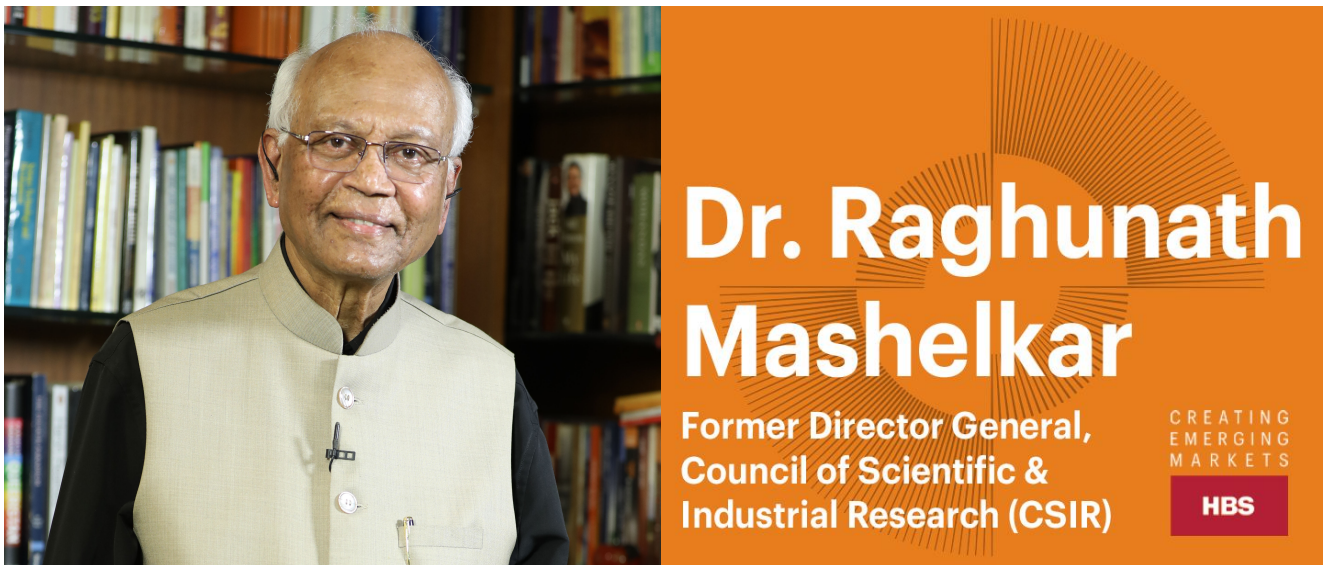




Harvard
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Creating Emerging Markets October Newsletter (2022)

New Interview Spotlight



As Director General from 1995-2006, Dr. Raghunath Anant (Ramesh) Mashelkar led and expanded the Council of Scientific and Industrial Research (CSIR), India's largest research and development organization.

"CSIR is a chain of national research laboratories. When I took over, there were 40 of them. [They cover] an amazingly vast area of competencies and geographical distribution across India."

Returning to the country during the 1970's after teaching Chemical Engineering in the UK, Dr. Mashelkar speaks with CEM about the initial challenges that he encountered in a pre-liberalized India, from regulatory barriers to the lack of foreign exchange.

"The conditions were very different at the time. India was not a \$2,000 GDP per capita country. It was a \$100 GDP per capita country and it was a huge struggle."

Starting in the mid-1990's, Dr. Mashelkar played an important role in defending Indian intellectual property rights and traditional knowledge through his work with the US Patent Office and WIPO (World Intellectual Property Organization).

"How can knowledge invented at Harvard, Caltech, MIT, and Princeton be knowledge, but knowledge invented by my predecessors is not?"

After his retirement as Director General of CSIR in 2006, Dr. Mashelkar joined the boards of several leading companies in India from Tata Motors to Thermax Ltd. On these boards, he seeks to further innovation and encourages ambitious aspirations for Indian youth. This includes the creation of the Anjani Mashelkar Inclusive Innovation Award.

"You see amazing breakthroughs by young people with innovation and compassion. They have created affordable excellence."

[Download full transcript](#)



Dr. Mashelkar with Dr. B.D. Tilak, former Director of the National Chemical Laboratory.



Receiving the S.S. Bhatnagar Prize in 1982 for Engineering Sciences from Rajiv Gandhi.



Dr. Mashelkar delivers his address on June 1st, 1995 to the National Chemical Laboratory.



With Queen Elizabeth II and Martin Rees, former President of the UK Royal Society.



Accepting the Padma Vibhushan in 2014 from former Indian President Pranab Mukherjee.



Dr. Mashelkar meeting former U.S. President Obama in 2015.

Full slideshow available on [Dr. Mashelkar's interview page](#).
Photos courtesy of Dr. Mashelkar.

Video Clips



Corporate Culture

Dr. Mashelkar discusses how he re-organized and instilled a culture of cooperation among 40 CSIR laboratories starting with his “2001: Vision and Strategy” document.



Leadership

Dr. Mashelkar describes what prompted him to work with the U.S. Patent Office and World Intellectual Property Organization to promote greater recognition of intellectual property rights for traditional knowledge.



Innovation

Dr. Mashelkar speaks on competition between India and China as it relates to innovation, arguing that investment from industry should be increased to bolster India’s global stance in R&D.

[Download video clips](#)

About the CEM Project

The **Creating Emerging Markets** project offers unique insights on business leadership over the last three decades in South Asia, as well as Latin America, Africa, and the Middle East. It is a major resource for research, teaching, and general interest. We are approaching 170 interviews by Harvard faculty with high-impact leaders in business and social enterprise. The fully accessible interview transcripts can be **downloaded online from our website**.

We also feature hundreds of frequently updated and **downloadable video clips** with business & NGO leaders on topics ranging from innovation and sustainability, to government-business relations, corruption and more.

CEM Perspectives on Teaching

University educators around the world have utilized the **full interview transcripts** and **short video clips** from our Creating Emerging Markets interview database to enhance courses ranging from business management to urban economics, corporate finance, global business history and more.

A new page on **our website** is coming soon to highlight these experiences in classrooms all the way from the *Indian Institute of Management Ahmedabad (IIMA)* to the *University of the Andes* in Colombia.

Today, we feature:



Prof. Chinmay Tumble

Associate Professor, Economics Area - IIMA

"It's a very powerful medium because students see business leaders talk to them, so to speak, in the classroom."

[Read more](#)

Stories of Corruption

CEM is launching a series of blogs on **stories of corruption** from emerging markets. The series will highlight personal experiences with the goal of encouraging broad-based data collection on the topic. Stories that form part of the blog series will be kept anonymous, in line with CEM's desire to encourage transparent and honest conversations.

[Click for further information](#)

To have your story featured or if you have any questions, you can reach us at cem@hbs.edu.

Connect with us!

We would like to hear from you with thoughts on the project or how you plan to use the interviews, transcripts, and video clips for research or teaching. Please reach out to cem@hbs.edu with thoughts, questions, or suggestions.

Faculty Co-Chairs at Harvard Business School:

- Geoffrey Jones, Isidor Straus Professor of Business History
- Tarun Khanna, Jorge Paulo Lemann Professor

Research Associate:

- Maxim Pike Harrell (mpikeharrell@hbs.edu)



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Nueva Entrevista

CREATING EMERGING MARKETS



LAURA CATENA

ARGENTINA *Presidenta,*
Bodega Catena Zapata;
Fundadora, Catena Institute
of Wine; Dueña, Luca Wines

Bodega Catena Zapata es la bodega familiar más antigua de Argentina que aún sigue en manos de familia. En su entrevista con Creating Emerging Markets, la Dra. Laura Catena explica cómo su padre salvó el negocio de la bancarota durante la era de la hiperinflación. Bajo su dirección, fue la primera bodega sudamericana en ser invitada al Wine Spectator's New York Wine Experience en 1995.



