

**EPISODE 990**

*“**ZS:** You know, I just had to respond to the life that was given to me and then I ended up leaving, you know? And so when I came to America in an arranged marriage of a man who was a horrible man who ended up abusing me and I soon like within three months, I had to escape from him. It was much more surviving, you know? The circumstances, rather than thinking — what if.”*

[INTRODUCTION]

[0:00:59.0]

**FT:** A true survivor is on our guest today. Welcome to So Money everybody. Very honored to soon unleash my interview with the one and only Zainab Salbi. She is the founder of Women for Women International, a grass roots organization that helps women in the most devastatingly damaged communities in the world. The concept is simple:

One woman here can sponsor one woman there to help her receive the business and life skills that will transform her family and her community. The model has grown and Zainab and her team had the opportunity to help over 478,000 marginalized women, in eight conflict areas for her work creating Women for Women, Zainab was recently awarded the Eleanor Roosevelt award and her work doesn't stop there.

She's moved on from Women for Women International and has entered the media arena, creating award winning documentaries, she's the executive producer and host of Through Her Eyes at Yahoo News and the author of *Freedom is an Inside Job*.

As you just heard her talk about her beginnings, tragic. Born in Iraq during the Saddam Hussein era and sent to the United States for a better life but to an arranged marriage and that became a scary time. But soon, she found refuge here in the country and went on to develop her nonprofit and the rest, I'm excited to share with you in this interview. Here is Zainab Salbi

[INTERVIEW]

[0:02:22.1]

**FT:** Zainab Salbi, welcome to So Money. It's an honor.

[0:02:25.3]

**ZS:** Thank you so much. The honor is mine.

[0:02:27.4]

**FT:** Where are you calling in from? You travel the world, where are you today?

[0:02:31.0]

**ZS:** New York, if you may hear sirens, it's just being in New York.

[0:02:36.0]

**FT:** Well, same. I'm in Brooklyn so I'm right there with you. Your story is incredible, I want to start with your upbringing, I think this is so much where your story begins, right? As so many of our childhoods define the next steps and where we land as adults, and you are originally from Iraq — and you grew up in the Iraq era of Saddam Hussein. Your father was his pilot and can you take us to that time in your life and share a little bit about the hopes and dreams you had as a young girl?

What was the future in your mind at that point? What was sort of the best case scenario for you, as you remember it growing up in that time?

[0:03:22.0]

**ZS:** Well, first of all, thank you. You know, I get asked a lot about my past, you know? You know — the story and especially my relationship with Saddam Hussein and all of that but no one has

really asked me about my dreams and ambitions in Iraq — the question always assumes oppression which is not that there isn't, but I actually was a very ambitious young kid.

I would say, my dedication to change really, I would say it was in — it just was me. I don't think it was encouraged nor it was discouraged but it was always me, so I remember my first form of activism I would say — back home our schools are separated. Girls and boys from each other and — but there was so much tension, you know, going to an all girl's school, the boys always waiting for us as we get out of school and I wrote a major paper.

I think I was like in seventh grade and that I made sure that the head mistress reads it and then I took it to the board, all of that. Why we should be connected to each other and have mixed education as a healthier way of education. When I was a young teenager, my mother used to let me — she really encouraged me, went out of her way, I would say to make me read all kinds of books about feminism and in Arabic, that time, all of it of course in Arabic.

So some where from Arab feminist and she made me also read about, foreign feminist but she also made me read books about oppression of marginalized people. I mean, the one that I remember the most is her making me read *Roots*. This is an Iraqi woman, born and raised in Iraq, she was well traveled but I really appreciate in hindsight, you know — the kind of books that she put in front of me, you know? They were intentional. And so when I was 16 years old, one time, while we're driving together, my mom and I, and I looked at her and said, mom, when I would grow older, I want to help woman around the world. And to be honest I said, I want to help Arab women of the time, you know?

