap and the Tax Code

According to the Pew Research Center study, women earn about 82 cents for every dollar men earn. This pay disparity directly influences women's tax liabilities, as lower wages result in lower overall tax burdens. However, while this may seem to benefit women in the short term, after marriage, they have to bear what is known as the “*Marriage Penalty*.”

Although both spouses' incomes are taxed together, the system disproportionately affects dual-income households, where one spouse, typically the woman, is penalized for entering or remaining in the workforce. For married couples with both partners working, the U.S. tax code applies higher marginal tax

rates on the combined income, impacting the “second earner” more heavily than it would if they were taxed as individuals.

Caregiving Disadvantage

The U.S. tax code has significant implications for women's role in caregiving, a responsibility that disproportionately falls on women. According to a 2020 report from the AARP, nearly 60% of family caregivers are women, and they are more likely to provide care for extended periods of time. Tax policies have not evolved sufficiently to recognize the economic contribution of caregiving, leaving many women financially strained.

The lack of tax breaks for unpaid caregiving also means that women who leave the workforce to care for family members—whether children or aging parents—face a compounding financial disadvantage.

While neutral in theory, the U.S. tax code has far-reaching effects on women's financial well-being. Women face unique challenges navigating the tax system, from wage disparities to caregiving responsibilities and tax deductions.

However, with Donald Trump's election as the new president of the USA, the ruling government may introduce a 15% tax rate cut and other changes in the tax code, which might help ease the financial strain on women. ♦

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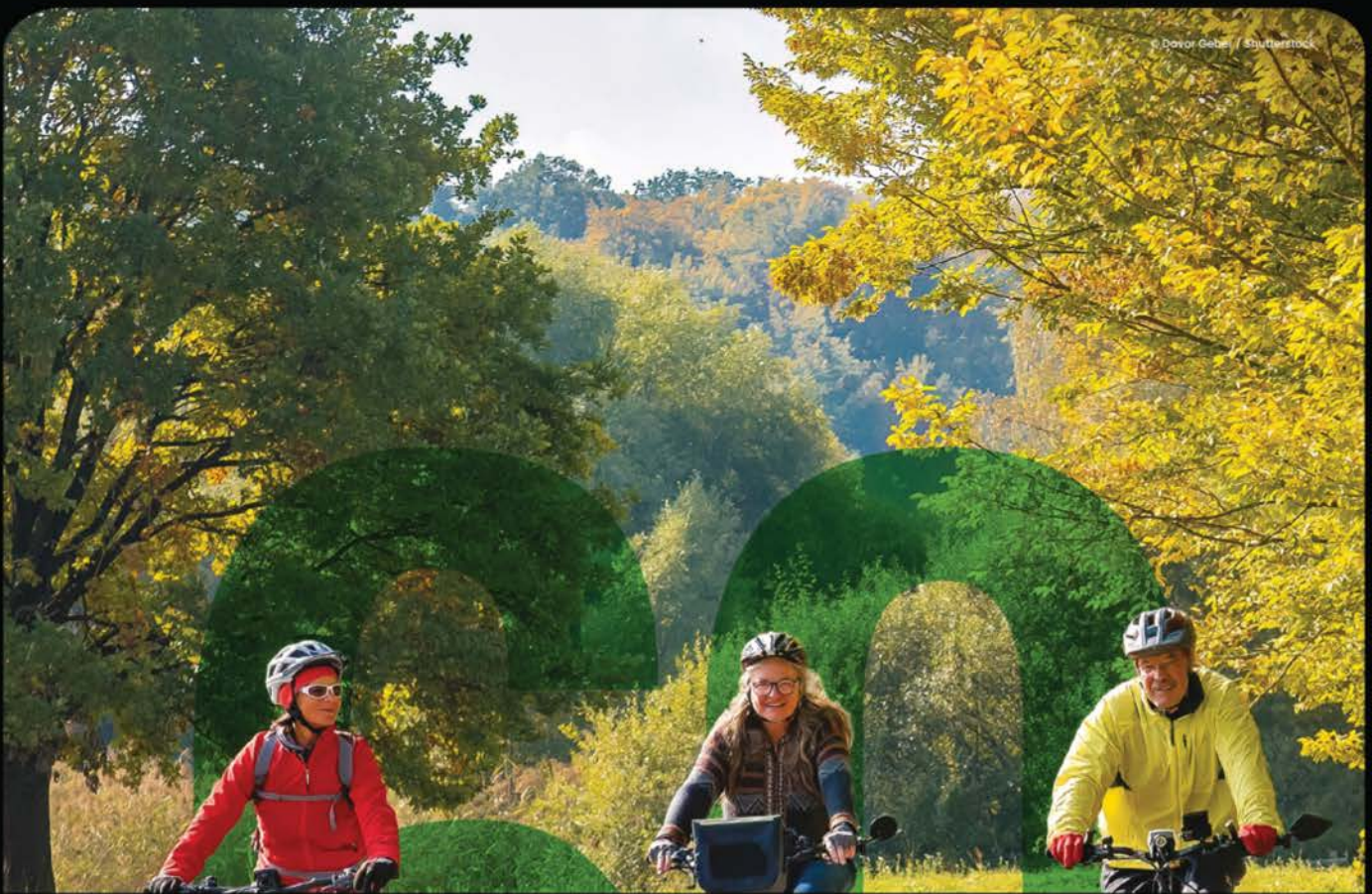
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