Nicola Catena, el bisabuelo de la Dra. Laura Catena, con su esposa Anna Mosceta y sus seis hijos, ca. 1930. Cortesía de la Dra. Laura Catena.

“Cuando empecé como médica, era difícil para mí ver el impacto que tiene el dinero para ayudar a la gente. Yo creía que lo único importante era el cuidado y la atención. Puedes brindar todo el cuidado y atención que quieras, pero si la gente no tiene comida, si la gente no tiene la oportunidad de educarse, o una casa linda, todo el cuidado y la atención del mundo no la van a ayudar.”

Después de graduarse de la Escuela de Medicina de Stanford, la Dra. Catena se unió al negocio familiar con la intención de colaborar para mejorar la reputación del vino sudamericano en el mercado internacional y, con ello, la exportabilidad de los vinos de su familia. Describe cómo ser médica impacta en la manera en la que aborda los negocios en la industria del vino.

“Fue más que nada por el deseo de ayudar a mi padre que empecé a trabajar con él y luego me enamoré del vino y de lo que estamos haciendo por Argentina.”

La Dra. Catena comparte las lecciones que aprendió de su padre sobre los mercados nacionales y extranjeros, sobre la creación de productos de calidad y la diversificación. Revela momentos en los que tuvo que abogar por sí misma para consolidar su liderazgo, desde aprender a administrar las finanzas del negocio hasta navegar el tema de la sucesión. También comenta sobre los beneficios de la diversidad en el trabajo en equipo y la tutoría.



La Dra. Laura Catena y el equipo de enología y viticultura del Catena Institute of Wine, marzo 2017. Cortesía de la Dra. Laura Catena.

Explica su misión de usar la ciencia para preservar la naturaleza y la cultura a través del Instituto Catena del Vino, que fundó al unirse a la empresa familiar. Habla sobre el uso del conocimiento tradicional indígena para solucionar problemas de riego y la investigación del Instituto sobre el terroir en Mendoza. Destaca la importancia de participar en asociaciones de investigación y compartir datos, protocolos de sostenibilidad y resultados de los estudios.

“No se puede obtener todo el “know-how” del extranjero, porque tenemos un clima y un suelo diferentes.”

Además, la Dra. Catena describe los esfuerzos creativos de su generación para fortalecer la marca de la empresa a través de las etiquetas, eventos teatrales y libros. Concluye la entrevista reflexionando sobre los retos que enfrentó a lo largo de su carrera y cómo los ha superado.

Lea la transcripción completa para obtener más información sobre la expansión a los mercados internacionales, la creación de un entorno atractivo para los trabajadores y el impacto de la pandemia de COVID-19 sobre la industria del vino.

[Accede al transcripto completo aquí](#)

Clips de vídeo



Desarrollando Marcas

La Dra. Catena traza la historia de la bodega de su familia desde sus humildes comienzos hasta la decisión, en la década de 1990, de apuntar a la industria vitivinícola francesa y establecer el vino argentino entre los mejores del mundo.



Marketing y Publicidad

La Dra. Catena comenta acerca de la importancia de la reputación en la industria del vino y describe las estrategias de marketing que han ayudado a la bodega a superar a la competencia.



Igualdad de género

La Dra. Catena analiza el estado de la igualdad de género en la industria del vino, así como sus esfuerzos para promover a las mujeres a puestos ejecutivos.

Nuestro proyecto

El proyecto [Creando Mercados Emergentes](#) ofrece información exclusiva sobre la trayectoria de empresarios y líderes comunitarios de América Latina, África, Asia y el Medio Oriente durante las últimas décadas. Constituye un recurso importante para la investigación, la docencia y el interés general. En el sitio web pueden consultarse más de 150 entrevistas realizadas por profesores de la Universidad de Harvard o investigadores asociados con esta institución. En América Latina, los testimonios recogidos en Argentina, Brasil, Chile, Colombia, Costa Rica, Perú y México revelan desafíos, tensiones, contradicciones y logros de empresarios y empresarias referentes durante las últimas décadas y en la actualidad. En la mayoría de los casos, las entrevistas se han realizado en español (con su respectiva traducción al inglés). Las transcripciones son de acceso público y pueden descargarse de nuestro sitio web luego de completar un breve formulario. También puede consultarse nuestra colección de varios cientos de videos cortos (clips) que analizan un espectro de temas diversos, como la corrupción o la innovación, de interés por su valor para la docencia. Los clips pueden [descargarse](#) y utilizarse libremente.

Historias de corrupción

CEM lanzará una serie de blogs sobre historias de corrupción en mercados emergentes. Los testimonios detallarán experiencias personales con el objetivo de fomentar la investigación de un tema complejo y multifacético. Invitamos a que nos envíen sus historias o testimonios en idioma inglés o en español para ser incorporadas en las próximas ediciones.

[Accede a la descripción de la serie aquí](#)

Para una descripción en español, por favor envíenos un correo a cem@hbs.edu.

CONÉCTESE CON NOSOTROS

Manténgase en contacto: Nos gustaría conocer sus opiniones sobre este proyecto, acerca de cómo se puede utilizar y mejorar, y qué otros países podrían incorporarse.

Por favor escríbanos a cem@hbs.edu para sugerir candidatos y candidatas para nuestras entrevistas o compartir su experiencia con el uso de las mismas en la docencia, investigación o por su interés general.

Enlace a los profesores que codirigen el proyecto y a los coordinadores:

- Geoffrey Jones, Isidor Straus Profesor – HARVARD BUSINESS SCHOOL
- Tarun Khanna, Jorge Paulo Lemann Profesor – HARVARD BUSINESS SCHOOL
- Andrea Luch, CONICET (Argentina) y Universidad de Los Andes (Colombia), Investigadora Independiente
- Makena Binker Cosen, Investigadora Asociada – HARVARD BUSINESS SCHOOL
- Maxim Pike Harrell, Investigador Asociado – HARVARD BUSINESS SCHOOL



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Boletín Informativo

CREATING EMERGENT MARKETS

Destacando a las Mujeres de Negocios



[Beatriz Fernández](#) es la co-creadora y propietaria de Crepes & Waffles, una cadena de más de 180 restaurantes que llevó el concepto de “brunch” a Colombia. En su entrevista, revela su experiencia montando este emprendimiento y experimentando con recetas para crear un producto de alta calidad. Beatriz reflexiona sobre cómo ajustar un menú para satisfacer las preferencias siempre cambiantes de los consumidores mientras se mantiene una marca consistente y distintiva basada en sabores tradicionales colombianos. Describe también la campaña de sostenibilidad dirigida por su hijo, en la cual utilizan ingredientes locales y de temporada. Discute los principios detrás de su cultura corporativa que la han llevado a invertir en el desarrollo profesional y la salud de sus empleados. Concluye con una discusión del impacto social, de la importancia de la paz, y del papel de Crepes & Waffles ante los desastres naturales en su país.

[Accede al transcripto completo aquí](#)

Clips de vídeo

Empresas de familia

Beatriz Fernández discute los distintos papeles que sus hijos cumplen en la empresa de la familia y como ellos han contribuido al crecimiento de la compañía.



