

A move to a new country is a life-changing experience. New identities, fresh ambitions and unforeseen challenges —so much comes to you all at once.

This book chronicles the real-life inspirational stories of 10 expat women who rebuilt their lives, turned negatives into positives, with sheer grit and resilience. These are women who took the drama that life threw at them and used it as a catalyst to turn their lives around.

The tales are as diverse as the women's backgrounds, with childhoods spent on rolling Australian farms, amidst Swiss mountains, or in small-town America.

These women have reinvented themselves to become entrepreneurs, photographers, advocates, writers and leaders.

Transplanted to a new environment, they worked hard to better themselves—whether it is for personal fulfilment, for their families, for the expat community, or for womankind at large.

Here are stories of loss and failures, hope, aspirations and tomorrows.

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 Marshall Cavendish
Editions



Sushmita Mohapatra
Savitha Venugopal

Dear Ms Expat

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Inspiring Tales From
Women Who Built New
Lives In A New Land

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For Review Only

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To the strength that pushes prams
To the grit that wins boardroom battles
To the conviction that shatters glass ceilings
To the effort that breaks stereotypes

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Foreword

Too often when the words “expatriate” and “woman” are used in the same sentence, a very specific caricature is invoked. This prosaic parody shows expatriate women as primarily concerned with leisure and lunching, and completely undermines the capabilities, passions and pursuits of the majority of women living overseas. Possibly the only reason such a dated perspective still exists is that it reflects the limitations society once put upon women, rather than the limitations of the women themselves.

As someone who has lived overseas for nearly 30 years, through many iterations of my own life—including breadwinner, wife, mother, entrepreneur, author and now financial educator and mentor—one thing that never fails to impress me is the resourcefulness of women.



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I have known women from all walks of life and from all corners of the earth who have created businesses and charities, and launched artistic and educational projects. These endeavours often create jobs and opportunities for other women, and greatly benefit their newly adopted home countries. And unbeknownst to most, these ventures are often started with only a handful of other passionate people and, more often than not, on shoestring budgets.

This book profiles ten expatriate women and celebrates the lives and work they have created overseas. It is also a celebration of a country like Singapore that allows these types of opportunities to flourish for its expatriate community. *Dear Ms Expat* is an important resource because it reveals the challenges and difficulties of

“life on the road”, and yet it also inspires us, because even under the most challenging circumstances, it shows how anyone can recreate their lives in any location. It is a welcome addition to a wide body of writing done by expatriate women, and should be used as a guiding light for new expatriates or for those who want to create more meaningful experiences overseas.

Andrea Kennedy

*Founder and Educator in Chief
Wiser Wealth*



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Introduction

Dear Ms Expat,

Packing your life into boxes and moving to a new country is never easy. Exciting, yes. Scary, a bit. A new culture, alien languages, unfamiliar flavours and unknown roads await you. A whole new world of opportunities, apprehensions, possibilities, questions—all fused into one big adventure.

Whether you are standing hesitantly at the brink of this new chapter of your life, or you have already jumped in headlong, we welcome you to the experience. It is sure to transform you as a person. You may draw your identity from your career, from your life as a homemaker or from being a citizen of a country—regardless, everything will be viewed through new lenses.



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And we suggest you get the shade just right!

What may seem overwhelming initially will finally settle down to become life's routine. Or it may not. And that is where the excitement of uncertainty lies.

In the end, it is neither as easy nor as glorified as it looks. There are chaotic days, when you question whether anything makes any sense. It could be about leaving behind that cute vintage bookcase you found in a nondescript store, or it could be a complete existential crisis.

There will be weeks of self-doubt coupled with a need to hunt for familiar things (coffee, ice cream, cookies, mum's homemade muffins). Some months will sweep past, enveloping you in a spirit of hope and promise. But through this journey, there is comfort in knowing that trying circumstances beget inspiring stories.

This book tells you the success stories of ten inspiring women who chose to aspire to great heights, challenge the norm and reinvent themselves with astounding success. Hailing from different countries, their journeys are as diverse as they are similar.

The Diversity

These women have grown up on large farms in small Australian towns, the countryside in the U.S., in the comfort of warm homes in Austria or Switzerland, or in the hilly terrains of India. They have been brought up by single mums or authoritative fathers, in large families or small. In their homes, you will hear different languages—Japanese, German, English, Bengali, Lebanese and many more. They wear their battle scars well, and of that there are many—failed marriages, life-changing illnesses, or runaway teenage years.