My world was not big, you know, it was sort of went beyond Iraq and maybe the region but then I never fathomed that I will actually live a different life in America and more global. She looked at me and she said, "And you can." And that was the best gift my mother — one of the best gifts my mother gave me and I would think, anybody can give anybody else today is when you hear someone else's dreams, and ambitions — as crazy as they may sound, you know, just believe in them because that belief makes all the difference. And you know, in my life, you know, she's obviously started a few things, social entrepreneur, you know, take risk and all of these things and I can't tell you how many times people say, "You cannot do that, it's not done."

Then I go ahead and do it and so I feel like my mom, as my young social entrepreneur person. You know, my mom was my first investor of simply saying “Yes, you can do it,” you know? “I believe in you.” That just makes all the difference in one’s life.

So I had like – I always spoke up about woman’s rights since I was a child I would say, you know? Being in a dynamic with Saddam Hussein, I mean, I grew up being in a social events with him and I was sort of break the rules as in you know. Speak up my mind, you know? Everyone would look at me, give me the look like you know, shut up, you’re in affront of the president and I was like sorry, he would say, “No, you can do that.”

I learned from an early stage, I would say, that every time I crossed the boundaries of what is the societal norms told me, you cannot cross these boundaries and there were so many, from hanging out with you know, men rather than being separated from them, to speaking up in front of the dictator rather than fearing.

Every time I cross boundaries, I did it, you know, not with aggression but just out of curiosity. I learned that people don’t reject you to do that, you know? And sometimes I learned that we actually censor ourselves because society tells us this or that and as a result of our own self-censorship, we censor our dreams. I would say, my gift has been, I just crossed it over and over and sometimes I failed right on my face and sometimes I didn’t and being – growing up in Iraq didn’t change my dreams or ambitions about actually wanting to change the world or in that case, you know, help being in service of women.

[0:08:22.5]

**FT:** Wow. That’s incredible. Always wanted to be a change agent, always was willing to kind of put yourself out there, regardless of where you were and you know, your life changed dramatically when 19, your mother had you enter into an arranged marriage in the United States that was an abusive relationship and so – did you ever think about what if you didn’t leave Iraq? What would have been your fate? How would you have maybe gone on to start your nonprofit or maybe something else, did you ever think about “what if?”

[0:09:01.0]

**ZS:** That's a very good question. Again, no. I don't think "what if," because I just had to respond to the life that was given to me and that I end up living, you know? And so, when I came to America in an arranged marriage of a man, who was a horrible man, who end up abusing me and I soon like within three months, I had to escape from him.

It was much more surviving you know? The circumstances rather than thinking "what if." You know, it left me angry at my parents for putting me in this position, you know? And it took me 10 years, nine years to learn that they did that to save me from Saddam Hussein's eyes, and from the oppression that they were surrounded with in Iraq and confronted within Iraq. It was much more surviving it.

I would say though, in fairness, the way I thought about it is that you know, despite the very challenging circumstances in which I came to this country and found myself and you know, when I left that abusive marriage, I had \$400 in my pocket and at time, during the first Gulf war, so I was a foreigner from Iraq with no money, no family in the country that was actually fighting my home country. It was a scary position to be at, but you know, I also – you know, I think I'm a product equally of the generosity in America, to be honest. You know? Not the generosity of people like yes, people walked to me and they said, "How can we help you out? Can we support you?" Strangers and foreigners and I have loads of stories of that beauty.

But it also was living in a country that allowed me to be – to fulfill my dreams, regardless of who I am and who my father was. Actually, no one cared who my father was until – you know. People knew who really I was, you know? Until I wrote my book. That was whatever, 13, 15 years ago. And so, I more have always understood that America gave me the freedom America has. Gave me the opportunities to manifest my dreams. Back home, I would have always been called the daughter of Saddam Hussein's pilot. I would have always resisted probably, you know? In terms of people looking at me looking at me and my identities, but I don't know what would have been my destiny in a culture that is not only of fear, at that time, but also there was one more after the other.

I mean, I left Iraq and by the time I came back to it, it was destroyed. It is destroyed right now. I don't know. I really don't know. But I would say, I appreciate the freedom America gave and I

understand there was a lot of limitations, my own society gave but also, there was a lot of beauty, my own society gave that I do miss sometimes.