Igualdad de género

Beatriz Fernández describe los talleres de empoderamiento en la Academia de las Artes que se realizan con el propósito de apoyar a mujeres, especialmente de bajos ingresos.



Expansión Global

Beatriz Fernández explica su decisión de crecer con su negocio a nivel internacional en la década de 1990, yendo primero a Ecuador y luego al otro lado del Atlántico, mientras se focalizaban en sus relaciones con las comunidades y gustos locales, incorporando granjeros locales y haciendo que cada gerente de tienda sea un líder.



Publique en nuestra Revista Digital

Estamos lanzando una Revista Digital para promover la investigación basada en las entrevistas de nuestro archivo de historia oral. Invitamos a enviar un artículo original para nuestra publicación del verano septentrional de 2022. Los

manuscritos en español (con traducción al inglés) de todas las disciplinas son bienvenidos, mientras los mismos realicen un uso sustancial de los materiales del proyecto *Creando Mercados Emergentes* como fuente primaria. Los envíos serán considerados hasta el miércoles 31 de junio. Por favor, enviar sus contribuciones originales por correo electrónico a cem@hbs.edu indicando en el asunto "Creating Emerging Markets Magazine Submission". En el cuerpo del correo, incluir su nombre completo, Institución a la cual se encuentra afiliado/a, ocupación (estudiante, profesor, investigador independiente), y la dirección de su correo electrónico. Próximamente publicaremos más información acerca de nuestra guía para envíos. Ante cualquier consulta o duda, por favor escribanos a mbinkercosen@hbs.edu.

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[About the project...](#)

Newsletter

CREATING EMERGING MARKETS



**Harvard
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New interview with first Nigerian Minister of Communication Technology



In her interview with the [Creating Emerging Markets project](#), Dr. Omobola Johnson discusses her early upbringing and education, her consulting career at [Arthur Anderson](#), her takeaways from her tenure as the first [Nigerian Minister of Communication Technology](#) under the presidency of Goodluck Jonathan, her experience in venture capital at [TLCOM Capital](#), and her role as the co-founder of [WimBiz](#), a non-profit dedicated to empowering women.

[VIEW FULL INTERVIEW HERE](#)

Video clips

[Developing local content](#)

Omobola Johnson emphasizes the importance of local content development and ICT skill



capacitation in response to the burgeoning tech industry in Nigeria.

"We have to have that local content mindset. It is not about protecting Nigeria, it is about ensuring that Nigerian entrepreneurs and companies can thrive."

Healthcare and technology



Omobola Johnson discusses the ways the Ebola crisis prepared Nigeria to confront the COVID-19 pandemic and healthcare challenges in access, quality, and safety that can be solved using technology.

"Health is one area where technology is going to play a major role to help us solve some of the really big challenges that we have in this country."

Empowering women in business



Omobola Johnson explains how WimBiz seeks to increase the representation of women on corporate boards, spotlighting one of her favorite initiatives, the WimBoard Executive Database.

"If we do not try to solve [the problem of gender inequality], nobody is going to solve it for us."

Watch more

[Why venture capital >](#)

[Navigating crises >](#)

[The role of regulators >](#)

[Leading change >](#)

[WimBiz's origins >](#)

About us

The [Creating Emerging Markets](#) project offers unique insights on business leadership over the last three decades in Africa, as well as Latin America, and the Middle East, and South Asia. It is a major resource for research, teaching, and general interest. There are now over 150 interviews by Harvard faculty with high-impact leaders in business and social enterprise. The interview transcripts are fully accessible and can be downloaded online at the website. There is also a collection of hundreds of short video clips that are frequently updated, on topics ranging from innovation and start-ups, business-government relations, and corruption. They are [downloadable](#) without permission.

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Geoffrey Jones – Isidor Straus Professor of Business History

Tarun Khanna – Jorge Paulo Lemann Professor; Director, Lakshmi Mittal and Family South Asia Institute, Harvard University

Research Associate
Makena Binker Cosen



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[About the project...](#)

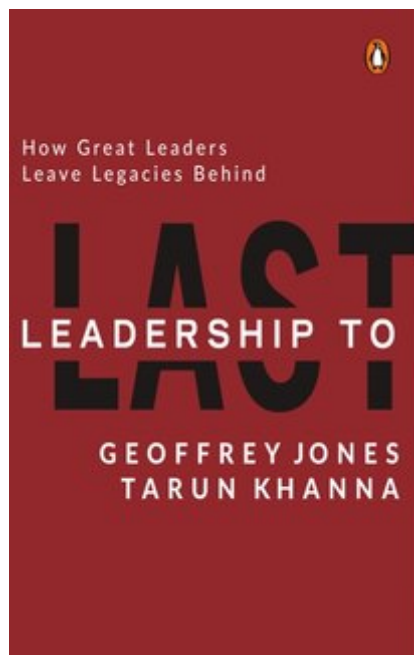
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Creating Emerging Markets

NEWSLETTER

BOOK LAUNCH

Leadership to Last: *How Great Leaders Leave Legacies Behind*

Society tends to glorify the get-rich-quick entrepreneur—build a company and go public, then (maybe) give to charity. In their new book, [Geoffrey Jones](#) and [Tarun Khanna](#) interview iconic business leaders from India who have demonstrated leadership to last.”



The book shows how Indian magnates, including [Ratan Tata](#), [Adi Godrej](#), [Kiran Mazumdar-Shaw](#), [Rahul Bajaj](#), etc., have built, to general acclaim and acknowledgement, organizations that are seen as forward-looking and innovative, subscribe to a code of ethics and generally contribute to the betterment of society. The authors demonstrate that this trifecta is a lot harder to achieve than a unicorn status.

ORDER NOW

Video clip showcase

This book draws on a large set of in-depth interviews with business leaders across India and South Asia conducted by Harvard faculty as part of the [Creating Emerging Markets](#) project. Get a sneak peek at these interviews now!



Meet the authors



[Geoffrey Jones](#) is the Isidor Straus Professor of Business History at the Harvard Business School. He obtained his PhD at the University of Cambridge in Britain. He has since taught widely in Europe and the US. He specializes in the history of global business and emerging markets, especially the ecological and social responsibility of business. His recent books include [Beauty Imagined: A History of the Global Beauty Industry](#) (2010), and [Profits and Sustainability: A History of Green Entrepreneurship](#) (2017). He is a fellow of the Academy of International Business and a Corresponding Fellow of the British Academy.



[Tarun Khanna](#) is the Jorge Paulo Lemann Professor at the Harvard Business School. He studies entrepreneurship as a means to social and economic development in emerging markets. He was the first director of Harvard's university-wide Lakshmi Mittal and Family South Asia Institute in the fall of 2010. The institute rapidly grew to engage over 150 faculty members from

across Harvard in projects embracing pure sciences, social sciences and humanities, and spanning the region from Afghanistan to Myanmar. A centerpiece of the Institute's strategy is deep local presence, anchored through offices in New Delhi and Lahore. During the past decade, he has overseen HBS activities across South Asia, anchored in Mumbai.

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Latin American Regional Newsletter, December 2021

PARA LA GENTE

El proyecto [*Creando Mercados Emergentes*](#) de la Escuela de Negocios de Harvard se mantuvo activo durante la pandemia y continúa entrevistando a líderes empresariales latinoamericanos de alto perfil. En nuestro boletín informativo más reciente, revelamos algunos de sus reflexiones sobre **la responsabilidad y el impacto social de las corporaciones**



Entrevistada: Rosario Bazán

PERÚ CEO de DanPer (Envasado y Agricultura)

En su entrevista con **el proyecto CEM**, la Ing. Bazán discute la hiperinflación de los 1980 en Perú, y cómo su título de ingeniera industrial la ayudó a conseguir trabajo durante una época de gran desempleo, y luego impactó en su decisión de abrir un negocio de exportación de piñas junto a su pareja.