The Similarity

As different as their journeys may have been, what binds these women together is their resilience—along with their determination to get things done, despite present or future uncertainties. They went on to set up companies, achieve unprecedented career success or create ecosystems for other women to succeed.

Our Story and Their Stories

We set up home in Singapore a few years ago, leaving behind well-thought-out career and life decisions, close-knit families, a bunch of friends and regular coffee haunts. We went through a gamut of emotions—hope



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one morning, despair on another. We wanted to quickly find comfort in routine while still being exploratory in spirit. We created holiday bucket lists. (You are probably nodding your head along, because you have tread these same paths.)

While making new friends (and meeting up with long lost ones), we were introduced to women who were going through similar struggles of finding new purpose, yet there were others who seemed to have aced it right away. We were intrigued. How do you set out on your own in a place so unfamiliar? Or how do you even begin scaling the ladders of corporate success when languages and cultures keep you wondering about your next move? That was when we started documenting these stories.

The experience has been enriching. Exhilarating too! The strength, the fortitude, the refreshing acceptance of self-doubts, questions and fears. We learnt, grew and looked forward to hearing their stories.

Life is right now, right here. There is no more waiting for the perfect combination of time and opportunity. If this book gives you the motivation to explore your potential, our work here is done. If it gives you the comfort of

knowing that there are ways of getting past almost any obstacle, then our work is done too.

Come, meet these wonderful women with us.

Love,

Sushmita and Savitha

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Mouna Aouri Langendorf

Tunisia
Founder, Woomentum

Winning in a Man's World

Tunisia, January 2011. Violence had erupted across the country after the self-immolation of a young boy, setting in motion the Arab Spring.

In a house on a quiet hillside, a young mother cradled her three-day-old baby, keeping away from the low French windows that overlooked the streets, listening warily to gunshots outside. The neighbourhood watch had cordoned off the house to keep the family safe.

The woman, a civil engineer entrepreneur, was also worried about her clients who were working with the government on large deals—a government that was now defunct with an absconding dictator, following a rather bloody *coup d'état*.



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It changed the world as we knew it and it transformed Tunisia, a picturesque African country with strong European influences. And in unfathomable ways, it changed the life of Mouna Aouri Langendorf forever. After the tumultuous events of the revolution, Mouna left her country of birth.

“We were hiding with my new born child. Some malicious groups were attacking private homes and looting shops. There were gunshots around the corner. It was a highly stressful first week for us as parents,” she says. Little wonder then, that when Mouna’s German husband got a job offer from Singapore, they moved countries in less than three months.

“We had to think about our baby’s safety. We put everything we owned in boxes. Things we had bought to do up the nursery for our baby, our photographs, lovely gifts from our friends. Our stuff is still there. We haven’t had the time to go back, sort it out or pack it well. We had to leave behind so many precious memories.”

It was a heart-breaking move for Mouna, who was then heading a company with a vision of helping Tunisia grow and prosper. That continues to be a dream she carries in

her heart. But in the meantime, Mouna is on a mission to help other women with Woomentum, a tech platform for women-led start-ups.

Tunisia Like It Was

Mouna grew up in a modern and liberal environment in Tunisia. A world very different from what she was confronted with years later. “It is a Muslim African country, but it was very unlike what we hear and see today. The first step taken by our previous leader Habib Bourguiba, a French-educated former lawyer, when he came into power, was to liberate women. He put a third of the country’s budget into education. The best thing he could do ever, for a country like ours which was small, with only five million people.”

Motivated by the socio-economic environment around her and strongly influenced by her parents, Mouna set her sights on an ambitious career. “My parents were particularly open-minded. I think my father had a huge impact on me. He ensured I had a strong belief in myself and slowed me down when I became overambitious. He shaped the way I think about life, money and values.” Mouna’s eyes moisten as she speaks about her dad. She lost him three years ago, and the wounds of this tragic loss are still fresh.



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Her mother's influence was far subtler, but lingers on in unique ways. Her mother was one of the very few Tunisian women who made it to the most prestigious high school in the country.