[0:12:10.3]

**FT:** What did you bring with you to the States that was in your mind, like financially helpful? Were there lessons that you learned from your mother, from culture that helped you when you got here. Allowing you to financially support yourself after you left that abusive relationship, there was a three year period when you were working on building your nonprofit, Women for Women International. You mentioned the generosity of people around you, strangers. But surely, you had also had to have had some financial wear-with-all. At least a sort of survival instinct and I'm just curious what that was like and take us there.

[0:12:52.4]

**ZS:** Again, very good question. I would say, I came from a culture where we save our cash, you know? We don't spend what we don't have. I was shocked, you know? I later got married to you know, to someone that I fell in love with here in America and we didn't have money. I mean, we were married, we were still kids, we were still going to college and we really didn't have money and he would like, buy his car of dreams, even though we couldn't afford it, you know?

I was like what? You do that in America? And she whole idea of financing everything and putting everything on credit cards and not saving, was actually very foreign to me and I come from a culture where you save your money constantly, you know? You spend only what you have and you never put anything on credit.

You can't put anything on credit cards because there were no credit cards, you know? And so, I actually think that was a very valuable habit that I brought with me, because it did save me. I would say, I've been living in America for 30 years now and I lived in Iraq only 20 years and I think financially, also, I become more American, now I have credit cards and I have debts and all of that.

You know, that's the bad side of it but I always saved, I always valued the importance of saving, you know? And that's what saved me in very challenging times in my life, you know? Sometimes you know, different age, at different points in my life. So that mentality that you need to save and you need to stabilize your safety mechanism is very important.

[0:14:48.1]

**FT:** Truly, financial independence for women is clearly at the heart of a lot of your work and it's the core of women for some international and I'm just curious, how you arrived at that equation — that for women in particular, financial independence is the key. I mean, I was fortunate I learned this young and every year that I live, it just becomes more and more evident too me that without financial independence, women cannot be equal, women cannot have voice in power.

In the way that really can make an impact in their lives and others and so how did you arrive at that connection and then how does the organization work, Women for Women International, in the sense that how does it bring this to life for women across the world?

[0:15:38.1]

**ZS:** In terms of financial independence, it was like a concept that I grew up with, to be honest. My mom was very financially independent and you know, I grew up in a household where she talked and my father talked about her financial independence. She never — like she has her money and he had his money and he never — she had also her inheritance and he was never — they made it very clear that that money is hers and she is never to ask her how to spend it or interfere in the process.

And so that, I think, was how I grew up with that you must be financially independent as a woman and beyond inheritance or money, my mother used to be which shake me, hold me from my shoulders and she would tell me, you have got to be strong and you've got to be independent all your life and that is to speak your mind and to always spend on your own self like never allow anybody to take you for granted as she told me, never to learn how to cook or clean because no man should expect me to know that just because I was a woman. I mean, how cool is that, right?

[0:16:51.9]

**FT:** I love your mom.

[0:16:53.6]

**ZS:** That I have to always be independent, no matter what. It was ingrained to me and you know, I grew up, I am a Muslim, Iraqi, Arab, woman and people, they have – people in the west have the opposite stereotype of what that means, you know? If I tell them, I grew up actually in the financial independence is that the heart and core of what being a woman is, you know, I don't necessarily want to generalize that to every woman in that culture but that sure is how I lived, you know?

And how my aunts and my cousins still live and abide by that culture of understanding. Later on, when I started Women for Women International, I was only 23 years old when I started Women for Women, and I wanted to help women in war zones and people were giving them aids, there still is a culture of aids, of giving them clothes or food or whatever.

And because of the way I was raised, you know, I immediately said “No, they need cash in their hands,” you know? They don't need second hand clothes or it's not that they don't need it, that doesn't solve the issue or food that you send to them and tell them this is healthy food, they need to eat their food. And so, from like the get go of Women for Women, financial independence and the freedom that gives was actually at the core so it started with a sponsorship program where I was a woman to sponsor one woman survivor of four by sending her \$30 a month and giving her the opportunity and exchanging letters and pictures with her.