“En la medida que impactamos positivamente en la vida de nuestros trabajadores, ellos están impactando en la vida de sus familias, de sus comunidades, y por consiguiente en nuestro país.”

Durante la entrevista Rosario describe los primeros años de esa empresa, incluyendo sus experiencias con su socio holandés, el reto de capacitar a empleados, y satisfacer a clientes globales mientras operaba un mercado lleno de incertidumbres. Explica cómo su compromiso de honrar los acuerdos con sus clientes, a pesar del fracaso, le abrió la oportunidad de iniciar otra empresa. Este nuevo emprendimiento fue el origen de DanPer, ahora una de las principales empresas exportadoras de productos primarios del Perú, y reconocida por la calidad de sus productos, sus avances en sostenibilidad y por empoderar a sus empleados y comunidad local.

Rosario enfatiza la dificultad de obtener capital durante una crisis económica prolongada. Discute cómo la agitación social la motivó a crear oportunidades de empleo digno y a demostrarle al mundo de lo que era capaz su país. Explica cómo logró estos objetivos diversificándose en otros cultivos y productos, al adaptar nuevas tecnologías e invirtiendo fuertemente en la creación de una cultura corporativa abierta e inclusiva.

“Para lograr la sostenibilidad de una empresa se requiere enfocarse también, además del balance económico, en el balance social... Ese clima saludable se va a dar solamente en la medida que tu respetes [al] trabajador.”

En [este clip](#), la Ing. Bazán explica su decisión innovadora de iniciar un centro de salud dentro de su empresa y las razones por las que han podido aumentar significativamente la productividad de sus trabajadores.



Entrevistada: Sylvia Escovar

COLOMBIA

Presidente de Terpel (Combustibles y Gas) (2002 - 2021)

En su entrevista con [el proyecto CEM](#), la Sra. Escovar describe su educación en el extranjero, su regreso a Colombia y su transición laboral entre el sector público y el privado. Nos cuenta la historia del grupo empresarial Terpel desde su fundación en 1968, relatando un largo proceso de consolidación iniciado en el 2001, su transición cultural hacia un enfoque centrado en las personas y su último cambio de dueño. Sylvia comparte sus estrategias para manejar una red de empresas independientes y destaca la presencia nacional como una de las mayores fortalezas de Terpel.

“Cuando las personas se vuelven el foco de lo que hacemos... la compañía empieza a crecer, porque empieza a crecer el objetivo que teníamos.”

Escovar luego describe el compromiso de Terpel con la sostenibilidad y la diversidad cultural de Colombia, valores que promueve mediante el desarrollo de un portafolio en sus tiendas con productos de baja toxicidad y representantes de cada región del país. Discute luego los desafíos de internacionalizar Terpel y de trabajar en una industria altamente regulada. Señala la importancia de la igualdad de género en la industria y la necesidad de contar con más mujeres en posiciones ejecutivas. Para concluir, analiza el rol de Terpel en el proceso de paz que terminó con la larga historia del conflicto civil de Colombia, iniciado a mediados de los 1960.

“El producto es una excusa para llegarles a las personas —es una ventaja competitiva no estar atada a un producto. Estoy atada a mi convicción y a mi compromiso con las personas.”

En [este clip](#), la Sra. Escovar analiza el desafío de la desigualdad de ingresos en Colombia, el rol de la Fundación Terpel en demostrar que las empresas necesitan un propósito más allá de las ganancias, y por ello la apuesta a una gran inversión en la educación y en la formación de líderes comunitarios.

Videos sugeridos





Nuestro proyecto

El proyecto *Creando Mercados Emergentes* ofrece información exclusiva sobre la trayectoria de empresarios y líderes comunitarios de América Latina, África, Asia y el Medio Oriente durante las últimas décadas. Constituye un recurso importante para la investigación, la docencia y el interés general. En el sitio web pueden consultarse más de 150 entrevistas realizadas por profesores de la Universidad de Harvard o investigadores asociados con esta institución. En América Latina, los testimonios recogidos en Argentina, Brasil, Chile, Colombia, Costa Rica, Perú y México revelan desafíos, tensiones, contradicciones y logros de empresarios y empresarias referentes durante las últimas décadas y en la actualidad.

En la mayoría de los casos, las entrevistas se han realizado en español (con su respectiva traducción al inglés). Las transcripciones son de acceso público y pueden descargarse de nuestro sitio web luego de completar un breve formulario. También puede consultarse nuestra colección de varios cientos de videos cortos (clips) que analizan un espectro de temas diversos, como la corrupción o la innovación, de interés por su valor para la docencia. Los clips pueden [descargarse](#) y utilizarse libremente.

Conéctese con nosotros

Manténgase en contacto: Nos gustaría conocer sus opiniones sobre este proyecto, cómo cree que puede utilizarse y mejorarse, y qué otros países podrían incorporarse. Por favor escríbanos a cem@hbs.edu para sugerir candidatos y candidatas para nuestras entrevistas o compartir su experiencia con el uso de las mismas en la docencia, investigación o por su interés general.

Enlace a los profesores que co-dirigen el proyecto y a los coordinadores:

- Geoffrey Jones, Isidor Straus Profesor – HARVARD BUSINESS SCHOOL
- Tarun Khanna, Jorge Paulo Lemann Profesor – HARVARD BUSINESS SCHOOL
- Andrea Lluch, CONICET (Argentina) y Universidad de Los Andes (Colombia), Investigadora Independiente y Profesora
- Makena Binker Cosen, Investigadora Asociada – HARVARD BUSINESS SCHOOL

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The infographic features five circular icons on a black background, each with a white icon and a label below it. From left to right: 1. A family icon with a woman and two children, labeled 'gender discrimination and child marriage'. 2. A house with a lightning bolt, labeled 'natural disasters and armed conflict'. 3. A person sitting at a table with a bowl, labeled 'household poverty and child labor'. 4. Two speech bubbles with a question mark, labeled 'language challenges'. 5. A person in a wheelchair, labeled 'disability'.

...are keeping
5.5 million boys and 5.9 million girls
out of primary school in South Asia.

**When facing *inequality*, how can
businesses promote *inclusion*?**

Source: UNICEF

Business Voices on Inclusion in South Asia



Featured Interviewee: Devi Shetty

Dr. Devi Shetty is a cardiac surgeon and Founder and Chairman of Narayana

Health, the second largest hospital network in India. Since its founding in 2001, the cost of heart surgery at Narayana Health has fallen to being the lowest in the world. First focused on cardiology and cardiac surgery, the hospital network now offers all forms of tertiary care at over a dozen locations in India. Dr. Shetty initiated the “micro health insurance scheme” along with the government of Karnataka, which currently insures more than four million poor farmers in the state.

“We need to do two million heart surgeries a year - just in India. Currently, all the heart hospitals put together perform hardly 130,000 to 150,000 surgeries.”

In his interview for Creating Emerging Markets, Dr. Shetty describes the poor state of the Indian healthcare industry when he began his career, which he believes continues to be held back by the shortage of skilled workers.

“You can't produce [a healthcare workforce] overnight. It takes 14 years to train a surgeon to operate on your hand. Unless we create a methodology of using technology to train people, this world will be in big trouble.”