Despite coming from a very modest family, Mouna's grandfather had lofty ambitions for his eldest child. "He made huge sacrifices. He was very keen that my mother head to university and become a minister." Instead, she fell in love and got married at the age of 18. Mouna was born the year after. "Later, my mother saw the impact of what she had done. She had disappointed her father and she carries with her the regret of not finishing her studies and achieving any career success. I grew up seeing my mum like that. In a way, I think I have an irrational fear of not making it in my career. I want to do everything to protect myself from the same turmoil."

Drawing from her father's fierce tenacity and her mother's fear of failure, Mouna committed herself to work towards and achieve tremendous career success. "I loved mathematics, mechanics and physics and decided to get a degree in civil engineering." She was the only girl in a class of 40 boys, but that did not unnerve her or influence any of her decisions.

"My gender was never an obstacle."

This statement hangs in the air for a bit. "It was a Muslim country, but very open-minded. I have pictures of my grandmother wearing clothes like me. My mother never covered her head. We followed our traditions and religion, but there was nothing radical. Ramadan was more about family reunions. My father did his prayers but drank whiskey with his friends too."

She explains her strong beliefs: "I grew up appreciating having a religion, but without rules that limit your possibilities, separate you from other groups or differentiate you based on gender. Religion is man-made."

Homes across Borders

With the world as her oyster and her ambitions as her wings, Mouna moved to Japan to complete her master's degree. "Most Tunisians go to Europe or Canada, but I wanted to do something different. So I chose to complete my master's in engineering in Japan, on a scholarship."

It wasn't easy for her father to see his daughter head to the other side of the world for a degree. "He was devastated,



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but he never discouraged me. He was keen that I get exposed to a different culture and saw this as a unique opportunity for my career development.”

Away from the comforts of family and friends, Mouna started building her life in Japan. She learnt the language, set up home, started working in an engineering firm, spending over seven years in the country before she headed back to Tunisia.

“I wanted to give back to my country.”

She used her understanding of Japan’s culture and her fluency with the language to set up her first venture, a B2B consulting office to liaise between Japanese businesses and the Tunisian government. “They were working with the government on various engineering projects. But language was a challenge and that’s where I fit in like a glove.”

Mouna was part of business meetings, smoothening out deal processes and ensuring that large projects take off the ground without any communication or systemic breakdown. But the revolution cut short her ambitions here. “I remember being so apologetic about

leaving my Japanese clients. The Japanese value loyalty and despite their assurances, I think as a woman, I felt quite responsible.” She had spent five years building her company, but had to give it all up without a thought about what she would be doing next. For an ambitious Mouna, who had planned her career so well so far, this brought immense discomfort.

Seeking an Identity in Harsh Beginnings

Mouna’s relocation to Singapore with a three-month-old baby was a move she wasn’t in the least prepared for. “I had no support system and had no time to do any research on Singapore. I presumed it was going to be all okay and that finding a job was going to be easy. However, it was nothing like I imagined.” Mouna quickly realised that getting a job that she liked wasn’t going to be a cakewalk. “I didn’t know what it meant to be unemployed, not have an income or be on a dependent visa. I could sense that the fears that my mother had about not pursuing a career had begun to gnaw at me as well.”

She wasn’t comfortable with the title of being just an expat mother. While she enjoyed being a mum and saw it as quite honourable, she did not seek her identity from that role. “I am Mouna and I am a mum—I wasn’t



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comfortable with that at all. I saw my role as a mum as one that was like the other roles I played—a wife, a daughter, a sister, a friend. It couldn't encompass my whole existence."

These feelings spiralled out of control, ruining everything she held dear—her relationships, her marriage. "It wrecked my confidence. It was so crazy! One day I was running my own company and speaking four languages, and the next day I felt like I was a nobody. I didn't know how to navigate through all of this without support."

While some of it could be from the lack of friends and family she yearned for in a new place, Mouna says a lot of what she felt could be attributed to postpartum depression. "A woman is the one to be compromised when she has a child. Everything changes, her body, career, everything. But as women, we are never encouraged to talk about our feelings. And this is prevalent across cultures. I think this is wrong. It doesn't have to be that way and it will take generations for this to change. But I think the first thing to do is to find a way to talk about it."