That \$30 a month, for the longest time, I actually, you know, was given all in cash, more recently, we divided it into some has to be savings, some has to be for training. From the beginning, it was give her the cash and trust her and respect her that she knows how to spend it. That is like lesson number one, frankly, for the giver, for the savior, for the donor, is you've got to trust that she knows how to spend that money.

Then over time, we taught them about saving and that we made it mandatory to save some of that money for just — as training, part of our training but I was so touched by that by the way and I am very proud of that because it is still that cash giving to people in need is still not widespread practices. Actually I would say so relatively new practice right now. People aren't talking about cash giving, but cash allows you the dignity also.

I remember a refugee woman did not — was like sleeping on a cardboard, basically with her family and her husband was just released from concentration camp. They were tortured, all of that but what she was really most concerned about is buying a pair of jeans for her teenage son and I looked at her with judgment, I was like, "Gee, we are giving her that cash so that she can buy a pair of jeans for her son, who cares?" You know? And that is my judgment as donor, right? And I really learned fast in a conversation with her that that pair of jeans for her, which I saw it as a frivolous act or spending, for her was the most important thing as a mother because she was so scared that if she does not get her teenage son who just wanted the pair of jeans that he may steal it.

And so it was part of, an essential part of her identity as a mother and her motherhood, mothering of the son and I learned that this was only one of many lessons I have learned over and over not to judge how people spend it because they are putting it on a priority that I may not understand.

[0:20:43.5]

**FT:** Yes, I never —

[0:20:46.2]

**ZS:** So that was at the beginning at Woman for Women and then later on, we turned it into training, vocational skills training and business skills training so they can actually also earn their own living beyond the cash that they were given for a year.

[0:20:59.6]

**FT:** I like the linkage between having your own money and the dignity that it provides you, that is invaluable, oh my gosh and then I think you are also learning along the way as the recipient of that money, you know the empowerment that comes with having your own cash. It is dignity, it is empowerment, I know when I watched you on Oprah's Super Soul Sunday, you quoted Rumi and I heard you said one of your daily rituals is to open Rumi's book. And just whatever page you land on that is the day that whatever that message is or that poem that is what guides you and so I looked up Rumi and the word money — just to see like what does Rumi say about money and there is an interesting quote from his work that he says, "If you want money more than anything you will be bought and sold," and I just wonder about that, because I think out of context that can be taken the wrong.

That I think we should all be okay with wanting money, maybe not more than anything but money is important and I think we can agree on that but I don't know, have you ever come across that quote? Do you have any thoughts on it?

[0:22:17.1]

**ZS:** Well that quote, I think what he means by that quote, I mean the first thing because I actually agree with that quote — is that if you chase money, you may earn the money but you will, I mean that is a guaranteed, still find yourself one day asking the question, "Who am I? What am I? What is the purpose of life?" And you know so, because, if your purpose and there are a lot of people like I get personally. I would never work with someone whose goal is to be rich and famous, never. Because it is the wrong goal to be rich and famous. Now I am not against being rich or famous but the richness and the fame comes, when it comes because you followed your dreams and your ambitions and it does come a lot of times, more than it doesn't, then the wealth comes but it is plus knowing who am I, what am I and knowing yourself.

And I cannot tell you how many people I know in my life, who only chased the money and at one point, there is enough money and they go into this major crisis — identity crises — of who am I and what am I, and because at one point money does not pay you for that. It does not pay you for happiness, and so all what I think that quote from Rumi says is don't chase it and sell yourself in the process. Sell yourself short in the process because you want to get money.

I would say follow your dream and this is what I would interpret it as, follow your dream, follow your ambition and all of the things that people run after you know, money and fame, although I would argue please don't follow fame because following money at least has more safety in it. Fame doesn't do anything, but I was like if you want that then follow it. It comes better when you are following your heart basically. So that is what I would argue it says.

[0:24:32.4]

**FT:** Well, as a student of Rumi, you would know.

[0:24:35.8]

**ZS:** Not necessarily.

[0:24:37.5]

**FT:** Yeah I know but –

[0:24:38.3]

**ZS:** But that is my belief let's say, that is my belief.

[0:24:39.9]

**FT:** Yes, it makes sense. It definitely makes sense. You talked about pursuing your dream and for many years you did that. You started this non-profit, you changed many women's lives both in Arab countries and everywhere and now you have pivoted to more of the media storytelling broadcasting world and what advice do you have for women who also want to do book career pivot?