He explains how, in the 1980s and 1990s, more than two million people a year needed heart surgeries in India—and not just elderly retirees, but young heads of household who were relied upon to support their families. Dr. Shetty shares some of the innovative strategies he devised at Narayana Health to improve both care and access with very limited resources.



“India will prove to the world that the wealth of the nation has nothing to do with the quality of healthcare its citizens will enjoy.”

He then discusses how he raised money from a private equity company to support the hospital network's substantial growth. He concludes by reflecting on how intelligent policy can help developing countries around the world provide affordable healthcare to their citizens.

“We have never refused a single patient with a curable heart condition who had no money because they couldn’t afford the surgery. It’s not because of me. The ecosystem that we created makes it possible.”



"Subsidizing Heart Operations"

In this segment, Dr. Shetty explains how Narayana Health has developed systems to ensure that even very poor patients get the care they need. Particularly, he describes how he seeks to incentivize families that are more willing to pay for operations for baby boys than baby girls to invest in girls' health, too.

[Click here](#) to watch the clip.



Featured Interviewee: Runa Khan

Runa Khan is Founder and Executive Director of Friendship, an NGO founded

in 2002 that supports remote communities in Bangladesh. Friendship pioneered floating hospitals, provides integrated services for climate-impacted communities, and delivers educational services. Friendship has also been active in the Rohingya crisis when Myanmar military persecuted and forced large numbers of Muslims to flee to Bangladesh in 2017. It became the second largest healthcare service in refugee camps.

“The poor cannot afford poor solutions. You give them something that is beautiful. You give them art. You give them excellent healthcare. You give them the best education that you possibly can. Then they start having hope and that’s where the change can come in. People can live in poverty, but they cannot live without dignity and hope.”

In her interview for Creating Emerging Markets, Khan describes the privilege she had growing up as a descendent of Jamindars (wealthy landowners) and tells the story of what prompted her to step outside of her privileged elite lifestyle to address rural poverty. In 1995, she began to work with UNICEF in a scheme to train government schoolteachers in rural Bangladesh based on a novel pedagogy she had developed rooted in simplicity and ethics.

“I cannot imagine somebody coming to me and saying we need to do this, but it might have a gender problem. They will come to me saying we need to do this and this information will only be thought of IF it is based on our values. Values are not the limiting factor but the essence of why we do something.”

She describes this pedagogy in detail: how she came up with the pedagogy, and how she was able to implement it, as she was not a formally trained teacher. She argues that the success of Friendship rested on listening to the people, understanding what they needed, and creating a solution, instead of coming with a pre-planned project. Khan explains that the priority of Friendship is to bring services to char dwellers, who are among the poorest people in Bangladesh. The challenge for Khan was how to do this for a population of people who moved house nearly fifty times in their lifetimes, and about which so little was known that even their total numbers may have been anywhere between 4 and 10 million.



“No one would go there except to give relief and some ad hoc services. But that doesn’t make change happen. Change happens only with dependability, quality, [and] confidence.”

To conclude the interview, Khan explains how she has taken Friendship international for fundraising purposes, and the groundwork she has done in other countries including Pakistan.



"Building Educational Infrastructure"

In this segment, Khan discusses Friendship’s innovative strategy for creating schools and training teachers in remote and rural areas.

[Click here](#) to watch the clip.

Clips Showcase



Muhammad Musa:
on financial inclusion



Ritu Kumar: on restoring
traditional craftsmanship



Suresh Krishna:
on eradicating poverty

About

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- Research Associate
 - Makena Binker Cosen



News from Harvard Business School's Creating Emerging Markets Project

ABOUT: [The Creating Emerging Markets](#) project offers unique insights on business leadership over the last three decades in Africa, as well as Latin America, the Middle East, and South Asia. Led by Harvard Business School Professors Geoffrey Jones and Tarun Khanna, the project serves as a major resource for research, teaching, and general interest. There are now nearly 150 interviews by Harvard faculty with high impact leaders in business and social enterprise. The interview transcripts are fully accessible and can be downloaded online at the website. There is also a collection of hundreds of short video clips that are frequently updated, on topics ranging from innovation and start-ups, business government relations, and corruption. They are [downloadable without permission](#). For a curated selection of Creating Emerging Markets clips, please also see the Creating Emerging Markets playlist on the [Harvard Business School's YouTube channel](#) every Monday. As we pursue increasing awareness around inclusion, diversity and racial justice in Africa and around the world, we highlight three of our interviewees that speak directly to these themes.

Voices on Inclusion



Featured Interviewee:
Sizwe Nxasana

About Nxasana and the Interview

Sizwe Nxasana was the founding partner of SizweNtsalubaGobodo, the largest Black accounting firm in South Africa, as well as the former CEO of Telkom and FirstRand Group. In his interview for the Creating Emerging Markets project, Nxasana explains his decision to become an accountant and the many challenges he encountered as a Black professional in the apartheid state. Nxasana describes the ways in which his firm trained new accountants and expanded opportunities for Black students to enter the profession. As the interview continues, Nxasana discusses the transformation of the state-owned telecommunications company, Telkom, into a corporate entity that included Black people in executive roles and extended service to previously underserved centers of Black population. Nxasana details his efforts to simultaneously expand service and increase the efficiency of Telkom, while navigating a complicated and evolving governmental bureaucracy. Next, Nxasana describes his transition into the banking industry. He identifies the crucial role that bringing technology up to date played in his success at FirstRand, and the need to eliminate inefficiencies in staffing and structure just as he had at Telkom. As at Telkom, Nxasana recognized the need and saw an opportunity to expand into the previously underserved customer base of Black South Africans, and also began to develop an international presence. To conclude his interview, Nxasana discusses his work at the National Student Financial Aid Scheme and his long involvement with basic education as part of corporate social investment at Telkom and FirstRand.



Sizwe Nxasana, the founding partner of SizweNtsalubaGobodo, the largest Black accounting firm in South Africa, describes the actions he took to develop a corporate culture that empowered Black people at his accounting firm.



Featured Interviewee: Shirley Zinn

About Zinn and the interview

Shirley Zinn is Non-Executive Director of Sanlam and former Head of Human Resources for Standard Bank South Africa. Her interview for the Creating Emerging Markets project focuses on her personal journey from a childhood of poverty in apartheid-era South Africa to her position as a prominent business leader. She discusses her upbringing in the Cape Flats, which had been established under the Group Areas Act in 1950 to keep Black and Indian communities separate from white communities. After graduating from the University of the Western Cape, Zinn went back to the Cape Flats where she taught English to high school students and adult learners. It was here that she developed her own pedagogy involving participative and collaborative learning, which encouraged the students to return to class. Zinn then went on to get her doctorate at the Harvard Graduate School of Education. In this interview, she describes the challenges she faced in receiving permission from her job to take a temporary leave, and the tests she faced living in the United States. After graduating in 1997, Zinn went back to South Africa seeking to work in education on curriculum design, but ultimately took a job at an insurance company designing training programs for entry-level staff. In 1998, Zinn moved to Pretoria, briefly working in public service before becoming Head of Human Resources at the local affiliate of British-owned Reckitt Benckiser in 2000. After personal tragedy struck in 2003, Zinn left her role at Reckitt Benckiser and started Shirley Zinn Consulting. In 2004, Zinn became General Manager of Human Resources of the South African Revenue Services. The work was challenging as this organization was attempting to shift away from its apartheid-era culture, but Zinn believed that developing a system to collect taxes properly was essential in nation building. In the interview, Zinn discusses her more recent involvement in board governance. Zinn argues that it is important to ensure that a sustainable economy is built in South Africa through well-run businesses that are profitable, but have compassion for people and that it is important to call out businesses when they are not behaving accordingly. To conclude the interview, Zinn discusses her two high profile resignations as non-executive board member from Shoprite and Cricket South Africa that highlighted the issues of corruption in South Africa.