She believes this change is the need of our times. "Our daughters don't have enough role models because we

don't tell them how difficult it is. They have very little idea about the sacrifices that need to be made." She firmly believes that we owe it to the next generation to talk about postpartum depression and how lethal it can be; to say that it is time women stopped being ashamed or apologetic about hormonal changes and their impact on their lives. Forthright and refreshingly honest, her passion for this need to speak up shines through.

Working her way past the emotional challenges, Mouna started rebuilding her career. An innovative and enterprising woman, she started work on an affordable housing product, which could be built in just a week and last over 30 years. But as she readied herself for the pilot project, she realised she was pregnant again. "It was a knock-out punch! I had just completed a visit to Guangzhou and brought this project together with Cambodian micro-finance institutions. And I had to shelve everything."

But this time she was more prepared to take it on. She studied for a business degree while carrying her second child and headed out to explore opportunities soon after the little one was about six months old. "Becoming a mum humbled me and changed me forever. It was brutal

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and I don't think it had to be that way. For instance, becoming a father wasn't such a challenging experience for my husband. He was travelling and flourishing in his career. So, having children had essentially made him more complete. I think it completed me as well, but that came much later, when things started falling into place. Until then, it was a destabilising phase."

After her own extremely tough and emotional experience, Mouna identified the need to change the ecosystem for women leaders. And that's how Woomentum was born.



Mouna's Woomentum offers networking and fundraising opportunities for women entrepreneurs.

Creating a New World for Women Entrepreneurs

While there were networking meetings, coffee catch-ups, panel discussions, events and summits (and more strength to them!), she believed that an online forum was still missing. "With women juggling so many things, I think it is tough to always meet in person. So, I wanted to create a safe place online where they could go."

Woomentum was created to provide a platform for women to browse through and learn about building a business, find advice from mentors, get coaching, or raise funds. It is an avenue for successful women entrepreneurs to provide advice to other professionals and develop mentor-mentee relationships. "Research shows that women do invest in women-led ventures. It doesn't mean they are sexist, they would invest in other ventures led by men as well. But affluent women are looking for avenues to do some angel investing to help other women."

The focus of the organisation is two-pronged. One is an expert marketplace, where a woman founder can book a slot with an expert for advice. The second one is crowdfunding. Woomentum's flagship event, CrowdFundHer Live™, helps raise money and hours for women-run businesses. The most recent one was hosted



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by Bloomberg and the start-ups pitched to an audience of over 200 people, which included experts from companies like KPMG and Google.

“Women don’t pitch enough and that is a big problem. At accelerators and incubators, one mostly sees men. Women feel shy or out of place. It is shocking that only 4 percent of venture capitalists’ money goes to women-led start-ups!”

Mouna is doing all she can to change it, drawing from her experiences of often being the only woman civil engineer in a room full of boys and men. “I want to build a digital community for women. Women don’t network over Friday beers. They have different needs and ways of seeking help and funds. I want to make it easier for women to innovate.”



Mouna’s energy reflects in the success of the events she organises.

FROM ME TO YOU

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Dear Ms Expat,

I think there are different types of expats. There are some who want to build their careers and continue working and there are some who enjoy being at home. I have complete respect for all of them and their choices.

There are groups where women who build their homes and families can reach out to each other for advice. For women who are seeking to build their careers, I would say they need to ask for help. We women sometimes take too long to ask for assistance. Get out as fast as possible and plug into the communities of like-minded women. If you interact with the wrong people, you are subjected to judgements and unnecessary clashes.

Also, you need to be confident about who you are and be curious about what's out there. Know your

skills and talk to people. I went to a co-working space for about \$350 a month. For about six months I didn't have a clear mission, but I was paying that money; it was an investment I had to put in to get myself out there and grow my network. Gaining access to an entrepreneurial community can also help you find a job. You might be able to volunteer, learn new skills and perhaps set up your own business by knowing more.

It also makes you a more confident person. If you feel you want to leave the kids to the helper, so be it. Don't look at the neighbour who doesn't. Because if you start comparing, you will make the choice to sit at home, that's a no-brainer. I started pre-school for my kids early to give me flexibility and my kids are lovely and very balanced. They have never let me down.

Best wishes,
Mouna



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ABOUT THE AUTHORS

Sushmita Mohapatra is a senior content and communications strategist, who has worked with firms like PwC, McKinsey & Company and Skyscanner. A former print & TV business journalist, she runs her own content marketing firm.

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