I think it is important to be open to many acts in your life and when did you know it was the right time for you to move on and any advice do you have for others who want to do that?

[0:25:16.8]

**ZS:** I knew when I wanted to move on emotionally, I mean intellectually I always knew that I would leave Women for Women after 20 years. You know that I made that decision when I founded it. But I didn't think, "Oh I am going to pivot into this career." I knew when I wanted to move on in a time in which I felt I had a new dream, you know? And that my current job was not stretching me and I wasn't growing and I wasn't learning.

And as a result, you know, you itch basically and so like either I itch within the organization, I might hurt the organization in my itch or I itch and go and find my own path. So I knew I mean I have been lucky several times now and I really count my blessings for that to have known what I wanted to do. So I didn't leave Women for Women without knowing what I wanted to do. I left Women for Women knowing that I want to switch to the media and I want to actually –

And the dream started with going to Arab and Muslim women, acknowledging their voices, showing the possibilities of change from within the culture and then showing, building not only big bridges between woman but small bridges between women and that is sometimes bridges within women of the same culture or the same religion. So we started you know, so I went back to like home to do that and that brought me into the media – and to back to America into the media world in America but I also did – so I would say and I so far, a lot of times I get personal or private calls of people saying, "What do I do?"

I would say a couple of things, take the time to rest in between careers, you know? I mean like I took a year off of just saying, "I know what I want to do next but I really want to rest first and find my equilibrium again." You know, so, I urge people to take time to rest and maybe not a year, maybe whatever time and maybe in your current job, not necessarily before knowing what you want to do but taking that time to rest and the best advice that I got from someone who said, "You need to rest until you need to play and then play until you need to rest," and I actually thought resting is sleeping and playing is skating you know literally or like playing piano or whatever.

And then I learned a few months, it was like, "Well I slept enough and I skated enough, what do I do now?" and she said, "You know that I didn't mean that. I meant everything in your life needs

to feel like rest and play, and the minute it stops being like rest and play and that includes work then you need to do something about it,” and so find that. Find that meaning of what is rest and what does play means but then it is not as easy as I make it sound honestly —

Because switching careers means also sometimes you have to prove yourself from the beginning, you know? And that is tough and so, at the beginning I was devastated of those like, “What? I worked so hard to prove myself and now I have to do it again,” and then now, I am grateful for it because there are things you forget at the height of your career. You forget how you started, you forget humility, you forget humbleness, you forget many values.

You actually forget how to be frivolous about money and to talk about money, you know? And it is counting every penny and making sure that you are doing the right decisions. As you grow in your career you know you start becoming more lose about these things and you forget some of these concepts where you started from. So you know starting all over again was not easy at all. It was devastating as a matter of fact for a few times.

But then in hindsight, I am extremely grateful for it because it reminded me of what is essential and what is most important and that skills I had lost or forgotten, or behavior I had lost or forgotten and it reminded me of it and with that reminder, I would say it deepens the connection between me and the people I care most about. And in my case, it is marginalized people all over the world or as women or sometimes even my friends and family.

You know because you get successful and then you forget a lot of your connections to yourself and to your values sometimes and the journey of starting over reminds you of that and then do it without risking your safety. That is another lesson I learned you know? Be the adventurer-entrepreneur but also be sure to stay in your safety. There is no need to be shaking your safety in that and that is both I would say financial as well as emotional.

That whatever we are launching and whatever we are passionate about does not require us to self-sacrifice and I learned it really the hard way that’s sacrifice. Self-sacrifice is not necessarily to succeed.

[0:30:17.2]

**FT:** Such an important message and I think so refreshing to hear from such a successful accomplished woman who is making such an impact to say, “You know what? Stay in your safety sometimes,” because you need to protect yourself and I think that is a big message that you are going out with now, right? Which is the importance of self-care, self-love, taking care of yourself because you for 20 years Women for Women International.