Shirley Zinn, the Non-Executive Director of Sanlam and former Head of Human Resources at Standard Bank South Africa, explains the hardships of growing up in Cape Town's Cape Flats in the 1960s, and the importance of possessing strong values and intent in the struggle to survive.



Featured Interviewee: James Mwangi

About Mwangi and the interview:

James Mwangi is CEO and Managing Director of Kenya's Equity Bank. In his interview with the Creating Emerging Markets project, he narrates his entrepreneurial journey building one of Kenya's biggest and most inclusive banks, and discusses his driving mission to give back to Kenyan society through education. Mwangi begins by describing the numerous obstacles—from compliance requirements to fees to access to liquidity—that barred many people from opening bank accounts at the start of his career in the early 1960s. Moreover, he explains how, after Kenyan independence in 1963, there were very few consumer-facing banks, because the government focused on developing banks aimed at serving state corporations, rather than the Kenyan population. Mwangi experienced the results of this exclusion at first hand during his childhood, when his mother—along with many other people in his village—was deemed ineligible to open a bank account. Mwangi's desire for equal access to banking services became a major motivating factor throughout his career. He goes on to explain the circumstances in which he got involved with Equity Bank, which was originally a building society. The bank was struggling, but he saw it as full of potential, and he led its transformation.

Today, Equity Bank is one of the biggest in Kenya, serving over 50 percent of the population. Mwangi focused on improving interactions with customers. Previously, he explains, clients “were made to feel that [their] value to the bank was based on [their] account balance.” At Equity, Mwangi strove to “give banking a human face.” As he explains in the interview, all customers—regardless of wealth or background—were treated with dignity. “People are more human than economic. That’s the conclusion I have today—that it’s how you treat them, it’s not what you give them that matters.” This relationship with clients—built on a foundation of mutual respect—was also key to helping previously disenfranchised Kenyans build savings accounts and credit history.



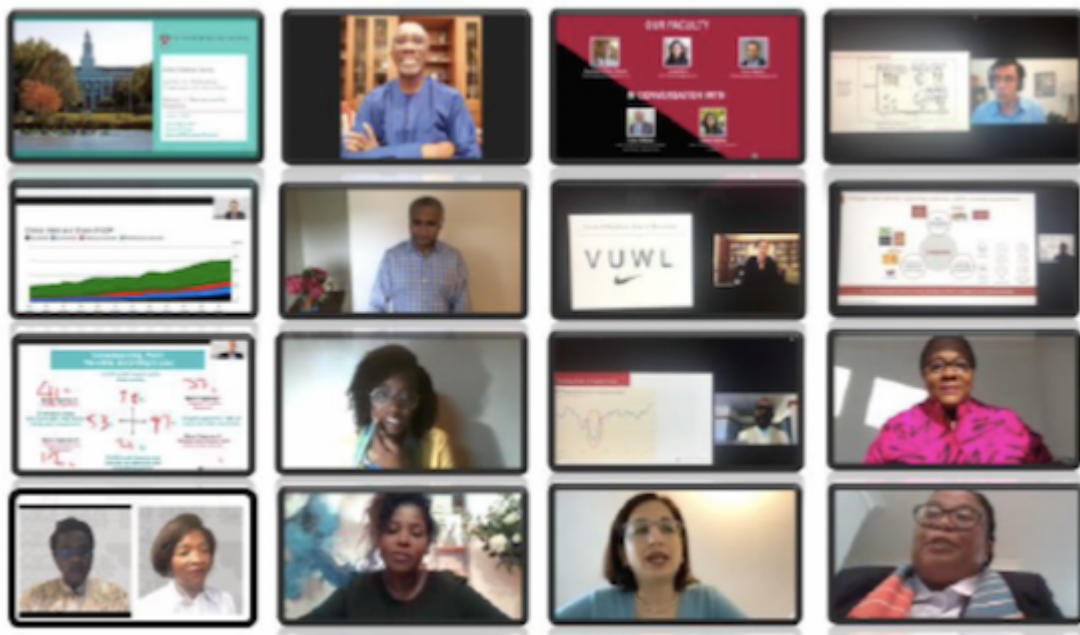
Mwangi explains that both international and state-owned banks failed to address the issue that 96 percent of the population had no bank accounts in post-colonial Kenya, and how Equity Bank under his leadership was able to dramatically expand financial inclusion.

Clips Showcase



The 2020 Africa Webinar Series

On June 4, 2020, the HBS Africa Research Center launched the webinar series, COVID-19: Reflections, Challenges and Next Steps, where HBS faculty shared insights on macroeconomics, strategy, leadership and execution relevant to Africa. This webinar series consisted of four sessions over four weeks, each featuring a pair of HBS faculty together with leading African business leaders sharing lessons relevant to the challenges being faced on the continent during this global pandemic. You can find recordings of the webinars by visiting the links below:



Faculty and guest speakers presenting in the four different sessions.

Session 1: [Macroeconomic Scenarios](#)

Session 2: [Leadership in Uncertainty](#)

Session 3: [Strategy and Capital Markets](#)

Session 4: [Agile Execution](#)

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Research Associate

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South Asian Regional Newsletter, October 2020

About

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Voices on Resilience



Featured Interviewee: Shamlu Dudeja

Shamlu Dudeja is Founder of SHE (Self Help Enterprise) India, a non-profit organization that focuses on reviving Kantha – the art of tradition embroidery found in the states of West Bengal and Odisha, as well as Bangladesh – as a means to provide rural women with access to income. Dudeja is also Chairperson of the Calcutta Foundation, an NGO supporting under-privileged communities in key areas including disaster relief, education support, medical support, and vocational support.

In her interview for *Creating Emerging Markets*, Dudeja narrates her inspiring story beginning with her family's dramatic flight from Karachi at the time of Partition, and their arrival in Mumbai in a storm and the belongings they had managed to take with them. As the interview continued, Dudeja talks of her early career as a mathematics teacher and how she became the author of a major math textbook. Resilient as ever, Dudeja used the royalties from this and subsequent publications to fund the operation of the non-profit organization SHE founded in the early 1990s. SHE grew from just a few women embroidering Kantha in their spare time to a complex network with trained seamstresses who oversaw hundreds of women workers. Dudeja also discusses SHE's unique organizational structure, how she ensures fair

compensation, and how the group is adapting to the new ecosystem of online retail.



In this segment, Dudeja recounts her childhood during Partition in great detail, starting with the day of the Partition where she witnessed the Pakistani flag go up in Karachi, the subsequent looting in the city, her parent's decision to leave Pakistan, and her family's distressing journey by ship to Mumbai. [Click here](#) to watch the clip.

The photo above is Shamlu Dudeja and Professor Geoffrey Jones taken at her interview in Kolkata.



Featured Interviewee: Anu Aga

Anu Aga was the Chairperson of Thermax from 1996-2004, an engineering company providing sustainable solutions in energy and environment, and is the current Chairperson of Thermax Foundation, the CSR branch of Thermax. In 1966, Anu Aga's father, A S Bhathena founded a company which became Thermax in 1980. In 1985, Rohinton Aga (Anu Aga's husband) assumed the title of Chairperson and Managing. In 1985, Aga herself became involved with the family business after being appointed Head of Human Resources.

After the sudden death of her late husband in 1996, Aga inherited leadership of Thermax. In the interview she did for Creating Emerging Markets, Aga describes some of the biggest challenges she faced after assuming leadership of a large-scale, highly-diversified engineering firm during her eight-year tenure. During this time, the Indian economy was in the midst of a severe downturn, and despite the fact that she had little background in business or engineering, she recognized that the company was out of depth and needed major restructuring. Aga believes the key to her success was her willingness to ask for help, and her unprecedented decision to remove family members from executive positions. This was the first of many bold decisions discussed in her interview, including her insistence on a no-corruption policy at Thermax. After stepping down in 2004, Aga has remained active as Chairperson of Thermax Foundation, involved in widespread philanthropic activities including The Akanksha Foundation, an NGO delivering high quality education to children from low-income communities and Teach for India.



In this segment, Aga explains the circumstances around which she was chosen as her husband's successor at Thermax after he passed away in 1996. She discusses the many challenges she faced and how she was able to overcome them, noting the importance of accepting help and not comparing oneself to others. [Click here](#) to watch the clip.

The photo above is Anu Aga and Professor Geoffrey Jones taken at her interview in Mumbai.

Clips Showcase



Keshub Mahindra: on social impact



Binod Chaudhary: on



Runa Khan: on education

diversification



Shyam Benegal: on gender



Rahul Bajaj: on family business



Devi Shetty: on fundraising



Suresh Krishna: on base of the pyramid



Zia Mody: on gender

Worldwide Week at Harvard 2020

[Worldwide Week at Harvard](#) showcased the remarkable breadth of Harvard's global engagement. Hosted by Harvard Schools, research centers, departments, and student organizations, this year's events focused on the themes of social justice and human rights, pandemics and global health, and governance and democratic leadership.

On 7-8 October 2020, "[24 Hours of Harvard](#)" (24hH) featured 24 consecutive hours of Harvard programming. During the One Harvard presentation, where the HBS India Research Center along with the HSPH India Research Center, Harvard Business Publishing, and the Lakshmi Mittal South Asia Institute presented "daastan – e – south asia (Tales of Leadership from South Asia)". This presentation focused on efforts to drive public health communication and policy translation, using case studies and research to influence management practice, and depicted individuals leading with passion and purpose to drive social justice, community health and digital access to education post Covid-19.

It used a visual storytelling medium to string together stories from frontline workers, leaders in business, academia, government, Harvard alumni, donors, and other stakeholders.

Meanwhile the Lakshmi Mittal and Family Institute for South Asian Studies presented “Khusrau’s River of Love: Cosmopolitanism and Inclusion in South Asian Traditions”. Throughout recent history, South Asia has witnessed a deep polarization of society fueled by ideologies that seek to exclude “the other.” However the region also had a rich legacy of inclusion and humanism, expressed through its vibrant literary and performative traditions, best exemplified by Amir Khusaru, South Asia’s legendary historian, poet, musician, and mystic. This presentation featured performances by writer and musician, Ali Sethi and Dastango, journalist, and writer, Himanshu Bajpai, with commentary by Harvard Professor Ali Asani.

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Latin American Regional Newsletter, June 2019

SOBRE EL PROYECTO

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Excepto en unos pocos casos, las entrevistas se han realizado en castellano (con su respectiva traducción al inglés). Las transcripciones son de acceso público y pueden descargarse online en el sitio luego de completar un breve formulario. También puede consultarse una colección de cientos de breves videos que analizan diversos temas, desde la corrupción hasta la innovación, de especial interés para su uso docente. Los videos de las entrevistas latinoamericanas se encuentran en idioma español, con subtítulos en inglés. [Se pueden descargar y utilizar libremente.](#)

NUEVAS VOCES



Entrevistada: Susana Balbo, Argentina.

La empresaria argentina Susana Balbo es dueña y enóloga en jefe de Susana Balbo Wines. En su entrevista con CEM, comparte la historia de su destacada carrera. Describe su experiencia y los distintos pasos en su carrera que la posicionan como una de las productoras de vino más exitosas de su país.

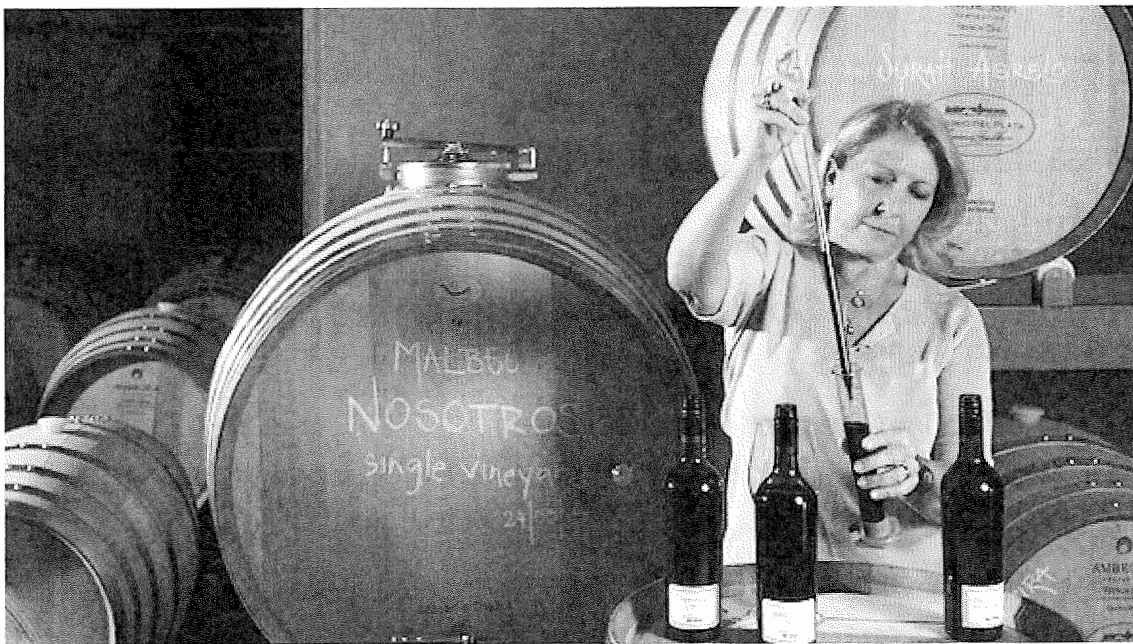
Susana Balbo cuenta los desafíos, las dificultades y los triunfos de su dinámica trayectoria empresarial y profesional. A continuación se presentan dos breves videos, con fragmentos seleccionados de la entrevista.