And you said like it was – it took a lot out of you and you don’t regret it but I heard you in an interview say like it was just really tiring and it was time to move on but how do you remember to take care of yourself? It has to be conscious.

[0:31:04.0]

**ZS:** It sure is, because you know I always use the fact that it might be that my soul was a piece of a cloth I really squeezed it so you know, to every minute of it and the result is I was left depleted. Depleted, sad, bored, like there was no energy for me and no energy to give and I never ever and it was because being in service for me was give, give, give, give and it took my collapse, not once but many times.

You know my crash into sheer exhaustion and being immobile and even sick, to realize, “Oh my god what is the point if I lose this? If I lose my wellbeing, if I lose my joy, if I lose my health what is the point of doing this? I can’t even do it anymore,” right? And so I learned the tough way and the hard way that when I sacrifice all of me, and it is not that I am much better right now., I am just more cautious about it. I have to catch myself, you know? I was like, “Uh no don’t do that” and to be more confident that if I say no, because I really need to take care of myself, to really be confident that more people understand than not. I mean I really was afraid to say no that I can that I am really tired or I am really not feeling well and I start practicing that of telling the truth. I really cannot come to this event because I am not feeling well.

And oh my god, the opposite of what I would have expected happened. People sent me, people I did not know, the event organizer or whatever would send me the most loving, sincere, beautiful message saying, “You have all of our love and support. Thank you for telling us.” So

you know it was like, “Wow, so if I tell the truth then I really cannot go” right? Before I would just put it together and just go and do it.

And when I was more honest about it and respected myself first as a way to give to the world, it worked. We are told the opposite because especially as women we give, give, give, it is the opposite. Really it does work if you say and do say. Understanding what one says of it, you know do it with kindness to others and to yourself. Do it with consciousness but it does work and I mean my heart goes out to a lot of my activist friends right now.

Or people who are putting themselves out in the line and they inspire me and in the meantime, my passion now is like to tell them and make sure to keep fighting whatever you are fighting for or whatever you are working on building but do not sacrifice yourself because you shall regret it and it is that when they tell you in the plane put the oxygen on you before your child, it is so true. If you are happy all around you is happy and if you are well all around you is well.

[0:34:22.0]

**FT:** Zainab Salbi, this has been an incredible conversation. Thank you so much for all of your contributions and I have to ask you, what is your big goal for the New Year? Are you a goal setter? Do you make lists? What is on the top of your accomplishment list for the New Year?

[0:34:41.8]

**ZS:** Well, thank you for this interview first of all. I really appreciate how much prepared you are and how you asked me questions that are meaning for me as well, which I really appreciate. Thank you and yes, I enter every year with a mission with like a slogan for myself and that defines the year to come. I am still working on it, you know I haven't found it yet. I can tell you where I am now but I have to refine it.

It is not there. It is I really — and I am putting the list together right now. I have my own journal that I populated with list as they pop out in my mind but on top of them is to whenever act I show, it has to be based on kindness to myself, first, and then because understanding that the

kindness to others comes from understanding the meaning of kindness to myself. So I didn't know what that means, honestly you know, but this is where I am right now.

I recently had a major health challenge, which shocked me being a very healthy woman myself. It shocked me that this came, and I realized that wow, we are not or I am not always, I haven't been always kind to myself in my career ambition, in my ambition to charge and change the world or whatever or financial ambition or career ambition. It doesn't matter but I haven't always been kind.

I've just been driven and living in New York doesn't help you because it is all about drive-drive-drive, and when I was in the hospital bed I was like, "Wow, no, this is not how to live life," — and I am one of those people who I believe I am here to help contribute to the world in a positive way and I am a person of service. It is just how do we do that service has changed its dynamics and its meaning in this life.

So I don't know yet but this is where I am but I am populating the list. I can tell you I have two pages of it so far until I refine the slogan for next year.

[0:36:54.2]

**FT:** This is the exercise. This is the work that goes into being Zainab Salbi. We so appreciate you and we wish you a wonderful rest of the year and hope you get all of those that whole list, all two pages hope it comes to fruition in 2020.

[0:37:09.5]

**ZS:** Thank you. Thank you very much, same to you.

[END]