Vídeo 1 –Título: “Los inicios de una enóloga”

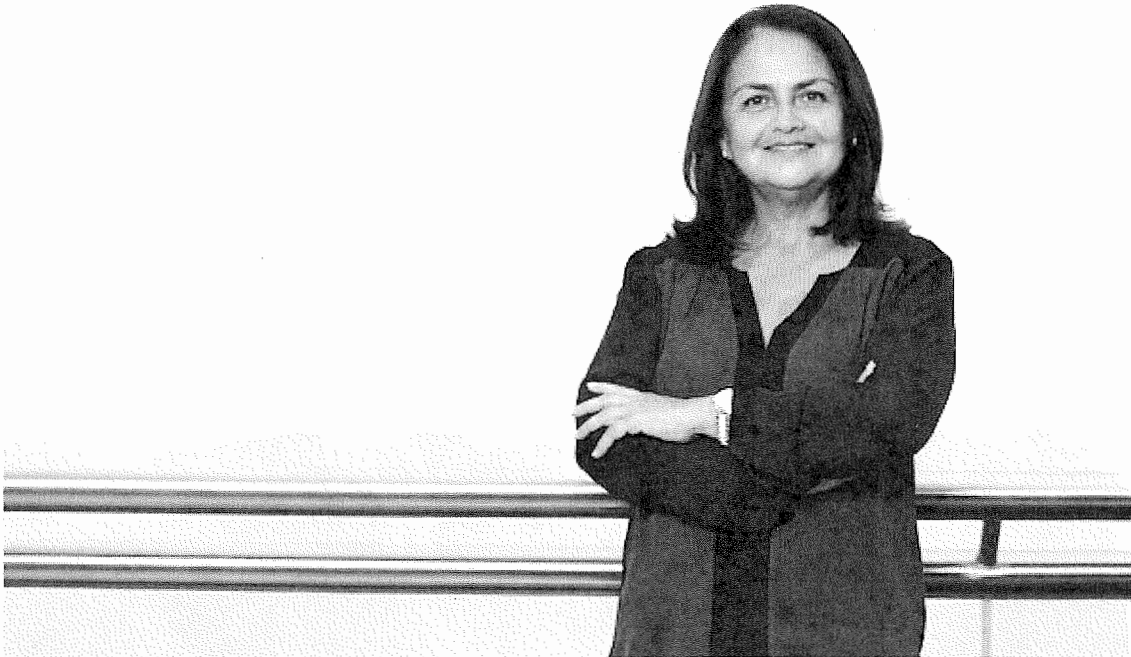
En este segmento, Susana Balbo habla de su experiencia y los desafíos que enfrentó como pionera en la industria vitivinícola argentina. Cuenta sus vivencias al ser la primera mujer que obtuvo un título universitario en enología y los retos que debió superar para conseguir trabajo en una disciplina inusual para las mujeres en esa época. También describe los difíciles momentos que atravesó como gerente para coordinar la mano de obra, en particular con las comunidades locales, donde las mujeres no solían ocupar posiciones de mando. [Haga clic aquí](#) para ver el video.



Vídeo 2 –Título: “Liderazgo empresarial y sostenibilidad ”

Susana Balbo analiza la importante función que pueden desempeñar los empresarios en el desarrollo económico, en especial en lo que se refiere a la sostenibilidad. Explica la importancia y la necesidad de formar líderes empresariales que se comprometan tanto con la formación del capital humano como con la protección del medio ambiente. [Haga clic aquí](#) para ver el video.

EN LAS NOTICIAS



Rosario Bazán: Co-fundadora y gerente general de Danper Trujillo S.A.C, Perú

EY (Ernst&Young) Emprendedora del Año en 2015, EY Jurado de Emprendedor del Año en 2016 - 2018. En esta entrevista, Rosario Bazán describe el complejo contexto de negocios del Perú durante la década de 1980 y el proceso de creación de Danper, hoy empresa agroindustrial líder. Relata los desafíos que enfrentó en los inicios de la compañía, desde una crisis económica e hiperinflación hasta la violencia y el terrorismo. Sin embargo, explica que la inestabilidad social no la desalentó –por el contrario, la motivó a seguir adelante. Asimismo, durante la charla se analizan cuestiones como la sostenibilidad, el empoderamiento de los empleados, la diversificación, la innovación y la responsabilidad social corporativa. [Haga clic aquí](#) para ver un segmento de la entrevista.

CONÉCTESE CON NOSOTROS

Manténgase en contacto: Nos gustaría conocer sus opiniones sobre este proyecto, acerca de cómo se puede utilizar y mejorar, y qué otros países podrían incorporarse. Por favor escríbanos a cem@hbs.edu para sugerir candidatos y candidatas para nuestras entrevistas o compartir su experiencia con el uso de las mismas en la docencia, investigación o por su interés general.

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African Regional Newsletter, December 2021

The role of government in business

Harvard Business School's [Creating Emerging Markets project](#) has remained active during the pandemic and continues to interview high-profile African business leaders. In our newest newsletter, we reveal some of their thoughts on **government and business**.



Featured Interviewee: Okechukwu Enelamah

**Founder of African Capital Alliance (Financial Services)
Former Nigerian Minister of Industry, Trade, and Investment (2015-2019)**

In his interview for [the Creating Emerging Markets project](#), Mr. Enelamah describes his early career transition from medicine to finance, his education abroad at the Harvard Business School, and his return to Africa and, then, to Nigeria to launch his work in private equity. He explains the challenges of establishing private equity in Nigeria and reveals how he overcame barriers, including issues around selecting the appropriate entrepreneurs to back, selecting the right partners, and fundraising. He notes his view that the 2010s proved turbulent for his industry because of multiple factors including market cycles, currency devaluations, and financial hedging issues. To conclude, Enelamah discusses what Africa can learn from China's growth, how Africa may be able to benefit from globalization, and the strong influence of his religious values on his career.

"It's our responsibility as Africans, and I include those of us that are in public service, in private sector, to create the right enabling environment for success."

In [this clip](#), Mr. Enelamah reflects on his service as the Nigerian Minister of Industry, Trade, and Investment between 2015 and 2019 during the Presidency of Muhammadu Buhari, highlighting the importance of creating the correct environment to encourage the development of economies throughout Africa.



Featured Interviewee: Cas Coovadia

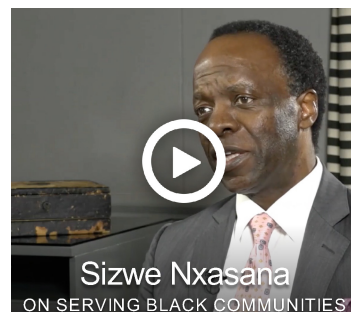
CEO of Business Unity South Africa (Policy)
Managing Director of the Banking Association of South Africa (Banking)

In this interview, Mr. Coovadia discusses his experience growing up under the apartheid regime as an ethnic Indian, his anti-apartheid activism throughout the 1980s, and his decision to go into business. He describes his role in forming Community Bank, South Africa's first mutual bank, and how he became the managing director of the Banking Association of South Africa. Coovadia expresses his views on the 2007-2009 global financial crisis, inequality, and corruption under President Zuma's 2009-2018 tenure. He details his latest venture, explaining the role of the Business Unity South Africa in advocating for an appropriate macroeconomic environment for growth, development, and investment in the country. To conclude, Coovadia discusses the need to include more women on boards, the necessity of the Broad-Based Black Economic Empowerment program, and the importance of the transformation of South African society as a whole.

"You can't compartmentalize business and government and society and so on. The world has gotten to a space where the success of business, sound governance, and success of society—the ordinary people—are totally interlinked."

In [this clip](#), Mr. Coovadia argues that the government needs proactive policies to support the Black community because of the discrimination it experienced under apartheid.

Clip showcase





About us

The [Creating Emerging Markets](#) project offers unique insights on business leadership over the last three decades in Africa, as well as Latin America, and the Middle East, and South Asia. It is a major resource for research, teaching, and general interest. There are now over 150 interviews by Harvard faculty with high-impact leaders in business and social enterprise. The interview transcripts are fully accessible and can be downloaded online at the website. There is also a collection of hundreds of short video clips that are frequently updated, on topics ranging from innovation and start-ups, business-government relations, and corruption. They are [downloadable](#) without permission.

Connect with us

Stay in touch: We would like to hear from you with thoughts on the project, how it can be used, how it can be improved, and which new countries for us to enter. Please contact cem@hbs.edu with potential interviewee nominations or share ways in which you have used our research.

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